Emergency reserve progress calculator

Measure how many months of essential expenses your savings cover.

Three steps

1. List essential monthly expenses
2. Divide savings by that amount
3. Set a realistic next target

A worked example

Savings	1500
Monthly essentials	750
Months covered	2
Next target	2250

1500 divided by 750 covers two months.

Keep emergency funds accessible as appropriate.

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Use one row per item or decision. Start with what you know.

Savings	Monthly essentials	Months covered	Next target

My next action / when