

Emergency Fund Starter Guide

Your First Step to Financial Peace

Because life happens... and you deserve to be ready.

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Let's Take the Stress Out of Money

Hi there!

If you've ever felt that knot in your stomach when something unexpected happens... you're not alone.

Car repairs. Medical bills. Job changes.
Life happens.

An emergency fund gives you:

- Peace of mind

- Breathing room

- Control instead of chaos

This guide will walk you through exactly how to get started — step by step.

You've got this.

— Mary

What Is an Emergency Fund?

An emergency fund is money set aside for unexpected expenses.

NOT for:

- Vacations
- Shopping
- Eating out

ONLY for:

- Car repairs
- Medical expenses
- Home repairs
- Job loss

If it's planned... it's NOT an emergency.

Why an Emergency Fund Changes Everything

Bullets:

Without an emergency fund:

You rely on credit cards

Stress increases

Small problems become big ones

With an emergency fund:

You stay out of debt

You feel in control

You sleep better at night

This is your first step toward financial freedom.

Step 1: Start Small

Your first goal is:

\$1,000 Emergency Fund

Not \$10,000

Not "someday"

Just \$1,000

Why?

Because quick wins build momentum.

Action:

Circle your starting point:

- \$0
- \$100
- \$250
- \$500
- Other: _____

Step 2: Find the Money

Ideas:

Pause eating out

Sell unused items

Pick up extra shifts

Cut subscriptions

Temporary sacrifice = long-term peace

This is not forever. This is a season.

Step 3: Keep It Separate

Your emergency fund should NOT live in your regular checking account.

Open a separate savings account

Why?

- Reduces temptation
- Keeps it protected
- Makes it intentional

Step 4: Use It... Then Rebuild It

When an emergency happens:

Use the fund

Solve the problem

Then rebuild it *ASAP*

This is success — not failure.

TRACKER

Track Your Emergency Fund

Stay consistent. Watch it grow.

Scan the QR code below to use your tracker:



Small steps. Big results.

You're Doing Something Powerful

Most people stay stuck because they never
start.

You started.

That matters.

Stay consistent. Stay focused.
Your future self will thank you.

Want Help Staying Consistent?

I help people:

Get out of debt

Build simple money systems

Reduce stress around finances

Book a free clarity call:

[Book a time](#)

