GoalTodo

Emergency fund plan: one month of costs, then three, then six

Build an emergency fund

80 weeks · Mon, Nov 30 → Sun, Jun 11

Starting point: **I have no savings yet**

This booklet belongs to _____

Before you start

Adults with little or no savings who want a dated, week-by-week way to save one month of essential costs, then three, then six, in their own currency and pay rhythm.

Not for: Anyone who needs money now for an emergency that is already happening. Contact the lender, landlord or utility early, and look for local help lines. This kit is education, not investment or product advice.

> If you can't pay this month's bills, or you're behind on a debt, talk to a free debt advice service before you start saving. In the UK, National Debtline is a free debt advice charity. In the US, 211 connects you to help. [35, 36]

> If you have debt other than a mortgage, decide how it fits before you set your weekly amount: debt makes saving harder. One view, from Ramsey Solutions, is to save a $1,000 starter fund first. For a plan that fits you, see a free debt adviser. [12, 22]

> This plan is about cash you can reach. For tax questions, or where to put money beyond the fund, see a qualified, regulated financial adviser. Keep the fund itself somewhere safe and easy to reach. [2]

A five-minute check

- [ ] Do you know what one month of your essentials costs? If not: That's week 1. Have three months of bank and card statements ready, and count only what you must pay. [4]
- [ ] After rent, bills and minimum debt payments, is anything left most weeks? If not: Don't start a transfer yet. Keep rent, bills and minimum debt payments paid first, and come back when something is left most weeks. Then start with a small amount you can afford: starting small helps you not get discouraged, and even $10 to $100 a month can add up. [10, 25]
- [ ] Are you keeping up with every debt payment? If not: Talk to a free debt adviser first (see above). Then come back and pick an amount that leaves those payments paid. [22, 35]
- [ ] Do you have somewhere to keep the fund that's safe, easy to reach and apart from your spending? If not: Ask your bank or credit union what options you have, and check fees, how fast you can withdraw and how deposits are protected. The choice is yours; this kit names no product. [2]
- [ ] Do you know which day your pay lands? If not: Check your last payslip or bank statement. This plan sets the transfer for the day after.

My why

A page for you. Write it now, and read it again in the week you want to stop.

Why this goal, and why now?

What will be different when you've done it?

Who will you tell, and when?

What is most likely to get in the way?

How the plan works

An emergency fund is money set aside for the unexpected: losing your job, a broken boiler, an urgent repair. You build it in steps: first you work out what one month of essentials costs you, then you save one month, three months and, if you need it, six.

Your weekly amount is one month of essentials divided by 26. That saves one month of costs in about six months, the pace of Experian's example (https://www.experian.com/blogs/ask-experian/how-to-build-an-emergency-fund/) of one month saved by the middle of next year. One automatic transfer a week does the work.

Here is the sum. If your essentials come to $2,500 a month:

- Weekly amount: $2,500 ÷ 26 = about $96
- One month ($2,500): 26 weeks of saving
- Three months ($7,500): 78 weeks
- Six months ($15,000): 156 weeks, so the plan splits it into levels

A shorter plan means a bigger weekly amount. If you pick an earlier date on the plan page, some ordinary saving weeks drop out. Divide what's left of your target by the saving weeks left in your plan: three months of $2,500 in 27 saving weeks is about $278 a week. Only choose a short plan if that amount leaves every bill paid.

Every fourth week has a check-in: five minutes to look at the fund and your current account.

These numbers are a worked example, not a promise. Bankrate (https://www.bankrate.com/banking/savings/starting-an-emergency-fund/) puts it simply: how fast you fill the fund depends on how much you can save each month.

Which level to pick

- I have no savings yet: start here. You work out your costs, open the fund and save up to three months, passing one month on the way.
- I have one month saved: you already have one month of essentials put aside in its own account. You check your number and save on to three months.
- I have three months saved: for when you want six months. Pick it if your income is irregular, others rely on your income, your job feels shaky or you have a serious health condition.

Three months is the amount most guides call the minimum; six is the top of the usual range. Not sure what you have? Do week 1 of the first level, then compare your savings with the number you get.

Before you start

Bills come first. Rent, essentials and minimum debt payments must still be paid after the transfer. If saving would leave one of them short, lower the weekly amount. Even $10 to $100 a month adds up.

Watch your current account. The CFPB (https://www.consumerfinance.gov/start-small-save-up/start-saving/an-essential-guide-to-building-an-emergency-fund/) warns that automatic transfers can bring fees if your current account runs low. This plan suggests timing the transfer for the day after payday, so your pay is already in.

If you have debt other than a mortgage, one view, from Ramsey Solutions, is to save a $1,000 starter fund first, pay off the debt, then build three to six months. Other guides don't set an order, so choose what fits you.

Some people need more. If your income is irregular, you're the only earner, others rely on you or your job is uncertain, aim above three months.

This plan is general information, not financial advice.

Keeping it up, and using it

When you reach your target, stop the weekly transfer or send it to your next goal, and leave the fund where it is.

When you use the fund, rebuild it. Restart the weekly transfer and carry on from what's left. The plan finishes later; it doesn't start again.

Check your number about once a year, and after a raise or a big new cost such as a move or a baby, as Betterment (https://www.betterment.com/resources/emergency-fund) suggests. If your essentials have gone up, raise the target and the weekly amount.

What you need

What	Why	Free option
Three months of bank and card statements	Week 1 uses them to work out one month of essential costs.	Download them from your banking app, or ask your bank for copies. [4]
A safe, easy-to-reach place for the fund, apart from your spending	The fund should be safe, easy to reach and kept where you're not tempted to spend it.	Your choice. If you look at accounts, check fees, how fast you can withdraw and how deposits are protected. This kit doesn't recommend one. [2]
An automatic weekly transfer	Saving automatically makes it consistent, so you see it build without deciding each week.	Set it up in your banking app or at the branch. [1, 26]
Your two numbers, written down	One month of essentials and your weekly amount. You check them at every monthly check-in.	The inside cover of this booklet, or a note on your phone.
The spending sheet in this kit, optional	It lists the costs to count and the ones to leave out.	A sheet of paper with the same rows.

How to

Work out one month of essentials
Go through your last three months of statements. List every cost you would still pay if your income stopped: housing, utilities, food and toiletries, childcare, transport, health care, essential pet care, insurance and minimum debt payments.

Mark each one fixed (the same every month, like rent) or variable (it moves, like food). For variable costs, use the average of the three months.

Add a monthly share of costs that come once or twice a year, such as tax payments or car registration: divide the yearly total by 12.

Count the bare bones, not your average spending. Takeaways and subscriptions you'd cut in an emergency stay out. The total is your one number. [4, 16, 20]

Set your targets
Guides such as Canada's Financial Consumer Agency say to aim for 3 to 6 months of your regular expenses.

You don't start there. The plan passes smaller marks on the way:

- Half a month: Vanguard says this much can help with spending shocks, like a car repair or a dental bill. Vanguard also says just $2,000 can give you a buffer.

- One month: a real cushion.

- Three months, then six if your income is irregular or you have a serious medical condition.

Targets are your number × ½, × 1, × 3 and × 6. If three to six months feels like too much, start with a smaller goal. [8, 9, 15, 17, 21, 24]

Set the weekly amount and automate it
The plan's weekly amount is one month of essentials ÷ 26. At that pace each month of costs takes about 26 weeks.

Set up an automatic transfer from your everyday account to where you keep the fund. This plan suggests the day after payday, so your pay is already in. If you're paid fortnightly or monthly, the plan page turns the amount into one per payday.

Pick an amount your current account can take every time. If it's too much, lower it. A small transfer that keeps running beats a bigger one you stop. If even a small amount would leave a bill unpaid or cause a fee, skip that week: bills come first. [1, 11, 26]

Where to keep the fund
Keep the fund safe, easy to reach and away from your spending. Where is your choice; if you look at an account at a regulated bank or credit union, check its fees and protections first.

Some accounts lock money away for a fixed time, such as a certificate of deposit (CD). Vanguard says a CD may suit only if you're sure you won't need the money on short notice. Emergency money is money you may need on short notice, so check how fast you can withdraw before you choose.

In the US, FDIC deposit insurance protects money in deposit accounts at FDIC-insured banks if the bank fails. Elsewhere, ask your bank how deposits are protected.

Don't put the fund anywhere its value can fall. This kit names no product. For more than the fund, see a regulated adviser. [2, 23, 31]

Using it, and building it back
An emergency is a major and sudden need that isn't in your budget and wasn't planned. Before you take money out, ask: is it unexpected, necessary and unable to wait?

If it is, use the fund. That's what it's for. Then keep the weekly transfer running and build it up again from what's left. The plan finishes later; it doesn't start over.

After a big withdrawal, check your costs again. Rebuilding isn't only about topping up the money. [3, 14, 27, 34]

A worked example

This plan's own example, not an average: essentials of $2,500 a month, saved as one month of costs over 26 weekly transfers. Put your own number, currency and pay rhythm in on the plan page.

Week	Put in	Saved so far
1	$96	$96
2	$96	$192
3	$96	$288
24	$97	$2,306
25	$97	$2,403
26	$97	$2,500

Each month of costs takes 26 weeks at that amount, so three months take 78. An earlier date means a bigger weekly amount: only pick one that leaves every bill paid.

Where the money goes

Use three months of bank and card statements. Write each cost you would still pay in an emergency in its row, mark it fixed or variable, and use the three-month average for variable ones. Add the rows: that's one month of essentials.

Spending	For example	This month
Housing	Rent or mortgage, property or council tax, service charges	
Utilities	Electricity, gas, water, phone, internet	
Food and toiletries	Groceries, toiletries, cleaning products. Not takeaways.	
Childcare	Nursery, childminder, after-school care	
Transport	Fuel, bus or train fares, parking, car loan or lease	
Health care	Prescriptions, dental, health insurance	
Essential pet care	Pet food, pet insurance	
Insurance	Home or renters, car, life	
Minimum debt payments	The minimum on each card or loan, not extra payments	
Infrequent costs, monthly share	Tax payments, car registration, yearly bills you'd keep: the yearly total ÷ 12	
Leave out	Takeaways, subscriptions you'd cut, holidays, savings and investments	

Words to know

Emergency fund
Money kept aside in its own account for a major, sudden need that isn't in your budget. [2, 27]

Essentials
The bare-bones costs you'd still pay if your income stopped. This plan sizes the fund on them, not on average spending. [4]

Spending shock
An unplanned expense, such as a broken windscreen or a root canal. [18]

Income shock
An unplanned loss of income. [19]

Fixed expense
A cost that's the same each month, like rent. [20]

Variable expense
A cost that moves from month to month, like food or electricity. [20]

Weekly amount
This plan's transfer: one month of essentials ÷ 26. The plan page turns it into a per-payday amount.

Automatic transfer
A transfer your bank makes on a set day from your everyday account to your savings account. [26]

Easy to reach (liquid)
Money you can get out quickly without a penalty or a loss. An emergency fund should be. [2]

Certificate of deposit (CD)
A US account that holds money for a fixed time. Vanguard says it may suit money you're sure you won't need on short notice. [23]

Deposit insurance
In the US, FDIC deposit insurance protects money in deposit accounts at FDIC-insured banks if the bank fails. Other countries have their own rules. [31]

Week by week

Tick a box for each session you do. Write a line after each week: what went well, what didn't.

Week 1 Set up: Work out one month of essential costs — Nov 30–Dec 6

Go through the last three months of bank and card statements · about 1 hour

☐

Add up one month of essentials: housing, utilities, food and toiletries, childcare, transport, health care, essential pet care, insurance, minimum debt payments, and a monthly share of infrequent costs such as tax payments and car registration · about 30 minutes

☐

Done when: You have written down one number: what one month of essentials costs you

Sticking point: Count the bare bones, not what you usually spend. Takeaways and subscriptions you'd cut in an emergency don't go in.

Why this week: Every number in this plan comes from one figure: what a bare-bones month costs you. [4, 16]

Tip: Add up one month of essentials from three months of statements. Leave out what you'd cut in an emergency.

Ask yourself: Which cost was bigger than you expected?

How it went, and your answer

Week 2 Set up: Open the fund and automate it — Dec 7–13

Milestone: Your number and your transfer are set

Open a separate savings account for the fund, kept apart from your everyday spending · about 30 minutes

☐

Set up a weekly automatic transfer; this plan suggests the day after payday, once your pay has landed · your weekly amount: one month of essentials ÷ 26

☐

Done when: The first transfer has landed in a separate account

Sticking point: Pick an amount your current account can take every week. An automatic transfer that causes an overdraft fee costs you more than it saves.

Why this week: A separate account keeps the fund out of reach, and an automatic transfer saves without a weekly decision. [1, 2]

Tip: Set the transfer for the day after payday, at your weekly amount or less.

Ask yourself: Can your current account take this amount every week?

How it went, and your answer

Week 3 To one month: The first automatic week — Dec 14–20

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Sticking point: The first few transfers are the easiest to cancel. You can change the amount, but leave the transfer running.

Why this week: The first week the plan runs on its own. If week 1 or 2 isn't done yet, this week is for them. Nothing resets.
Tip: Missed the set-up? Do it now: add up your essentials, open the account, set the transfer. Your finish moves a week or two; nothing else changes.
Ask yourself: Did your first transfer land, or what is still left to set up?

How it went, and your answer

Week 4 To one month: Another week in the fund — Dec 21–27

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: What counts now is that the transfer keeps running, not how big it is.
Tip: Check the transfer went through, then close the app.
Ask yourself: Did you notice the money going out?

How it went, and your answer

Week 5 To one month: Leave the fund alone — Dec 28–Jan 3

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: New, small balances are the easiest to borrow back. This week, nothing comes out.
Tip: Rename the account "Emergency fund" in your banking app.
Ask yourself: Did you want to move any of it back?

How it went, and your answer

Week 6 To one month: First check-in — Jan 4–10

Automatic transfer to your emergency fund · your weekly amount

☐

Check the fund and your current account · 5 minutes

☐

Done when: This week's transfer is in, and your current account didn't go overdrawn this month
Sticking point: If your current account ran low this month, lower the weekly amount now. A smaller transfer you keep beats a bigger one you stop.

Why this week: Five minutes now catches an amount that's too high before it causes a fee or a late bill.
Tip: Look at your current account's lowest point this month. If it nearly hit zero, lower the weekly amount now.
Ask yourself: Did every bill get paid after the transfers?

How it went, and your answer

Week 7 To one month: Another week in the fund

Jan 11–17

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: If you lowered the amount, this is the first week at the new one. A smaller transfer you keep beats a bigger one you stop.
Tip: Write the fund's balance on your log page.
Ask yourself: Does the amount feel right now?

How it went, and your answer

Week 8 To one month: Leave the fund alone

Jan 18–24

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Sooner or later something will feel urgent. Decide now what counts. [27]
Tip: Write the test inside the cover: major, sudden and not in your budget.
Ask yourself: What would you count as an emergency?

How it went, and your answer

Week 9 To one month: Keep the transfer going — Jan 25–31

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Tight weeks are when transfers get cancelled. Lowering or skipping one week keeps the plan going.
Tip: If this week is tight, lower the transfer for one week, or skip it if no safe amount is left. Bills come first.
Ask yourself: What makes a week tight for you?

How it went, and your answer

Week 10 To one month: Monthly check-in — Feb 1–7

Automatic transfer to your emergency fund · your weekly amount

☐

Check the fund and your current account · 5 minutes

☐

Done when: This week's transfer is in, and your current account didn't go overdrawn this month

Why this week: A month of transfers shows what the weekly amount really costs you.
Tip: Check the fund and your current account: five minutes, once.
Ask yourself: Did your current account stay above zero all month?

How it went, and your answer

Week 11 To one month: Leave the fund alone — Feb 8–14

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Sticking point: Something will come up that feels urgent. Before you touch the fund, ask: is it unexpected, necessary and unable to wait? If not, it isn't an emergency.

Why this week: Around now something comes up that feels urgent. [27]
Tip: Before you touch the fund, ask: is it unexpected, necessary and unable to wait? If not, it waits.
Ask yourself: Did anything test the fund this week?

How it went, and your answer

Week 12 To one month: Keep the transfer going — Feb 15–21

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Missing a transfer only moves your finish a week later. Nothing starts again.
Tip: Missed one? Don't double the next unless the money is spare after bills. Just carry on.
Ask yourself: Have you missed a week? What got in the way?

How it went, and your answer

Week 13 To one month: Another week in the fund — Feb 22–28

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: You're close to half a month of essentials.
Tip: Check the transfer is still your number ÷ 26, or the lower amount you chose.
Ask yourself: Have any of your costs changed since week 1?

How it went, and your answer

Week 14 To one month: Monthly check-in — Mar 1–7

Automatic transfer to your emergency fund · your weekly amount

☐

Check the fund and your current account · 5 minutes

☐

Done when: This week's transfer is in, and your current account didn't go overdrawn this month

Why this week: Fees or bounced payments are the sign the amount is too high.
Tip: Look for any fee on your current account this month. If there is one, lower the amount.
Ask yourself: Any fees or bounced payments this month?

How it went, and your answer

Week 15 To one month: Halfway to one month — Mar 8–14

Milestone: Half a month of costs

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in, and the fund holds about half of one month's essential costs
Sticking point: If you've already had to use some of the fund, that's what it's for. Keep the transfer going and it builds back up.

Why this week: About half a month of essentials. Vanguard says that much can help with spending shocks, like a broken windscreen or a root canal. [17, 18]
Tip: If you've already used some, that's what it's for. Leave the transfer running.
Ask yourself: What would this have covered in the last year?

How it went, and your answer

Week 16 To one month: Another week in the fund — Mar 15–21

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: The second half of the first month starts, at the same amount.
Tip: Put the date of week 28 in your calendar: one month of costs.
Ask yourself: How will you mark one month?

How it went, and your answer

Week 17 To one month: Leave the fund alone — Mar 22–28

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: The balance is now big enough to tempt you.
Tip: If you want something, like a trip or a sale, save for it somewhere else, not in this fund.
Ask yourself: What did you want to spend it on?

How it went, and your answer

Week 18 To one month: Monthly check-in — Mar 29–Apr 4

Automatic transfer to your emergency fund · your weekly amount

☐

Check the fund and your current account · 5 minutes

☐

Done when: This week's transfer is in, and your current account didn't go overdrawn this month

Why this week: If money has been easier, the amount can go up. If harder, it can go down.
Tip: Check the fund and your current account, and change the amount only if you need to.
Ask yourself: Could the amount go up a little without strain?

How it went, and your answer

Week 19 To one month: Another week in the fund — Apr 5–11

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Two-thirds of the way to one month.
Tip: Look at the balance once this week, then leave it.
Ask yourself: How does the balance compare with week 3?

How it went, and your answer

Week 20 To one month: Leave the fund alone — Apr 12–18

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Most weeks nothing happens now. That's the plan working.
Tip: Spend no time on the fund this week. Let the transfer run.
Ask yourself: When did you last think about the fund?

How it went, and your answer

Week 21 To one month: Keep the transfer going

Apr 19–25

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Sticking point: Saving can start to feel invisible around now. Look at the balance once, then leave it.

Why this week: Saving can start to feel invisible around now.
Tip: Look at the balance once, then leave it.
Ask yourself: What is one bill the fund could already cover?

How it went, and your answer

Week 22 To one month: Monthly check-in

Apr 26–May 2

Automatic transfer to your emergency fund · your weekly amount

☐

Check the fund and your current account · 5 minutes

☐

Done when: This week's transfer is in, and your current account didn't go overdrawn this month

Why this week: Six weeks from one month. Costs creep up without notice.
Tip: Check the fund, your current account and any new regular bill.
Ask yourself: Has a new bill started since week 1?

How it went, and your answer

Week 23 To one month: Leave the fund alone

May 3–9

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Five weeks to one month. The fund is only for emergencies.
Tip: Check nothing else, like a bill or card payment, is set to come out of the fund.
Ask yourself: Is anything else taking money from the fund?

How it went, and your answer

Week 24 To one month: Keep the transfer going

May 10–16

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Extra money, like a refund or a gift, can bring the finish closer.
Tip: If extra money arrives, you can add part of it to the fund on top of the transfer.
Ask yourself: Did any extra money come in this month?

How it went, and your answer

Week 25 To one month: Another week in the fund — May 17–23

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Three weeks to one month.
Tip: Check this week's transfer landed.
Ask yourself: What has helped most so far?

How it went, and your answer

Week 26 To one month: Monthly check-in — May 24–30

Automatic transfer to your emergency fund · your weekly amount

☐

Check the fund and your current account · 5 minutes

☐

Done when: This week's transfer is in, and your current account didn't go overdrawn this month

Why this week: Your last check-in before one month of costs.
Tip: Check the fund and your current account. Is the amount right for the next stretch?
Ask yourself: Is your weekly amount one you can keep for another six months?

How it went, and your answer

Week 27 To one month: Keep the transfer going — May 31–Jun 6

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Next week the fund should hold about one month of essentials.
Tip: Compare the balance with your number from week 1.
Ask yourself: How close are you?

How it went, and your answer

Week 28 To one month: The fund reaches one month of costs — Jun 7–13

Milestone: One month of costs

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in, and the fund holds about one month's essential costs
Sticking point: One month of essentials is a real cushion, and many people stop here. Three months is the next target: most guides call it the usual minimum.

Why this week: One month of essentials is a real cushion. Betterment recommends at least three months, so the plan carries on. [13]
Tip: Mark the date on your log page, and leave the transfer running.
Ask yourself: Will you carry on to three months?

How it went, and your answer

Week 29 To two months: Leave the fund alone

Jun 14–20

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: One month is done. Leaving the transfer running is the whole job now.
Tip: Don't pause the transfer to celebrate. Let it run.
Ask yourself: Did you think about stopping?

How it went, and your answer

Week 30 To two months: Monthly check-in

Jun 21–27

Automatic transfer to your emergency fund · your weekly amount

☐

Check the fund and your current account · 5 minutes

☐

Done when: This week's transfer is in, and your current account didn't go overdrawn this month

Why this week: The first check-in on the way to two months.
Tip: Check the fund and your current account: five minutes.
Ask yourself: Is the weekly amount still easy to keep?

How it went, and your answer

Week 31 To two months: Another week in the fund

Jun 28–Jul 4

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Same amount, same day. The second month fills the same way as the first.
Tip: Check the transfer still lands the day after payday.
Ask yourself: Has your payday changed?

How it went, and your answer

Week 32 To two months: Leave the fund alone

Jul 5–11

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: A bigger balance makes non-emergencies look like emergencies. [27]
Tip: If you're tempted, wait a day and ask: unexpected, necessary, can't wait?
Ask yourself: What tempted you this week?

How it went, and your answer

Week 33 To two months: Keep the transfer going

Jul 12–18

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Sticking point: Had a raise or paid off a bill? Move part of the difference into the weekly amount before you get used to spending it.

Why this week: Had a raise or paid off a bill? This is the week to use it.
Tip: Move part of any new spare money into the weekly amount before you get used to spending it.
Ask yourself: Has your income or any bill changed?

How it went, and your answer

Week 34 To two months: Monthly check-in

Jul 19–25

Automatic transfer to your emergency fund · your weekly amount

☐

Check the fund and your current account · 5 minutes

☐

Done when: This week's transfer is in, and your current account didn't go overdrawn this month

Why this week: If you raised the amount, check it still leaves every bill paid.
Tip: Look at your current account's lowest point this month.
Ask yourself: Did every bill get paid this month?

How it went, and your answer

Week 35 To two months: Leave the fund alone

Jul 26–Aug 1

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: About a quarter of the way through the second month.
Tip: Write the balance on your log page.
Ask yourself: How does it feel to have a month put aside?

How it went, and your answer

Week 36 To two months: Keep the transfer going

Aug 2–8

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: A missed transfer here still only moves the finish by a week.
Tip: If you missed one, carry on. Don't double the next unless the money is spare.
Ask yourself: Has the transfer run every week this month?

How it went, and your answer

Week 37 To two months: Another week in the fund — Aug 9–15

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Quiet weeks like this are most of the plan.
Tip: Check the transfer landed, then close the app.
Ask yourself: What's the hardest part now?

How it went, and your answer

Week 38 To two months: Monthly check-in — Aug 16–22

Automatic transfer to your emergency fund · your weekly amount

☐

Check the fund and your current account · 5 minutes

☐

Done when: This week's transfer is in, and your current account didn't go overdrawn this month

Why this week: If you've used some of the fund, now is when you see where you stand. [3]
Tip: Check the fund and your current account. Keep the transfer running either way.
Ask yourself: Did you use the fund this month? For what?

How it went, and your answer

Week 39 To two months: Keep the transfer going

Aug 23–29

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Two weeks from halfway to two months. [2]
Tip: Check the fund still sits in its own account, apart from your spending.
Ask yourself: Is the fund still out of sight?

How it went, and your answer

Week 40 To two months: Another week in the fund

Aug 30–Sep 5

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Almost a month and a half of essentials saved.
Tip: Look at the balance once, then leave it.
Ask yourself: What would this have covered last year?

How it went, and your answer

Week 41 To two months: Halfway to two months — Sep 6–12

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in, and the fund holds about one and a half months' essential costs
Sticking point: A good week to look at your costs again: have rent, bills or insurance changed since week 1?

Why this week: A good week to look at your costs again.
Tip: Check whether rent, bills or insurance have changed since week 1. If so, write down your new number.
Ask yourself: Have your essentials gone up or down?

How it went, and your answer

Week 42 To two months: Monthly check-in — Sep 13–19

Automatic transfer to your emergency fund · your weekly amount

☐

Check the fund and your current account · 5 minutes

☐

Done when: This week's transfer is in, and your current account didn't go overdrawn this month

Why this week: If your number changed last week, the weekly amount changes now.
Tip: Set the transfer to your new number ÷ 26, or leave it if nothing changed.
Ask yourself: Did your weekly amount change?

How it went, and your answer

Week 43 To two months: Another week in the fund

Sep 20–26

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Back to quiet weeks at the right amount.
Tip: Let the transfer run. Nothing else this week.
Ask yourself: How many weeks in a row has the transfer run?

How it went, and your answer

Week 44 To two months: Leave the fund alone

Sep 27–Oct 3

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Money taken out for things that aren't emergencies leaves less for a real one. [27]
Tip: Before any withdrawal, ask: is it major, sudden and not in my budget?
Ask yourself: Has anything come out that wasn't an emergency?

How it went, and your answer

Week 45 To two months: Keep the transfer going — Oct 4–10

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Nine weeks to two months.
Tip: Check this week's transfer landed.
Ask yourself: What helps you leave the fund alone?

How it went, and your answer

Week 46 To two months: Monthly check-in — Oct 11–17

Automatic transfer to your emergency fund · your weekly amount

☐

Check the fund and your current account · 5 minutes

☐

Done when: This week's transfer is in, and your current account didn't go overdrawn this month

Why this week: Eight weeks to two months.
Tip: Check the fund and your current account.
Ask yourself: Is the amount still one you can keep?

How it went, and your answer

Week 47 To two months: Leave the fund alone

Oct 18–24

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Seven weeks to two months.
Tip: If a refund or bonus arrives, part of it can go into the fund.
Ask yourself: Did any extra money come in?

How it went, and your answer

Week 48 To two months: Keep the transfer going

Oct 25–31

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Tight weeks still come, even this far in.
Tip: If this week is tight, lower the amount for one week, or skip it if no safe amount is left. Bills come first.
Ask yourself: Was this week tight? Why?

How it went, and your answer

Week 49 To two months: Another week in the fund

Nov 1–7

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Five weeks to two months.
Tip: Write the balance on your log page.
Ask yourself: How does the balance compare with week 28?

How it went, and your answer

Week 50 To two months: Monthly check-in

Nov 8–14

Automatic transfer to your emergency fund · your weekly amount

☐

Check the fund and your current account · 5 minutes

☐

Done when: This week's transfer is in, and your current account didn't go overdrawn this month

Why this week: Your last check-in before two months.
Tip: Check the fund and your current account.
Ask yourself: Did your current account stay above zero all month?

How it went, and your answer

Week 51 To two months: Keep the transfer going — Nov 15–21

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Three weeks to two months.
Tip: Check the transfer landed.
Ask yourself: What has changed since you started?

How it went, and your answer

Week 52 To two months: Another week in the fund — Nov 22–28

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Two weeks to two months.
Tip: Look at the balance once, then leave it.
Ask yourself: What will two months let you stop worrying about?

How it went, and your answer

Week 53 To two months: Leave the fund alone

Nov 29–Dec 5

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Next week the fund should hold about two months.
Tip: Check nothing is due to come out of the fund.
Ask yourself: Is the fund still only for emergencies?

How it went, and your answer

Week 54 To two months: The fund reaches two months of costs

Dec 6–12

Milestone: Two months of costs

Automatic transfer to your emergency fund · your weekly amount

☐

Work out one month of essentials again from recent statements · about 1 hour

☐

Done when: This week's transfer is in, and the fund holds about two months' essential costs
Sticking point: About a year of saving. Work out your monthly essentials again, as in week 1, and change the weekly amount if they've changed.

Why this week: Two months of essentials, and about a year of saving. [4]
Tip: Work out your monthly essentials again, as in week 1, and change the weekly amount if they've changed.
Ask yourself: Did your number go up or down?

How it went, and your answer

Week 55 To three months: Another week in the fund — Dec 13–19

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: The road to three months starts, at your updated amount.
Tip: Check the new amount landed.
Ask yourself: Is the updated amount easy to keep?

How it went, and your answer

Week 56 To three months: Leave the fund alone — Dec 20–26

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: The job is still only to leave the transfer running.
Tip: Let the transfer run. Nothing else this week.
Ask yourself: Do you still notice the transfer going out?

How it went, and your answer

Week 57 To three months: Keep the transfer going

Dec 27–Jan 2

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: A missed week now still only adds one week.
Tip: Missed a transfer? Carry on. The plan ends a week later.
Ask yourself: Has anything stopped a transfer lately?

How it went, and your answer

Week 58 To three months: Monthly check-in

Jan 3–9

Automatic transfer to your emergency fund · your weekly amount

☐

Check the fund and your current account · 5 minutes

☐

Done when: This week's transfer is in, and your current account didn't go overdrawn this month

Why this week: The first check-in on the way to three months.
Tip: Check the fund and your current account: five minutes.
Ask yourself: Did every bill get paid this month?

How it went, and your answer

Week 59 To three months: Leave the fund alone — Jan 10–16

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Two months in the bank can make a want feel like a need. [27]
Tip: If you're tempted, wait a day and ask: unexpected, necessary, can't wait?
Ask yourself: What tempted you this week?

How it went, and your answer

Week 60 To three months: Keep the transfer going — Jan 17–23

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: A tight week is not a reason to stop.
Tip: On a tight week, lower the amount or skip that week if no safe amount is left. Bills come first; the transfer stays set up.
Ask yourself: Was this week tight?

How it went, and your answer

Week 61 To three months: Another week in the fund

Jan 24–30

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: About two and a quarter months saved.
Tip: Write the balance on your log page.
Ask yourself: How does it compare with week 54?

How it went, and your answer

Week 62 To three months: Monthly check-in

Jan 31–Feb 6

Automatic transfer to your emergency fund · your weekly amount

☐

Check the fund and your current account · 5 minutes

☐

Done when: This week's transfer is in, and your current account didn't go overdrawn this month

Why this week: A quick check keeps the amount right.
Tip: Check the fund and your current account.
Ask yourself: Any fees on your current account this month?

How it went, and your answer

Week 63 To three months: Keep the transfer going — Feb 7–13

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Sticking point: If a real emergency empties part of the fund, don't start over. Carry on from what's left; the plan just finishes later.

Why this week: If a real emergency empties part of the fund, don't start over. [3, 14]
Tip: Carry on from what's left and keep the transfer going. The plan just finishes later.
Ask yourself: Have you had to use the fund yet?

How it went, and your answer

Week 64 To three months: Another week in the fund — Feb 14–20

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Quiet weeks are the plan working.
Tip: Check the transfer landed, then close the app.
Ask yourself: When did you last look at the balance?

How it went, and your answer

Week 65 To three months: Leave the fund alone — Feb 21–27

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: The fund is close to two and a half months.
Tip: Check nothing else is set to come out of the fund.
Ask yourself: Is the fund still apart from your spending?

How it went, and your answer

Week 66 To three months: Monthly check-in — Feb 28–Mar 5

Automatic transfer to your emergency fund · your weekly amount

☐

Check the fund and your current account · 5 minutes

☐

Done when: This week's transfer is in, and your current account didn't go overdrawn this month

Why this week: A check-in before halfway to three months.
Tip: Check the fund and your current account.
Ask yourself: Is the weekly amount still right for you?

How it went, and your answer

Week 67 To three months: Halfway to three months

Mar 6–12

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in, and the fund holds about two and a half months' essential costs

Why this week: About two and a half months of essentials.
Tip: Look at the balance once, then leave it.
Ask yourself: How long could this carry you if your pay stopped?

How it went, and your answer

Week 68 To three months: Leave the fund alone

Mar 13–19

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: The fund is now big. That makes it more tempting, not less.
Tip: If a sale or trip tempts you, save for it in a different account.
Ask yourself: What did you want to spend it on?

How it went, and your answer

Week 69 To three months: Keep the transfer going — Mar 20–26

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Had a raise or a cost fall away? It can go to the fund.
Tip: Move part of any new spare money into the weekly amount.
Ask yourself: Has your income changed this year?

How it went, and your answer

Week 70 To three months: Monthly check-in — Mar 27–Apr 2

Automatic transfer to your emergency fund · your weekly amount

☐

Check the fund and your current account · 5 minutes

☐

Done when: This week's transfer is in, and your current account didn't go overdrawn this month

Why this week: Ten weeks to three months.
Tip: Check the fund and your current account.
Ask yourself: Did your current account stay above zero all month?

How it went, and your answer

Week 71 To three months: Leave the fund alone

Apr 3–9

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Nine weeks to three months.
Tip: Check this week's transfer landed.
Ask yourself: What has helped you keep going?

How it went, and your answer

Week 72 To three months: Keep the transfer going

Apr 10–16

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund
Sticking point: The last stretch can feel long. The weekly amount is the same as it always was; only the finish line is closer.

Why this week: The last stretch can feel long. The weekly amount is the same; only the finish is closer.
Tip: Count the weeks left on your plan page, not the money.
Ask yourself: How many weeks are left?

How it went, and your answer

Week 73 To three months: Another week in the fund

Apr 17–23

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Seven weeks to three months.
Tip: Write the balance on your log page.
Ask yourself: What will three months change for you?

How it went, and your answer

Week 74 To three months: Monthly check-in

Apr 24–30

Automatic transfer to your emergency fund · your weekly amount

☐

Check the fund and your current account · 5 minutes

☐

Done when: This week's transfer is in, and your current account didn't go overdrawn this month

Why this week: Six weeks to three months.
Tip: Check the fund and your current account.
Ask yourself: Is the amount still one you can keep?

How it went, and your answer

Week 75 To three months: Keep the transfer going

May 1–7

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Five weeks to three months.
Tip: Check the transfer landed.
Ask yourself: Have you missed a week? If so, did you just carry on?

How it went, and your answer

Week 76 To three months: Another week in the fund

May 8–14

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Four weeks to three months.
Tip: Look at the balance once, then leave it.
Ask yourself: What would you do with the transfer after three months?

How it went, and your answer

Week 77 To three months: Leave the fund alone — May 15–21

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Three weeks to three months.
Tip: Check nothing else is set to come out of the fund.
Ask yourself: Is the fund still only for emergencies?

How it went, and your answer

Week 78 To three months: Monthly check-in — May 22–28

Automatic transfer to your emergency fund · your weekly amount

☐

Check the fund and your current account · 5 minutes

☐

Done when: This week's transfer is in, and your current account didn't go overdrawn this month

Why this week: Your last check-in before three months. Time to think about what comes next. [8, 15]
Tip: Read the reasons to go to six months: irregular income, or a serious medical condition.
Ask yourself: Do any of these reasons apply to you?

How it went, and your answer

Week 79 To three months: Another week in the fund — May 29–Jun 4

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in the fund

Why this week: Next week the fund should hold about three months of essentials.
Tip: Compare the balance with three times your number.
Ask yourself: How close are you?

How it went, and your answer

Week 80 To three months: The fund reaches three months of costs — Jun 5–11

Milestone: Three months of costs

Automatic transfer to your emergency fund · your weekly amount

☐

Done when: This week's transfer is in, and the fund holds about three months' essential costs
Sticking point: Three months of essentials is a solid fund. If your income is irregular, others rely on your income or your job feels shaky, carry on to six months with the level "I have three months saved".

Why this week: Three months of essentials. In 2025, 55 percent of US adults said they had that much set aside. [8, 15, 28]
Tip: If your income is irregular or you have a serious health condition, carry on with the level "I have three months saved".
Ask yourself: Is three months enough for you, or will you go on to six?

How it went, and your answer

Common mistakes

Sizing the fund on everything you spend
Count only bare-bones costs. A fund sized on your average spending takes much longer to fill. [4]

Keeping the fund in your everyday account
Keep it apart from your spending, somewhere you won't use it on non-emergencies. [2]

Aiming at six months from day one
Start with a small amount so you don't get discouraged. Half a month, then one month, are real steps. [9, 25]

Dipping in for things that aren't emergencies
Use it only for a major, sudden need that's not in your budget. Save for trips and sales somewhere else. [27]

Stopping the transfer after a tight or missed week
Lower the amount for a tight week, or skip that week if no safe amount is left, and leave the transfer set up. A missed week only moves your finish a week later.

Doubling up to catch up
Don't add missed transfers on top unless the money is spare after every bill. Carry on from this week.

Not refilling it after using it
Keep the transfer going from what's left. Spending the fund on a real emergency isn't failing; build it up again. [3, 14]

Milestones

When	Milestone	What it feels like	Mark it
Sun, Dec 13	Your number and your transfer are set	One number on paper and money moving by itself. The set-up is done.	Write your number and weekly amount inside the cover.
Sun, Mar 14	Half a month of costs	Small, but Vanguard says this much can help with spending shocks, like a car repair or a root canal. In a 2025 US survey, 12 percent of adults said they couldn't pay a $400 expense by any means.	Write the date on your log page. [17, 18, 29, 30]
Sun, Jun 13	One month of costs	A real cushion. The plan carries on from here.	Write the date on your log page, and leave the transfer running.
Sun, Dec 12	Two months of costs	The transfer barely registers now, and the fund keeps growing.	Work out your number again and write the new one down.
Sun, Jun 11	Three months of costs	A solid fund, at the low end of the usual 3 to 6 months. Betterment recommends at least this much.	Fill in the certificate at the back, then decide on six months. [13, 24]

Questions people ask

How much should I put in an emergency fund?
Canada's Financial Consumer Agency suggests 3 to 6 months of your regular expenses; count the bare-bones ones. Vanguard says at least half a month can help with spending shocks, and that just $2,000 can give you a buffer. Work out your own number from your essentials, not your average spending. [4, 7, 17, 21, 24]

How many months of expenses should my emergency fund cover?
Canada's Financial Consumer Agency suggests 3 to 6 months of expenses. Aim for more if your income is irregular or you have a serious medical condition. Betterment recommends at least three months. [8, 13, 15, 24]

How long does it take to build an emergency fund?
It depends on how much you can save each month. This plan's weekly amount is one month of essentials ÷ 26, so each month of costs takes about 26 weeks. Pick an earlier date on the plan page and it shows the bigger weekly amount that takes. [11]

Can I build an emergency fund on a low income, or from nothing?
Yes. Any amount can make a difference, and starting small helps you not get discouraged. Bankrate says even $10 to $100 a month can add up. Pay rent, bills and minimum debt payments first, and set the weekly amount from what's left. If nothing is left, wait until something is. [10, 25, 32]

How do I build an emergency fund fast?
Save more each week: how quickly you fill it depends on how much you save. On the plan page, pick an earlier date and it shows the weekly amount that needs. Only choose it if every bill still gets paid after the transfer. [11]

What counts as an emergency?
A major and sudden need that isn't in your budget and wasn't planned. Vanguard splits them into spending shocks, like a broken windscreen or a root canal, and income shocks, the unplanned loss of income. A sale, a holiday or a bill you knew was coming isn't one. [18, 19, 27]

I've missed some weeks. Do I have to start again?
No. Carry on from what's in the fund now; the plan just finishes later. If the amount was too high, lower it and restart this week, and don't add missed transfers on top unless the money is spare. If you used the fund on a real emergency, work to build it up again. [3, 25]

If you fall behind

Missed 1 week: Carry on with the current week. Don't double the next transfer unless the money is spare after bills; the plan just finishes a week later.

Missed 2 weeks: Restart the weekly transfer at the same amount, or a smaller one if money is tight. If you have a date to keep, add a little to each transfer, but only if every bill stays paid.

Missed 3 weeks: Look at why the transfers stopped. If the amount was too high, lower it and restart this week: a smaller transfer that keeps running beats a bigger one that doesn't. Enter your date on the plan page again to see the new finish.

Missed 4 or more weeks: Go back to week 1: work out your essentials again, check what the fund holds now, pick the level that matches it and set a new date. If you spent the fund on a real emergency, you haven't failed: you used it, and now you rebuild it.

If this happens, I will

Plan your answer to the moments that stop people. Read them on a bad day.

If...	...then I will
I miss a transfer	I leave the next one as it is and carry on. The plan ends a week later.
my current account runs low	I lower the weekly amount, or skip this week's transfer if no safe amount is left. Bills come first, and I avoid fees.
I want to take money out	I ask: is it unexpected, necessary and unable to wait? If not, it waits.
I use the fund for a real emergency	I keep the transfer going from what's left. That's what it was for.

GoalTodo

Done.

This is to say that

_____

reached the goal

Build an emergency fund

on _____

Planned for Sun, Jun 11

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https://www.consumerfinance.gov/start-small-save-up/start-saving/an-essential-guide-to-building-an-emergency-fund/
“Saving automatically is one of the easiest ways to make your savings consistent so you start to see it build over time.”

2 **Consumer Financial Protection Bureau**
https://www.consumerfinance.gov/start-small-save-up/start-saving/an-essential-guide-to-building-an-emergency-fund/
“You want to make sure this fund is safe, accessible, and in a place where you’re not tempted to spend it on non-emergencies.”

3 **Consumer Financial Protection Bureau**
https://www.consumerfinance.gov/start-small-save-up/start-saving/an-essential-guide-to-building-an-emergency-fund/
“If you spend down what’s in your emergency savings, just work to build it up again.”

4 **Experian**
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“Base your emergency savings goal on your bare-bones expenses, not your average spending.”

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“Save one month's worth of basic expenses by the middle of next year.”

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“Even putting away as little as $10 to $100 a month can add up over time.”

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“How quickly you should fully fund your emergency savings depends on how much you’re able to save each month.”

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“You might have to withdraw (and later replace) funds.”

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“You have a serious medical condition.”

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“Be sure to also account for infrequent expenses such as tax payments and car registration.”

17 **Vanguard**
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“Saving enough to cover at least half a month’s worth of living expenses can help you prepare for potential spending shocks.”

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“Spending shocks are unplanned expenses like a broken windshield or a root canal.”

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“Income shocks are the unplanned loss of income.”

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“Fixed expenses are consistent each month, while variable expenses can fluctuate.”

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“Just $2,000 can give you a buffer against many of the things life can throw at you.”

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“Debt can make it even harder to save, so it's a good idea to address it as part of your plan.”

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“If you're sure you won't need the money on short notice, a Certificate of Deposit (CD), might be a good fit for you.”

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“Ideally, you should try to save the equivalent of 3 to 6 months of your regular expenses.”

25 **Financial Consumer Agency of Canada**
https://www.canada.ca/en/financial-consumer-agency/services/savings-investments/setting-up-emergency-funds.html
“It’s better to start with a small amount so that you don’t get discouraged.”

26 **Financial Consumer Agency of Canada**
https://www.canada.ca/en/financial-consumer-agency/services/savings-investments/setting-up-emergency-funds.html
“Then, set up an automatic transfer from your regular account to your savings account.”

27 **Financial Consumer Agency of Canada**
https://www.canada.ca/en/financial-consumer-agency/services/savings-investments/setting-up-emergency-funds.html
“An emergency is a major and sudden need that’s not part of your current budget and that’s unplanned.”

28 **Board of Governors of the Federal Reserve System**
https://www.federalreserve.gov/publications/2026-economic-well-being-of-us-households-in-2025-savings-investments.htm
“In 2025, 55 percent of adults said they had set aside money for three months of expenses in an emergency savings or "rainy day" fund—unchanged from 2024 but down from a high of 59 percent in 2021.”

29 **Board of Governors of the Federal Reserve System**
https://www.federalreserve.gov/publications/2026-economic-well-being-of-us-households-in-2025-savings-investments.htm
“When faced with a hypothetical expense of $400, 63 percent of all adults said they would have covered it exclusively using cash, savings, or a credit card paid off at the next statement (referred to, altogether, as "cash or its equivalent").”

30 **Board of Governors of the Federal Reserve System**
https://www.federalreserve.gov/publications/2026-economic-well-being-of-us-households-in-2025-savings-investments.htm
“However, 12 percent of all adults said they would be unable to pay the expense by any means (table 25), down slightly from 13 percent in 2024.”

31 **Federal Deposit Insurance Corporation**
https://www.fdic.gov/resources/deposit-insurance/understanding-deposit-insurance
“FDIC deposit insurance protects your money in deposit accounts at FDIC-insured banks in the event of a bank failure.”

32 **Consumer Financial Protection Bureau**
https://www.consumerfinance.gov/about-us/blog/preparedness-means-rebuilding-toward-brighter-future-emergency-savings
“But any amount can make a difference and it's never too late to start.”

33 **Consumer Financial Protection Bureau**
https://www.consumerfinance.gov/about-us/blog/preparedness-means-rebuilding-toward-brighter-future-emergency-savings
“The more you can save, the better you can weather the worst, and the faster you can recover when it is over.”

34 **Government of Singapore**
https://discover.nyc.gov.sg/finlit/Life-Hacks/Emergency-Savings/How-to-rebuild-your-savings-after-emergencies
“Rebuilding your emergency fund isn't just about topping up money.”

35 **National Debtline**
https://www.nationaldebtline.org/
“National Debtline is a free debt advice charity offering confidential and independent support.”

36 **211**
https://www.211.org/
“211 connects you to expert, caring help.”

This plan online	https://goaltodo.com/emergency-fund
Reach it with others on Welang	https://welang.com/goals/emergency-fund
Reach it on your own in HourLife	https://www.hourlife.com

This plan is a guide, not medical advice. See a doctor before starting if you have a health condition, are pregnant, or haven't exercised in a long time.