

Starter Cushion Tracker

Financially Sovereign Academy · Module 2: Emergency Funds & Saving · Worksheet v0.1 · 2026-07-04

What this is. A cushion is a small shock absorber, not a wealth plan. This one page helps you build a starter cushion one small step at a time. Fill it in by hand. Example amounts are examples only; use your own numbers.

1. My starter cushion target

The first goal is not a big number. It is the first rung that changes what happens in a bad week.

- My first target amount: \$ _____ (many people start around \$25, then \$100, then one month of essentials)
- Why this amount: _____

2. Money in / money out snapshot (this month, estimates are fine)

Money coming in	Amount	Money going out (must-pay first)	Amount
_____	\$ _____	Housing	\$ _____
_____	\$ _____	Food	\$ _____
_____	\$ _____	Transport / getting to work	\$ _____
_____	\$ _____	Phone	\$ _____
Total in	\$ _____	Total must-pay	\$ _____

What is left after must-pay: \$ _____ (in a bad week this can be zero, and that is normal)

3. What can I protect first?

If a shock hit this week, the order that keeps me steady is: stay housed, stay fed, stay able to work.

- The one bill I protect no matter what: _____
- The one thing I could pause or ask about first: _____

4. My first small cushion step

- Amount I can set aside this week (even *5counts*) : ** _____ **
- Where I will keep it (separate from spending money): _____
- Next automatic transfer: \$ _____ on ___ / ___ from _____ to _____

5. Cushion rungs

Rung	Target amount	Date I aim for	Done?
1	\$ _____	___ / ___	[]
2	\$ _____	___ / ___	[]
3	\$ _____	___ / ___	[]

6. Pressure and trap reminder

The most available money in a bad week is usually the most expensive. Before I reach for fast money, I will check this cushion first.

- Warning signs I will watch for: keeping the cushion too easy to spend, treating a want as an emergency, using a credit card or a payday loan as my “emergency fund.”
- My own one-line definition of a real emergency: _____

7. My next 7-day action

One small thing I will do in the next 7 days: _____

Educational information, not financial advice. Financially Sovereign Academy.