

BUILD AN EMERGENCY FUND

Prepare for unexpected costs.

PRINT IT. KEEP IT HANDY. MAKE A FAMILY PLAN.

1 WHAT IS IT?

Money for surprises.



Unplanned bills

Car, home or travel repairs.



Urgent needs

Unexpected essential expenses.



Separate savings

Keep it easy to identify.



Peace of mind

Reduce reliance on borrowing.

2 START SMALL

Any safe start counts.



Pick a target

Choose an achievable first goal.



Save regularly

Even small amounts can add up.



Automate carefully

Only if bills are covered.



Use windfalls wisely

Set aside what you can.

3 KEEP IT ACCESSIBLE

Safety before returns.



Easy access

Choose a suitable account.



Avoid risky assets

Emergency money should be stable.



Know the rules

Check fees and withdrawal limits.



Protect accounts

Use strong security.

4 REPLENISH AND REVIEW

Keep it useful.



Use for real needs

Not routine optional spending.



Refill after use

Restart at a manageable pace.



Adjust your target

Reflect household circumstances.



Check annually

Costs and needs change.

MY FAMILY PLAN:

Local alert source: _____ Emergency contact: _____

BUILD AN EMERGENCY FUND — SAFETY NOTES

Keep this page with your visual quick-glance guide.

1 IMPORTANT NOTE 1

There is no universal emergency-fund amount. Some people begin with a small starter buffer and later aim for several months of essential expenses where feasible.

2 IMPORTANT NOTE 2

High-interest debt and overdue priority bills may require attention alongside savings. Independent advice can help you choose a sensible balance.

3 IMPORTANT NOTE 3

Emergency savings should generally be accessible and low risk; investments and volatile cryptoassets can fall in value when you need money.

4 IMPORTANT NOTE 4

Use the fund for genuine unexpected essential expenses. Do not feel discouraged if progress is slow; review your plan as income changes.

MAKE IT PRACTICAL

Write your own local emergency number, contact details and relevant official alert service on page 1. Review the guide with your household.

OFFICIAL REFERENCE POINTS (check local rules):

moneyhelper.org.uk/en/savings

consumerfinance.gov/consumer-tools/savings/