FINANCIAL RESILIENCE
ReliefGuardian

Emergency Fund & Financial Hardship Worksheet

Build the single best defense against falling back into debt.

Building Your Emergency Fund

Most people who fall back into debt do so because of an unexpected expense with no cash cushion to absorb it. An emergency fund breaks that cycle.

- [ ] Start with a starter fund of $500-$1,000, which covers most common emergencies
- [ ] Automate a small, consistent transfer each payday, even $25-$50
- [ ] Direct windfalls (tax refunds, bonuses) straight into the fund
- [ ] Pause non-essential subscriptions temporarily to accelerate the timeline
- [ ] Keep the fund in a separate, easily accessible account — not mixed with everyday spending
- [ ] Work toward 3-6 months of essential expenses as a longer-term goal

Track Your Progress

Month	Amount Saved	Running Total	

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