

Emergency Fund & Safety-Net Planner

Prepare for the Unexpected, Build Security

FOR YOUR RECORDS ONLY

WHY YOU NEED AN EMERGENCY FUND

© 2025 Make Money Unstoppable, Inc.

"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 x Target Months = Goal

\$  x  = \$ 

EMERGENCY FUND READINESS CHECKLIST

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

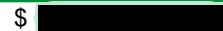
- Emergency fund is separate from regular checking account
- Choose
- choose a secure account that allows easy access when needed.
- I can access funds within 1-3 business days if needed
- May earn competitive interest on my emergency fund
- I review and adjust my emergency fund goal annually
- I have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

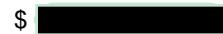
Common Emergencies to Be Prepared For:

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.

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):

<input type="checkbox"/> Checking	Under the mattress
<input type="checkbox"/> Savings	Cash
<input type="checkbox"/> Money Market	Other
<input type="checkbox"/> CD	

Where my funds are parked: 

Total of all my funds: