

WHAT SHOULD YOUR EMERGENCY FUND COVER?

HEALTH & MEDICAL

- Unplanned doctor visits or urgent care fees
- Emergency dental procedures
- Prescription medications
- Health insurance deductibles and co-pays
- Medical equipment or supplies

HOUSING

- Emergency home repairs (e.g., plumbing, roofing, or HVAC)
- Unexpected increases in rent or property taxes
- Appliance repairs or replacements (e.g., refrigerator, stove)
- Temporary housing or relocation expenses

TRANSPORTATION

- Major car repairs (e.g., engine or transmission issues)
- Unexpected maintenance (e.g., new tires or battery replacement)
- Emergency roadside assistance or towing fees

EMPLOYMENT

- Covering lost income due to job loss or reduced hours
- Costs for job hunting (e.g., resume printing, interview attire, or transportation)
- Professional licensing or certification renewal fees

FAMILY AND PERSONAL

- Emergency childcare
- Pet emergencies, including vet visits and medications
- Family emergencies requiring travel (e.g., funerals, illness)
- Unexpected legal fees

NATURAL DISASTERS OR SEVERE WEATHER

- Home or vehicle damage not fully covered by insurance
- Emergency supplies (e.g., food, water, batteries, generator)
- Temporary evacuation costs

SAVER TIP: YOUR EMERGENCY FUND SHOULD BE EASILY ACCESSIBLE BUT SEPARATE FROM YOUR REGULAR CHECKING ACCOUNT TO ENCOURAGE POSITIVE SAVINGS BEHAVIORS.

START SMALL, THINK BIG! SAVING EVEN \$10 A WEEK ADDS UP OVER TIME. FOR MORE TIPS ON BUILDING FINANCIAL SECURITY, VISIT AMERICASAVES.ORG.

