



FUTURE-FOCUSED
wealth
GUIDING YOUR WEALTH . SECURING YOUR FUTURE.

Emergency Fund

“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.”

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®

How to Use This Planner

Step 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.

Step 2: Break It Into Milestones

Use the \$20 icons or customize your increments (e.g., \$10, \$50, \$100).

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

Step 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.

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 high-yield 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.

Remember:

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

MONTH	INCOME	EXPENSES	SAVINGS	DEBT
JANUARY				
FEBRUARY				
MARCH				
APRIL				
MAY				
JUNE				
JULY				
AUGUST				
SEPTEMBER				
OCTOBER				
NOVEMBER				
DECEMBER				
TOTAL				

[illegible]

Financial Goals

My Goal:

Starting Balance:

Motivation

Required Number:

Due Date:

Per Day:

Per Month:

Notes



Date	Amount

Total:

Emergency Savings Goal

Goal:

Start Date:

Deadline:

\$2k savings challenge

