

# Emergency Fund & Safety-Net Planner

Prepare for the Unexpected, Build Security

FOR YOUR RECORDS ONLY

## WHY YOU NEED AN EMERGENCY FUND

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*"When you plan for the unexpected, you'll be prepared when disaster strikes."*

### STEP 1: CALCULATE MONTHLY EXPENSES

List monthly essential expenses:

Housing (rent/mortgage): \$

Utilities (electric, water, gas): \$

Food & Groceries: \$

Transportation: \$

Insurance (health, auto, life): \$

Minimum Debt Payments: \$

Other Essentials: \$

**TOTAL MONTHLY EXPENSES:** \$

### STEP 2: SET YOUR FUND GOAL

**Target: How many months of expenses?**

☐ 3 months ☐ 6 months (rec.) ☐ 9 months ☐ 12 months

**YOUR EMERGENCY FUND GOAL:**

Monthly Expenses × Target Months = Goal

\$  ×  = \$

### STEP 3: TRACK YOUR PROGRESS

**Current Emergency Savings:** \$

**Monthly Contribution:** \$

**Months of Expenses Covered:**

Current Savings ÷ Monthly Expenses =

**Months Until Fully Funded:**

(Goal - Current) ÷ Monthly Contrib. =

**Target Completion Date:**

### STEP 4: WHERE TO PARK YOUR FUND

**My chosen places ( check all that may apply):**

☐ Checking ☐ Under the mattress

☐ Savings ☐ Cash

☐ Money Market ☐ Other

☐ CD

**Where my funds are parked:**

**Total of all my funds:**

## EMERGENCY FUND READINESS CHECKLIST

**You may want to ensure that your emergency fund is properly set up:**

- ☐ Emergency fund is separate from regular checking account Choose
- ☐ choose a secure account that allows easy access when needed.
- ☐ I can access funds within 1-3 business days if needed
- ☐ May earn competitive interest on my emergency fund
- ☐ I review and adjust my emergency fund goal annually
- ☐ I have automatic transfers set up for monthly contributions

### Common Emergencies to Be Prepared For:

Job Loss • Medical Emergency • Car Repair • Home Repair • Appliance Replacement • Unexpected Travel • Pet Emergency • Family Emergency • Income Reduction • Natural Disaster • Dental Work • Legal Issues • Medical bills • Unpaid Taxes Due

**Pro Tip:** Start small! Even \$500-\$1,000 covers most common emergencies. Build from there.

**DISCLAIMER:** This calculator is provided solely for informational and illustrative purposes. It does not constitute legal, tax, payroll, financial, or employment advice and should not be relied upon as such. All calculations are estimates and may not reflect actual compensation figures or comply with applicable laws, regulations, or standards in any jurisdiction. Make Money Unstoppable Inc. makes no representations or warranties, express or implied, regarding the accuracy, completeness, or reliability of the results. Users are responsible for verifying all inputs and outputs independently and are strongly encouraged to consult qualified professionals before making any financial or employment-related decisions based on this tool. By using this calculator, you acknowledge and accept full responsibility for its use. Make Money Unstoppable Inc. shall not be liable for any loss, damage, or consequences arising from such use. If you do not agree with these terms or are uncomfortable using this tool, please refrain from doing so.