

Emergency Fund Calculator

SECTION 1: Monthly Essentials

What does it cost to keep life running each month?

(Essentials only — not fun money.)

Housing (rent/mortgage): \$ _____

Utilities + phone + internet: \$ _____

Food (groceries): \$ _____

Transportation: \$ _____

Insurance: \$ _____

Minimum debt payments: \$ _____

Monthly Essentials Total: \$ _____

Section 2: Safety Range

3 Months

6 Months

Emergency Fund Target: \$ _____

Choose the range that helps you sleep at night.

Section 3: Current Savings

Checking: \$ _____

Savings / HYSA: \$ _____

Other liquid cash: \$ _____

Current Emergency Savings Total: \$ _____

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Section 4: The Gap

Emergency Fund Target – Current Savings =
\$_____ **still needed**

Section 5: Make It Doable

Monthly amount I can comfortably save: \$_____
Estimated time to reach my goal: _____ months

Section 6: Emotional Safety Check

“I feel calm when I have at least
\$_____ available.”

Your emergency fund isn't about optimization.

It's about options, breathing room, and peace of mind.