



Emergency Fund Starter Kit

By WealthBeats Finserv

"Start small. Stay consistent. Sleep peacefully."

Step 1: Know Your Monthly Basics

Write down your fixed monthly costs:

- Rent / EMI
- Groceries & Food
- Electricity & Bills
- School Fees
- Medical & Insurance
- Transport & Fuel
- Subscriptions / EMIs

 Total Monthly Expenses: ₹ _____

Tip: Your emergency fund should cover at least 3 to 6 months of this total.

Step 2: Set Your Fund Goal Based on Life Stage

Choose your situation:

Situation	Ideal Emergency Fund (in months)
Single, salaried	3–4 months
Married, no kids	4–5 months
Family with kids	6+ months
Business owner	6–9 months

- Add a buffer if you're in a job with variable income or high dependents.

Step 3: Decide Where to Park It

- ✓ High Liquidity
- ✓ Low Risk
- ✓ Easy Access

Suggested Parking Options:

- Liquid Mutual Funds
- High-Interest Savings Accounts
- Sweep-In FDs
- Money Market Funds

✗ Avoid: Stocks, ULIPs, PPF, or ELSS (they're not instantly accessible)

Step 4: Automate Your Saving

- Set up a monthly auto-transfer to a separate emergency account
- Treat it like a “non-negotiable” bill
- Build over time – even ₹1,000/month adds up fast

Step 5: Only Use in Real Emergencies

✓ What qualifies:

- Job Loss
- Medical Emergency
- Car/House Repairs
- Sudden family need

✗ What doesn't:

- Sales/Shopping offers
- Vacation plans
- Wedding expenses

Bonus: Tips to Build Faster

- Use tax refunds, bonuses, or side income
- Cut 1–2 monthly “luxuries” temporarily
- Make it a challenge: “₹50/day emergency jar”

Your Peace-of-Mind Checklist:

- ✓ Emergency fund goal: ₹ _____
- ✓ Target date to reach it: _____
- ✓ Started with ₹ _____
- ✓ Fund parked in: _____
- ✓ Access method: _____

Need Help Building Yours?

Let WealthBeats Finserv help you personalize and automate your emergency fund strategy.

👉 DM us on 9625565403 “Emergency Kit” to get started now!

 www.wealthbeats.com