

## Starting a “Just in Case” Fund

Life happens. Sometimes unexpected things like needing time off work, a surprise utility bill, or something breaking down at home can cause stress, especially when money is already tight.

That’s where a small “just in case” fund can help. This doesn’t have to mean saving a huge amount. Start with what feels doable. Even setting aside \$10 a week can make a real difference over time.

We get that saving isn’t always easy, especially with the financial barriers many people face. Therefore, this isn’t about doing it perfectly, it’s about making a simple plan and taking steps.

### Suggested prompts for personal reflection or family conversations

It’s okay to not have all the answers. These prompts can support planning ahead in a way that feels doable.

What would count as a “just in case” moment when we could use it?

Where would we keep the money so it’s easy to access but not tempting to spend?

What could this look like for me or for my family?

Would it help to check in monthly or quarterly to talk about it?

Is there a way to make this automatic, like a recurring transfer?

How can we avoid dipping into it for other reasons?

How much could we realistically set aside on a weekly or monthly basis?

Is this scheduled this every payday or when benefits come in?

