



Emergency Fund Worksheet

Planning for the unexpected is essential. Use this worksheet to calculate and set up your emergency fund with 3 easy steps.

Step 1: Income-Based Calculation

Multiply your monthly net income by 3 to determine your emergency fund goal.

Net Income for 1 Month:	<input type="text"/>
x 3 = Emergency Fund Goal:	<input type="text"/>

Step 3: Your Cash Flow

Determine how much you can set aside each month for your emergency fund:

Cash Flow Available for Saving:	<input type="text"/>
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Step 2: Expense-Based Calculation

For a more tailored emergency fund, calculate one month of expenses across the following categories:

Expense Categories	Monthly Amount
Housing	<input type="text"/>
Food	<input type="text"/>
Insurance	<input type="text"/>
Utilities	<input type="text"/>
Transportation	<input type="text"/>
Debt Payments	<input type="text"/>
Other Essentials	<input type="text"/>
Total Expenses	<input type="text"/>

Once you've calculated your total monthly expenses, multiply that number by 3 to get your emergency fund goal:

Total Monthly Expenses:	<input type="text"/>
x 3 = Emergency Fund Goal:	<input type="text"/>

NOTE: If the total amount you need to save feels overwhelming, start small!

Begin with \$500, then aim for the next. Before you know it, your emergency fund will be ready!

Need a tailored strategy to build your emergency savings?

Schedule a session with a Financial Coach today!



Start your journey to financial security now!