Module 4: Build Your Financial Safety Net

Create enough breathing room that one hard week does not become months of debt.

NAME _____ DATE _____

1. Essential monthly expenses

Housing and utilities	
Groceries and household basics	
Transportation	
Insurance and healthcare	
Minimum debt payments	
Other true essentials	
Total essential monthly expenses	

2. Choose staged targets

Starter target	
One month of essentials	
Three months of essentials	
Six months of essentials	

3. Emergency test

Is it unexpected?	
Is it necessary?	
Is it urgent?	
If not, which sinking fund or planning category belongs here?	

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THE GOAL	Progress, not perfection
Use the best information you have today. You can refine your numbers as your life changes.	One clear next step is enough.

Turn the lesson into your next action

My first safety-net target is:

My planned monthly contribution is:

At that pace, I expect to reach the target around:

[ ] I completed the lesson, reviewed this worksheet, and chose my next action.

This worksheet is educational and does not replace personalized financial, investment, tax, or legal advice.