



Save 3 to 6 months of expenses



How to Achieve This Milestone

☐ Open a Dedicated Account

Keep your fully funded emergency savings separate from other goals. Save 3–6 months of essential expenses like housing, utilities, and groceries. It's there to protect you from income disruption and keep you on track.

☐ Build a Plan That Works

Multiply your monthly expenses by 3–6 months to set your goal.



Build a Budget Guide

Create a plan you can stick to



Budget Calculator

See your finances at a glance



Goals & Budgets

Track spending and stay on course

☐ Make Saving Easier

- Enroll in Change It Up and raise your roundup to \$1–\$5
- Set up automatic transfers to grow your savings faster



Explore tools and take the next step

fairwinds.org/milestone4