



**Your Rainy Day Fund**

**Are you Ready?**

**No one is born  
financially-savvy...  
so let's get to work!**

**Having \$\$ set aside  
for a Rainy Day  
is a good place to start.**



When unexpected things happen, you need to be financially ready.  
The money you save for those unexpected things is called your **Rainy Day** or **Emergency Fund**.

PANDEMIC

??

UNEMPLOYMENT

??

NATURAL DISASTERS



**These are funds you  
set aside ONLY  
to be used for an  
Emergency.**

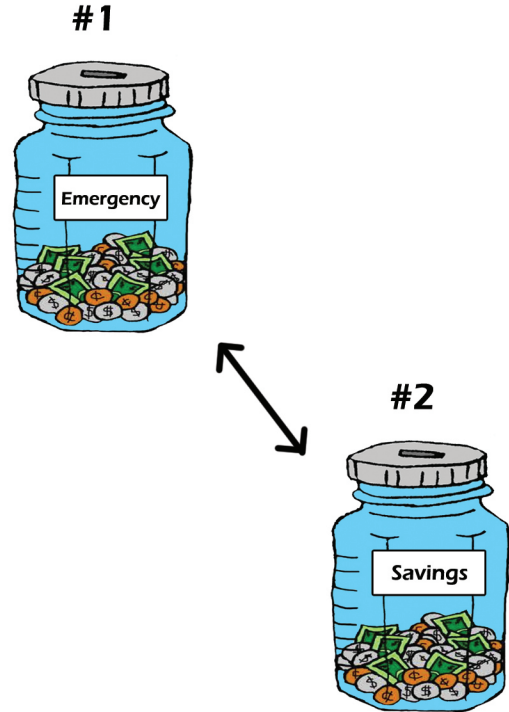
**Life is full of unexpected  
emergencies; right?**

**Building an Emergency Fund  
is like building  
yourself a lifeboat.**





**Keep these funds  
in a separate account.  
Do not mix it up  
with any other  
money you may have.**



**How much  
should be in your  
Emergency Fund?**

**Experts say 3-6 months  
of expenses.  
Some say more!**



**We suggest starting  
with a goal of  
3 months of expenses.  
But don't stop there!  
Save a fixed amount  
each month until  
you have 9-12 months  
saved away.**

**Life happens, and you  
want you to be ready for it!**



**Being prepared for unexpected emergencies with your own stash of cash is very wise!**



**Can you use this strategy  
for your small business, too?  
Absolutely!!!  
Smart! Smart! Smart!**

**Businesses have  
emergencies too.  
Building a Business  
Emergency Fund for a  
Rainy Day can help you  
through tough times.**



**Being ready for a  
Rainy Day,  
can reduce the stress  
of an unexpected  
situation that may occur.**



# Where should you put your Emergency Funds?

Check next week's blog to get  
very important tips!

We hope this was helpful.

Please send comments or questions to:  
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