



CASH RESERVES NEEDS

Instructions: A cash reserve is an important concept in a good money management program.

Reserves should be used for temporary unemployment, unforeseen disability/illness, property catastrophe, or financial calamity.

The reserve amount may be based on any number of factors; primary among them is your comfort level and acceptable level of risk. Many finance professionals suggest that you maintain a cash reserve/emergency fund of three or six months' net household income.

For a deficit, a more aggressive savings plan may be in order. An excess should trigger an investment opportunity.

Compare your calculated cash reserve requirement against your available cash reserve.

	Three Months	Six Months
CASH RESERVE REQUIREMENTS		
Take-home pay		
Additional special needs		
TOTAL RESERVE NEEDED		
AVAILABLE AS CASH RESERVE		
Checking accounts		
Money market accounts		
Bank CDs		
Treasury bills		
Savings accounts		
Other		
TOTAL AVAILABLE		
EXCESS (DEFICIENCY) IN CASH RESERVE		