

CASH RESERVE NEEDS

Client _____

REASONS TO HAVE A CASH RESERVE:

Meet unexpected expenses:

- ◆ Temporary Unemployment
- ◆ Uninsured Medical Expenses
- ◆ Investment Loss
- ◆ Uninsured Property Loss
- ◆ Limit distributions when investments are low
- ◆ Vacation Opportunity
- ◆ Temporary Disability
- ◆ Investment Opportunity
- ◆ Unexpected Family Requirements

SIZE OF THE EMERGENCY FUND

Usually 3 to 6 months depending on factors:

- ◆ Employment Stability
- ◆ Number of Income Earners in Family
- ◆ Risk Tolerance
- ◆ Access to Debt

CALCULATING THE SIZE OF THE EMERGENCY FUND

	1 month	3 months	6 months	9 months
Husband's Income	_____	_____	_____	_____
Wife's Income	_____	_____	_____	_____
Family's Expenses	_____	_____	_____	_____
Emergency Fund Needed			_____	
Available as Cash Reserves				
Checking Accounts			_____	
Money Market Accounts			_____	
Bank CDs			_____	
Treasury Bills			_____	
Savings Accounts			_____	
Other			_____	
			Total Available	_____
Excess (Deficiency) in Cash Reserve				_____