

## 🔊 The 15-Minute Emergency Fund Wake-Up Call

### How to Build a Buffer Between You and Bankruptcy (Even If You're Broke Right Now)

#### 1. Define Your Monthly Essentials

List every recurring expense you must cover if income stops:

- Housing (rent/mortgage): \$\_\_\_\_\_
  - Utilities (electric, water, internet): \$\_\_\_\_\_
  - Food & Groceries: \$\_\_\_\_\_
  - Transportation (fuel, insurance, maintenance): \$\_\_\_\_\_
  - Insurance Premiums (health, home, auto): \$\_\_\_\_\_
  - Minimum Debt Payments: \$\_\_\_\_\_
  - Other Essentials (medications, childcare): \$\_\_\_\_\_
  - **Total Monthly Essentials:** \$\_\_\_\_\_
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#### 2. Set Your Fund Goal

Decide how many months you need as a cushion (3–6 months is ideal).

Multiply:

**Total Monthly Essentials x \_\_\_\_ months = Emergency Fund Goal \$\_\_\_\_\_**

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#### 3. Choose Your Savings Account

☐ High-yield savings account (online)

☐ Money market account

☐ Other: \_\_\_\_\_

Account Name: \_\_\_\_\_

Account Number (last 4): \_\_\_\_\_

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#### 4. Automate Your Contributions

Transfer Amount per Paycheck: \$\_\_\_\_\_

Frequency (weekly/biweekly/monthly): \_\_\_\_\_

Start Date: \_\_/\_\_/\_\_\_\_

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5. Track Your Progress

Month	Contributions	Starting Balance	Withdrawals	Ending Balance
January	\$_____	\$_____	\$_____	\$_____
February	\$_____	\$_____	\$_____	\$_____
March	\$_____	\$_____	\$_____	\$_____
April	\$_____	\$_____	\$_____	\$_____
May	\$_____	\$_____	\$_____	\$_____
June	\$_____	\$_____	\$_____	\$_____
July	\$_____	\$_____	\$_____	\$_____
August	\$_____	\$_____	\$_____	\$_____
September	\$_____	\$_____	\$_____	\$_____
October	\$_____	\$_____	\$_____	\$_____
November	\$_____	\$_____	\$_____	\$_____
December	\$_____	\$_____	\$_____	\$_____


6. Progress Checkpoint

Emergencies happen—that’s why this fund exists. It’s normal for money to flow in and out as needs arise. Every dollar saved moves you closer to peace of mind.

7. Annual Review Reminder

Set a calendar alert to revisit this checklist every year.  
Update your expenses, adjust for inflation, reset your contribution goals.

Review Date: \_\_/\_\_/\_\_\_\_

 Ready to stop gambling with your future?

 Book Your Free 15-Minute Clarity Session