

What is a safety net?

An emergency fund: money set aside for surprises, so you do not have to depend on anyone in a crisis.



Pay yourself first

Move a little to savings on payday, before it can be spent.
What you do not see, you do not miss.

Small amounts add up

Example only: €10 a week becomes €520 in one year.
Even €5 a week builds the habit.

Keep it separate

Savings in a different account from everyday money, in your own name, with access only you control.



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Your first goal

Aim for a few hundred euros first. Then build slowly towards three to six months of essential costs.

Learn more, free: fire.elnlab.eu



**Co-funded by
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