# Emergency Fund



now

Think of this planner as your accountability buddy. Use it to **stay focused**, **track your wins**, **and remind yourself** why you're building this fund.





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### Welcome to Your Future-Focused Emergency Savings Tracker!

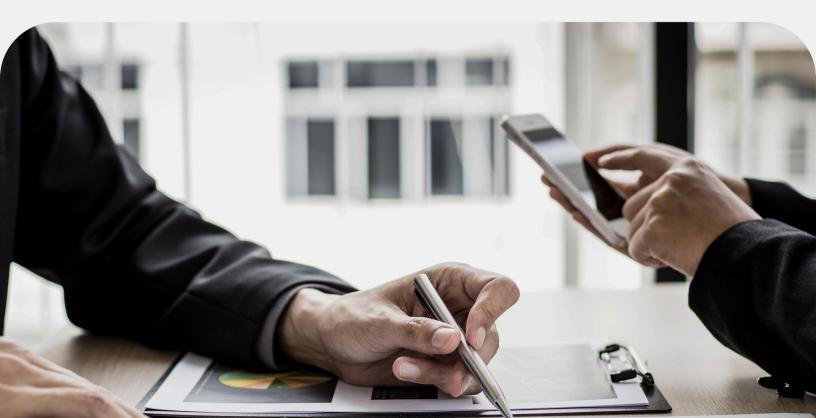
You're not just filling out a planner, you're building a foundation for financial peace of mind. Whether you're saving **\$5 a week or \$500** a month, what matters most is that you're starting. This tracker is designed to help you take intentional steps toward creating a financial cushion that empowers you, not stresses you.

#### Why an Emergency Fund Matters?



Life is full of surprises. A flat tire, a medical bill, a sudden job change, these events aren't always predictable, but with an emergency fund in place, they don't have to derail your finances.

Your future self is out there, hoping you don't forget about them. Let's start building the safety net they'll thank you for". **Melissa Cox, CFP®** 



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### How to Use This Planner

#### **Steps:**

1 Set Your Savings Goal

Use the "Emergency Savings Goal" section to decide:



- How much do you want to save?
- By when do you want to save it?
- A good rule of thumb: Save 3–6 months' worth of living expenses.

2 Break It Into Milestones

Use the **\$20 icons** or customize your increments (e.g., \$10, \$50, \$100). How much do you want to save?



- Color or check off each box as you save.
- Celebrate small wins, they lead to big results!

3 Track Monthly Progress

Use the *Monthly Overview and Budget* sections to:



- Log your income, expenses, debt payments, and savings.
- Review your goals monthly and update your "Motivation" section.

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# Encouragement from Melissa



There's no such thing as behind when you're moving forward. This isn't a race, it's your pace. Whether you're starting with \$5 or \$500, just start.

#### Pro Tips from a CFP®





Automate your savings. Treat it like a bill you owe to Future You.



Separate your emergency fund into a highyield savings account.



Don't borrow from it unless it's truly urgent (broken water heater > concert tickets).



Replenish it after using it, life keeps going, and so should your plan.

**This is your tool. Your peace of mind.** Your power move toward financial independence. You're not just tracking numbers, you're building a future on your terms.



## → Monthly Finance Overview

	JAN	UARY			FEBF	RUARY	
NCOME:	EXPENSES:	SAVINGS:	DEBT:	INCOME:	EXPENSES:	SAVINGS:	DEBT
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NCOME:	EXPENSES:	SAVINGS:	DEBT:	INCOME:	EXPENSES:	SAVINGS:	DEBT
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## Monthly Budget

Month:

### **Monthly Income**

Date	Source	Description	Amount

### **Fixed Expenses**

Date	Description	Notes	Amount

### Financial Goals

My Goal:							
Starting Balance:							
	Motiv	ation					
<u> </u>							
D							
D							
<b>⊗</b> Required Number:		<b>⊘</b> Due Date:					
Per Day:		Per Month:					
Notes							

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## Emergency Savings Goal

Goal:	
Start Date	e:
Deadline:	
Date	Amount
Total:	

# \$2k Savings Challenge

200	400	600	800	1000	1200	1400	1600	1800	2000
\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20
\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20
\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20
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\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20



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