FREE PRINTABLE · BUDGET

Emergency Fund Tracker

Work out what three and six months actually costs you, then build it.

Step 1 — your bare-bones monthly cost

ESSENTIAL ONLY	MONTHLY AMOUNT
Housing	
Utilities	
Food (basic)	
Transport to work	
Insurance	
Minimum debt payments	
Medication	

BARE-BONES MONTH	×3 = STARTER GOAL	×6 = FULL GOAL

Step 2 — build it

DATE	DEPOSIT	WITHDRAWAL (AND WHY)	BALANCE

An emergency fund covers job loss, illness and the boiler. It does not cover a sale. Withdrawals get a reason written next to them.