Build a cushion in stages.

Base a target on essential spending and your circumstances. A first small milestone can be useful while you work towards a larger reserve. Keep emergency money accessible.

Monthly essential	Amount (£)
Housing	
Utilities and essential communications	
Food and household basics	
Necessary transport and caring costs	
Required debt payments / other essentials	
Total monthly essentials (sum the rows above)	

Months to explore (for example 3 or 6)

Target = essentials × months (£)

Emergency savings already available (£)

Gap to target (£)

Affordable monthly contribution (£)

Months = gap ÷ contribution, rounded up

A common longer-term reference is 3-6 months of essential expenses, not a compulsory starting point. If the contribution is zero, there is no funded completion date. Avoid borrowing to complete a savings target.

My first achievable milestone and review date

Personal figures stay in your downloaded file. No bank connection. No submission to D2W.

Give a known goal its own plan.

Keep planned costs separate from emergency savings. Use actual paydays remaining before the cost is due, and check that contributions fit alongside your other commitments.

Goal / known future cost	Target (£)	Saved (£)	Due date	Paydays left

Goal I am working on first

Gap still to fund (£)

Required amount per payday (£)

Amount I can afford per payday (£)

If the required amount is too high: change the amount, date or plan

Keep it usable

- [ ] Keep emergencies and known future costs separate in the plan.
- [ ] Check withdrawal access and any account restrictions.
- [ ] Revisit the target when income, household needs or debt changes.

Read alongside these guides

MoneyHelper: emergency savings
https://www.moneyhelper.org.uk/en/savings/types-of-savings/emergency-savings-how-much-is-enough

D2W reading: emergency funds and saving with high rent
https://d2wfinancegroup.com

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