

Your Emergency Fund: How Much is Enough?

Simple guidelines to help you build a solid financial buffer.

3 Months

OF EXPENSES

- High job security
- Easy to find a new job in your field
- Two-income household
- Multiple sources of income
- Access to liquid sources of money
- No dependents
- Flexible lifestyle

OR

6 Months

OF EXPENSES

- Low job security
- Hard to find a new job in your field
- One-income household
- Single source of income
- Only liquid money is your emergency fund
- Dependents
- Mortgage/high fixed expenses

Personal finance is, well... personal. The guidelines here are meant to offer a helpful starting point – but your comfort level, lifestyle, and financial responsibilities may lead you to hold more or less in emergency savings. There's nothing wrong with adjusting these recommendations to suit what helps you sleep at night. After all, true financial peace isn't just about numbers—it's about feeling secure.