

HOUSEHOLD EMERGENCY RESERVE

Target Period: 3 - 6 Months

Essential Expense Category	Monthly Average	Notes
Housing (Mortgage/Rent)	\$	
Utilities (Power, Water, Heat)	\$	
Food & Groceries	\$	
Transportation & Fuel	\$	
Insurance Premiums	\$	
Healthcare & Prescriptions	\$	
Minimum Debt Payments	\$	
TOTAL MONTHLY ESSENTIALS	\$	

CURRENT SAVINGS

\$ _____
6-MONTH TARGET

\$ _____
REMAINING GAP

\$ _____