GoalTodo

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

Build an emergency fund

80 weeks · Mon, Nov 30 → Sun, Jun 11

Week by week

Tick a box each time you do a session.

Nov 30–Dec 6
Week 1

Work out one month of essential costs

Set up

- [ ] 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.

Dec 7–13
Week 2

Open the fund and automate it

Set up

- [ ] 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.

Dec 14–20
Week 3

The first automatic week

To one month

- [ ] 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.

Dec 21–27
Week 4

Another week in the fund

To one month

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Dec 28–Jan 3
Week 5

Leave the fund alone

To one month

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Jan 4–10
Week 6

First check-in

To one month

- [ ] 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.

Jan 11–17
Week 7

Another week in the fund

To one month

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Jan 18–24
Week 8

Leave the fund alone

To one month

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Jan 25–31
Week 9

Keep the transfer going

To one month

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Feb 1–7
Week 10

Monthly check-in

To one month

- [ ] 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

Feb 8–14
Week 11

Leave the fund alone

To one month

- [ ] 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.

Feb 15–21
Week 12

Keep the transfer going

To one month

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Feb 22–28
Week 13

Another week in the fund

To one month

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Mar 1–7
Week 14

Monthly check-in

To one month

- [ ] 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

Mar 8–14
Week 15

Halfway to one month

To one month

- [ ] 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.

Mar 15–21
Week 16

Another week in the fund

To one month

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Mar 22–28
Week 17

Leave the fund alone

To one month

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Mar 29–Apr 4
Week 18

Monthly check-in

To one month

- [ ] 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

Apr 5–11
Week 19

Another week in the fund

To one month

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Apr 12–18
Week 20

Leave the fund alone

To one month

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Apr 19–25
Week 21

Keep the transfer going

To one month

- [ ] 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.

Apr 26–May 2
Week 22

Monthly check-in

To one month

- [ ] 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

May 3–9
Week 23

Leave the fund alone

To one month

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

May 10–16
Week 24

Keep the transfer going

To one month

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

May 17–23
Week 25

Another week in the fund

To one month

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

May 24–30
Week 26

Monthly check-in

To one month

- [ ] 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

May 31–Jun 6
Week 27

Keep the transfer going

To one month

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Jun 7–13
Week 28

The fund reaches one month of costs

To one month

- [ ] 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.

Jun 14–20
Week 29

Leave the fund alone

To two months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Jun 21–27
Week 30

Monthly check-in

To two months

- [ ] 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

Jun 28–Jul 4
Week 31

Another week in the fund

To two months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Jul 5–11
Week 32

Leave the fund alone

To two months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Jul 12–18
Week 33

Keep the transfer going

To two months

- [ ] 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.

Jul 19–25
Week 34

Monthly check-in

To two months

- [ ] 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

Jul 26–Aug 1
Week 35

Leave the fund alone

To two months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Aug 2–8
Week 36

Keep the transfer going

To two months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Aug 9–15
Week 37

Another week in the fund

To two months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Aug 16–22
Week 38

Monthly check-in

To two months

- [ ] 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

Aug 23–29
Week 39

Keep the transfer going

To two months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Aug 30–Sep 5
Week 40

Another week in the fund

To two months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Sep 6–12
Week 41

Halfway to two months

To two months

- [ ] 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?

Sep 13–19
Week 42

Monthly check-in

To two months

- [ ] 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

Sep 20–26
Week 43

Another week in the fund

To two months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Sep 27–Oct 3
Week 44

Leave the fund alone

To two months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Oct 4–10
Week 45

Keep the transfer going

To two months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Oct 11–17
Week 46

Monthly check-in

To two months

- [ ] 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

Oct 18–24
Week 47

Leave the fund alone

To two months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Oct 25–31
Week 48

Keep the transfer going

To two months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Nov 1–7
Week 49

Another week in the fund

To two months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Nov 8–14
Week 50

Monthly check-in

To two months

- [ ] 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

Nov 15–21
Week 51

Keep the transfer going

To two months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Nov 22–28
Week 52

Another week in the fund

To two months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Nov 29–Dec 5
Week 53

Leave the fund alone

To two months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Dec 6–12
Week 54

The fund reaches two months of costs

To two months

- [ ] 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.

Dec 13–19
Week 55

Another week in the fund

To three months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Dec 20–26
Week 56

Leave the fund alone

To three months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Dec 27–Jan 2
Week 57

Keep the transfer going

To three months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Jan 3–9
Week 58

Monthly check-in

To three months

- [ ] 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

Jan 10–16
Week 59

Leave the fund alone

To three months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Jan 17–23
Week 60

Keep the transfer going

To three months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Jan 24–30
Week 61

Another week in the fund

To three months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Jan 31–Feb 6
Week 62

Monthly check-in

To three months

- [ ] 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

Feb 7–13
Week 63

Keep the transfer going

To three months

- [ ] 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.

Feb 14–20
Week 64

Another week in the fund

To three months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Feb 21–27
Week 65

Leave the fund alone

To three months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Feb 28–Mar 5
Week 66

Monthly check-in

To three months

- [ ] 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

Mar 6–12
Week 67

Halfway to three months

To three months

- [ ] 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

Mar 13–19
Week 68

Leave the fund alone

To three months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Mar 20–26
Week 69

Keep the transfer going

To three months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Mar 27–Apr 2
Week 70

Monthly check-in

To three months

- [ ] 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

Apr 3–9
Week 71

Leave the fund alone

To three months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Apr 10–16
Week 72

Keep the transfer going

To three months

- [ ] 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.

Apr 17–23
Week 73

Another week in the fund

To three months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Apr 24–30
Week 74

Monthly check-in

To three months

- [ ] 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

May 1–7
Week 75

Keep the transfer going

To three months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

May 8–14
Week 76

Another week in the fund

To three months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

May 15–21
Week 77

Leave the fund alone

To three months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

May 22–28
Week 78

Monthly check-in

To three months

- [ ] 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

May 29–Jun 4
Week 79

Another week in the fund

To three months

- [ ] Automatic transfer to your emergency fund
  your weekly amount

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

Jun 5–11
Week 80

The fund reaches three months of costs

To three months

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".

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.

What you need

- A separate savings account that is safe, easy to reach in an emergency and apart from your everyday card, so you're not tempted to spend it. Any regulated bank or credit union account works; this plan doesn't recommend one.
- An automatic weekly transfer, set up in your banking app.
- Your two numbers written down: one month of essentials and your weekly amount, somewhere you'll see them at each check-in.
- Three months of statements to work out your costs in week 1.

Common mistakes

- Using your average spending instead of essentials. Count only what you must pay. A fund sized on everything you spend takes much longer to fill.
- Keeping the fund in your everyday account. Money you can see next to your spending gets spent.
- Putting it somewhere risky. The fund needs to be there, in full, on the day you need it.
- Stopping the transfer on a tight week. Lower the amount instead and keep it running.
- Saving more than you can afford. A fund that causes overdraft fees or late bills works against you.
- Feeling you've failed after using it. A real emergency is what the fund is for.

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.

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.

Sources

Consumer Financial Protection Bureau
`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.”

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.”

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.”

Experian
`https://www.experian.com/blogs/ask-experian/how-to-build-an-emergency-fund/`
“Base your emergency savings goal on your bare-bones expenses, not your average spending.”

Experian
`https://www.experian.com/blogs/ask-experian/how-to-build-an-emergency-fund/`
“Save one month's worth of basic expenses by the middle of next year.”

Experian
`https://www.experian.com/blogs/ask-experian/how-to-build-an-emergency-fund/`
“Building an emergency fund with enough to cover at least three months of basic expenses is a huge win for your finances.”

Experian
`https://www.experian.com/blogs/ask-experian/how-much-emergency-fund-should-i-have/`
“One rule of thumb is to sock away three to six months' worth of basic living expenses in your emergency fund.”

Experian
`https://www.experian.com/blogs/ask-experian/how-much-emergency-fund-should-i-have/`
“If you have inconsistent income, it's wise to aim for a larger emergency fund.”

Experian
`https://www.experian.com/blogs/ask-experian/how-much-emergency-fund-should-i-have/`
“If saving three to six months' worth of expenses feels overwhelming, start with a smaller savings goal.”

Bankrate
https://www.bankrate.com/banking/savings/starting-an-emergency-fund/
“Even putting away as little as $10 to $100 a month can add up over time.”

Bankrate
https://www.bankrate.com/banking/savings/starting-an-emergency-fund/
“How quickly you should fully fund your emergency savings depends on how much you’re able to save each month.”

Ramsey Solutions
https://www.ramseysolutions.com/saving/quick-guide-to-your-emergency-fund
“If you have consumer debt (that’s any debt besides your mortgage), you need to save a starter emergency fund of $1,000.”

Betterment
https://www.betterment.com/resources/emergency-fund
“We recommend having at least three months’ worth of expenses in your emergency fund.”

Betterment
https://www.betterment.com/resources/emergency-fund
“You might have to withdraw (and later replace) funds.”

Betterment
https://www.betterment.com/resources/emergency-fund
“You have a serious medical condition.”

Experian
https://www.experian.com/blogs/ask-experian/how-much-emergency-fund-should-i-have/
“Be sure to also account for infrequent expenses such as tax payments and car registration.”

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.