EMERGENCY FUND $1,000 MILESTONE THERMOMETER

BABY STEP 1: $1,000 STARTER BUFFER

START DATE: _____ / _____ / 2026 **TARGET COMPLETION: _____ / _____ / 2026** **GOAL TARGET: $ 1,000.00**

Baby Step 1 Principle: Amass $1,000 in liquid cash immediately to break the debt cycle. Treat every minor emergency with cash, not credit!

$1,000 MILESTONE THERMOMETER TOWER

$1,000 **STEP 1 COMPLETE! WE DID IT**

Date Reached: ____/____/2026 | [ ] FUNDED

$900 **Final Stretch - $100 to Go**

Date Reached: ____/____/2026 | [ ] FUNDED

$800 **Momentum - $800 Reached!**

Date Reached: ____/____/2026 | [ ] FUNDED

$700 **Crushing It - $700 Locked**

Date Reached: ____/____/2026 | [ ] FUNDED

$600 **Over the Hump - $600 Buffe**

Date Reached: ____/____/2026 | [ ] FUNDED

$500 **HALFWAY MARK - $500 SAVED!**

Date Reached: ____/____/2026 | [ ] FUNDED

$400 **Steady Building - $400 Rea**

Date Reached: ____/____/2026 | [ ] FUNDED

$300 **Confidence Growing - $300**

Date Reached: ____/____/2026 | [ ] FUNDED

$200 **Double Century - $200 Save**

Date Reached: ____/____/2026 | [ ] FUNDED

$100 **First Milestone - $100 Dow**

Date Reached: ____/____/2026 | [ ] FUNDED

THERMOMETER BASE: $0.00 STARTING POINT

EMERGENCY FUND DEPOSIT & FUNDING LEDGER

DATE	FUNDING SOURCE / ITEM SOLD	DEPOSIT ($)	BALANCE ($)

EMERGENCY BUFFER DEFENSE RULES (IS IT A TRUE EMERGENCY?):

1. Is it UNEXPECTED? (e.g. Broken alternator, tooth emergency - NOT Christmas or birthdays).
2. Is it ABSOLUTELY NECESSARY? (e.g. Essential transportation to work, medical health - NOT a sale).
3. Is it URGENT? (Must be resolved today to prevent severe consequences). If YES to all 3, use cash and refill immediately!