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BALLER BUDGETING

Baller $1,000 Emergency Fund Kit

A step-by-step plan for your first cushion

INSIDE THIS KIT

Your $1,000 Starter Plan

HOW TO USE THIS PAGE

Break the goal into weekly amounts that fit your budget. Adjust the numbers to your real situation.

Target amount ______________________

Weeks to goal ______________________

Weekly amount needed ______________________

Where the money will be kept ______________________

Money I can redirect ______________________

Items I could sell ______________________

Extra income ideas ______________________

Expense Cut List

HOW TO USE THIS PAGE

List flexible expenses you could pause or reduce while building your fund.

Expense	Current / mo	New / mo	Freed up

Emergency Fund Tracker

HOW TO USE THIS PAGE

Pick a starter target that fits your household, such as $500 or $1,000. Color a step each time you add to it. Only use it for real emergencies.

Emergency fund target ______________________

Target date ______________________

Amount per step (goal ÷ 20) ______________________

Step 1 $ ________	Step 2 $ ________	Step 3 $ ________	Step 4 $ ________	Step 5 $ ________
Step 6 $ ________	Step 7 $ ________	Step 8 $ ________	Step 9 $ ________	Step 10 $ ________
Step 11 $ ________	Step 12 $ ________	Step 13 $ ________	Step 14 $ ________	Step 15 $ ________
Step 16 $ ________	Step 17 $ ________	Step 18 $ ________	Step 19 $ ________	Step 20 $ ________

Milestones and notes

What Counts as an Emergency?

HOW TO USE THIS PAGE

Decide your rules now, while calm. Write what does and doesn't qualify for your household.

It IS an emergency if ____________________

It is NOT an emergency if ____________________

Who must agree before using it ____________________

How I'll refill it ____________________

30-Day No-Spend Calendar

HOW TO USE THIS PAGE

Pick which categories are off-limits (for example, takeout or online shopping). Mark each day you stick to it.

Challenge start date ______________________

My reason for this challenge ______________________

1	2	3	4	5	6
7	8	9	10	11	12
13	14	15	16	17	18
19	20	21	22	23	24
25	26	27	28	29	30

52-Week Savings Challenge

HOW TO USE THIS PAGE

Choose an amount you can afford each week. Record deposits and check them off. Any amount counts.

Starting week ______________________

Weekly amount (your choice) ______________________

Wk	Amount	✓	Wk	Amount	✓	Wk	Amount	✓	Wk	Amount	✓

Monthly Financial Check-In

HOW TO USE THIS PAGE

Set aside 20 minutes at the end of each month. Answer honestly; this is a review, not a report card.

Month ____________________

Total income ____________________

Total spent ____________________

Amount saved ____________________

Debt paid down ____________________

One win this month ____________________

One thing to change ____________________

Next month's focus ____________________