

No Savings, No Safety

Problem:

An unexpected expense hits—and we panic or go deeper into debt.

3-Step Solution:

1. **Start Small** — Save \$1,000 for emergencies.
2. **Automate It** — Treat saving like a monthly bill.
3. **Protect It** — Use it only for true emergencies.

Bible Verse:

“The wise store up choice food and olive oil, but fools gulp theirs down.” – Proverbs 21:20

Action Steps:

- Open a separate savings account.
- Transfer a set amount each payday.
- Build it until you have 3–6 months of expenses saved.

