FREE CHECKLIST · WEALTH ASSIMILATION

Emergency Fund Build Tracker

Month-by-month milestones from $0 to your 6-month target

Emergency Fund Build Tracker

Use this tracker to go from $0 to a fully funded 6-month emergency fund, one milestone at a time.

STEP 1 — CALCULATE YOUR TARGET

Monthly essential expenses:

- [ ] Rent / mortgage: $_____
- [ ] Utilities (electric, gas, water, internet): $_____
- [ ] Groceries: $_____
- [ ] Insurance premiums (health, auto, renters): $_____
- [ ] Minimum debt payments: $_____
- [ ] Transportation (gas, transit): $_____
- [ ] Other non-negotiables: $_____

Total monthly essentials: $_____

- 3-month target (starter): $_____ × 3 = $_____
- 6-month target (full fund): $_____ × 6 = $_____

STEP 2 — CHOOSE YOUR ACCOUNT

- [ ] Separate account from everyday checking (friction = protection)
- [ ] High-yield savings account (HYSA) preferred — earn while you save
- [ ] FDIC or NCUA insured confirmed
- [ ] Account opened and linked: ______________________________

STEP 3 — SET YOUR MONTHLY SAVINGS RATE

- [ ] Current monthly take-home: $_____
- [ ] Monthly savings toward emergency fund: $_____
- [ ] Months to reach 3-month target: _____
- [ ] Months to reach 6-month target: _____
- [ ] Automatic transfer set up: Yes / No (date: _____)

STEP 4 — MILESTONE TRACKER

Mark each milestone as you hit it:

- [ ] $500 saved — starter cushion (covers most minor emergencies)
- [ ] $1,000 saved — first real safety net
- [ ] 1 month of expenses saved: $_____ hit on _____
- [ ] 2 months of expenses saved: $_____ hit on _____
- [ ] 3 months saved — MILESTONE: fund is usable (date: _____)
- [ ] 4 months saved: $_____ hit on _____
- [ ] 5 months saved: $_____ hit on _____
- [ ] 6 months saved — FULLY FUNDED (date: _____)

STEP 5 — COVERAGE AUDIT (do this quarterly)

Your fund should cover everything on this list for 6 months:

- [ ] Rent or mortgage payments
- [ ] All insurance premiums
- [ ] Food and household essentials
- [ ] Utility bills
- [ ] Minimum loan / credit card payments
- [ ] Transportation costs
- [ ] Any medical co-pays or prescriptions

STEP 6 — REPLENISHMENT RULES

If you use the fund, rebuild it before any other savings goal:

- [ ] Set rule: replenish to prior balance within _____ months
- [ ] Pause discretionary spending until fund is restored
- [ ] Do NOT stop auto-transfer — keep it running

NOTES

What triggered the need for this fund: ______________________________

Biggest obstacle to saving: ______________________________

My "why" (what this fund buys me): ______________________________
