

Your Real Emergency Fund Number

One page. Two columns. Your own bills.

Three to six months of expenses only works if you can name your expenses. Most of us cannot, so the number stays a fog and the fund never starts. This page does it the other way round. **You are not saving to replace your life. You are saving to cover the bills that would keep arriving if the money stopped.** That is a much smaller number, and it is sitting in the left column below. This page never asks what you earn, so it works the same on a salary, on shifts, or on tips.

IF MY INCOME STOPPED TOMORROW

THESE BILLS STILL ARRIVE	AMOUNT	THESE STOP OR GET SMALLER	AMOUNT
1. _____	\$ _____	1. _____	\$ _____
2. _____	\$ _____	2. _____	\$ _____
3. _____	\$ _____	3. _____	\$ _____
4. _____	\$ _____	4. _____	\$ _____
5. _____	\$ _____	5. _____	\$ _____
6. _____	\$ _____	6. _____	\$ _____
7. _____	\$ _____	7. _____	\$ _____
8. _____	\$ _____	8. _____	\$ _____
9. _____	\$ _____	9. _____	\$ _____
10. _____	\$ _____	10. _____	\$ _____
11. _____	\$ _____	11. _____	\$ _____
12. _____	\$ _____	12. _____	\$ _____
TOTAL OF THIS COLUMN.	A \$ _____	TOTAL OF THIS COLUMN.	B \$ _____

The bills that keep arriving.

The part that stops.

Stuck on what to list? rent or mortgage · phone · electric, water, heat · internet · car payment · gas · car insurance · bus or train fare · health insurance · groceries · minimum debt payments · childcare · pet food · streaming · gym · eating out · coffee · clothes · haircuts · nails · gifts · anything on autopay you forgot you signed up for. *These are prompts, not answers. Plenty of them belong on the right.*

A	Add it up	What one month costs you if the money stops. This is the number you are actually saving.	\$ _____	Your targets, from A	1 month = A	\$ _____
B	The part you do not have to save for.	Look at this one twice.	\$ _____		3 months = A × 3	\$ _____
A+B	What one month costs you right now, while everything is fine.		\$ _____		6 months = A × 6	\$ _____
				Where to start: \$500, or A, whichever is smaller. That is the whole first goal. Write it down and stop looking at the other three.		\$ _____