

Emergency Fund Checklist

Use the checklist below to assess your emergency fund. You should be able to answer “Yes” to every item before considering your emergency fund complete.

- I understand exactly what qualifies as an emergency.
- I know my monthly essential expenses.
- I have calculated my target emergency fund amount.
- My emergency fund is based on my personal risk profile.
- I have at least 6 months of essential expenses saved.
- The fund is accessible within 24–48 hours.
- I keep emergency savings separate from my spending account.
- I have allocated funds across liquid and safe instruments.
- I use the fund only for genuine emergencies.
- I replenish the fund after using it.
- I review my emergency fund at least once a year.