

Emergency Fund Calculator

Use this example to guide your use of our emergency fund calculator!



Category	Cost	Total
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Housing for one month x 3 months =

Utility bill for one month x 3 months =

Grocery bill for one month x 3 months =

Transportation for one month x 3 months =

Debt payments for one month x 3 months =

Other necessary monthly payments x 3 months =

Total amount needed for 3-month emergency fund

Everything included here is meant to be those expenses that are necessary for survival. If you lose your job you still have to pay your rent, but you don't need your Netflix subscription. Therefore, don't include that expense in your calculations.

Once you have this number, use the savings tracker worksheet to help build your emergency fund



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x 3 months =

Grocery bill for one month

x 3 months =

Utility bill for one month

x 3 months =

Transportation for one month

x 3 months =

Debt payments for one month

x 3 months =

Other necessary monthly payments

x 3 months =

Total amount needed for 3-month emergency fund

