Your rainy day fund

A one-page plan for real-life surprises

START HERE

Pick a first target you can use, then build toward a larger cash buffer.

01 Put your numbers on paper

Use your own costs. No percentage or dollar target fits every household.

Likely surprise

Car repair, medical bill, appliance, or another cost

First target

A practical first milestone, in dollars

Essential monthly expenses

Housing, food, utilities, transport, minimum debt

Current accessible savings

Cash you can use for an unexpected bill

02 Make it achievable

Amount I can set aside each month

Choose an amount that will not jeopardize bills

My next check-in date

Review after a bill, job, or income change

MONTHS TO FIRST TARGET

Remaining gap / monthly amount; round up. Ignore interest.

_____ **months**

03 Give the money a safe job

- [ ] Keep this separate from routine spending.
- [ ] Check access, transfer delays, fees, and deposit insurance.
- [ ] Increase the target when a new risk or expense appears.

Explore the interactive planner and save a goal:

https://thefinancesection.com/rainy-day-fund

Source: CFPB, An essential guide to building an emergency fund.
https://www.consumerfinance.gov/an-essential-guide-to-building-an-emergency-fund/

Remaining gap = max(0, first target - current savings). Review current account terms.