



Emergency-Fund Starter Plan

Session 2 - Cash Flow, Budgeting and Emergency Readiness | Participant Resource | Version 1.0

Privacy: Keep this resource for your personal use. Do not write account numbers, passwords, Social Security numbers, full birth dates, or other sensitive identifiers.

First milestone

If no emergency savings exists, \$500 can be a practical first milestone - not a complete reserve.

My stage: ☐ Begin ☐ Rebuild ☐ Continue

Current amount or range (optional): _____

First or next milestone: \$ _____

Build for your life

Consider essential expenses, income stability, household responsibilities, insurance deductibles, and risk exposure.

Contribution amount: \$ _____ Frequency: _____

Start date: _____ Review date: _____

Where I will keep it accessible and separate: _____

Education notice: FFES provides general financial education, not individualized investment, tax, legal, insurance, credit, mortgage, Social Security, Medicare, pension, or estate-planning advice. Rules and individual circumstances differ and can change.