Emergency funds

• To compute the emergency funds in the case of jobless, figure out the monthly household and personal expenses such as loan repayments, credit card expenses, insurance premiums, and tax expenses.

• Suggest to have at least 3 to 6 months of the total expenses. However, if the income is not fixed, at least 12 months of the total expenses.

• Recommendation: to review in yearly basic and impromptu.

