Weather the storm

Life's surprises don't have to derail your finances. Unexpected expenses can quickly disrupt that feeling. An emergency fund acts as a safety net, catching you when life throws financial curveballs.

TIPS TO BUILD A PEACE-OF-MIND BUFFER

- **Set a SMART goal:** Specific, Measurable, Achievable, Relevant, Time-bound. Aim for 3-6 months of living expenses, but a smaller starting goal is OK.
- **Automate savings:** Set up automatic transfers from your checking to your savings account. This "set it and forget it" approach ensures steady progress toward your goal.
- **Review your budget:** Trim unnecessary expenses like subscriptions or dining out.
- **Channel windfalls:** Allocate a portion of your tax return, bonus, or birthday gift toward your emergency fund.
- **Choose the right account:** A high-yield savings account offers easy access to your funds while providing a bit of a return on your investment.
- **Celebrate milestones:** Reaching savings milestones is a cause for celebration! Reward yourself modestly to stay motivated and on track. Building an emergency fund takes time and discipline, but it's an investment in your financial security and peace of mind.