Your 3 to 6 month emergency fund tracker

Your safety net starts here. Use this tracker to see your progress and stay motivated.

BOX A R

÷ 10

= BOX B R

× 6 MONTHS = TOTAL SAVINGS: R

Pro tip: Start small – even R50 a week builds up. Increase the amount whenever you can.

How it works

1. **Box A:** Write down how much you need to cover your **essential monthly expenses** – things like rent, food, transport, school costs, and basic bills.
2. **Divide by 10:** Take the amount in Box A and divide it by 10. Write that number in Box B.
3. **Colour as you go:** Each row in a jar = the amount in Box B. Every time you save that amount, colour in a row.
4. **Set your target:** Aim for **at least 3 months** of expenses – 6 months if you can. That's real peace of mind in case of emergencies like job loss, illness, or urgent repairs.

Example:

If your monthly essentials cost R4 500:

- Box A = R4 500
- R4 500 ÷ 10 = R450 in Box B
- Every time you save R450, colour in a row.
- Once all jars are full, you've saved 6 months of essentials = **R27 000.**

your future now

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