

TRAINING PILL 3 • 4 MIN

Protecting your savings and building a financial safety net

- Understand what an emergency fund is and why it protects you
- Start saving small amounts with habits that work in hard months too
- Keep your savings separate, in your own name and safe from others



Why a safety net

An emergency fund is money for surprises. With it, you do not have to depend on anyone in a crisis.

Training Pill 3 · Build your safety net



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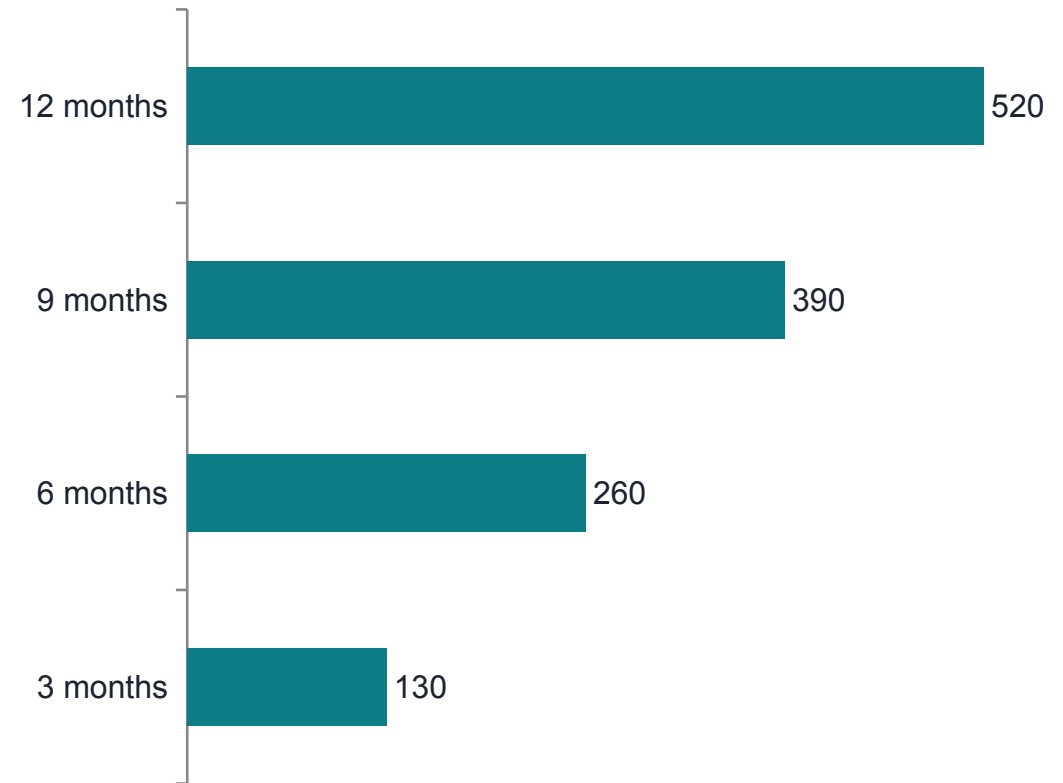
Pay yourself first

Move a little to savings on the day your income arrives, before it can be spent.



Small amounts grow

Example only: €10 a week becomes €520 in one year, before any interest.



Example only: saving €10 a week

04

Make it automatic

A standing transfer saves for you every month, with no decision to make.



05

Start small

First aim for a few hundred euros. Later, build towards three to six months of essential costs.



Keep it separate and safe

Keep savings apart from everyday money, in an account in your own name that only you can reach.



If it does not feel safe yet

If saving openly does not feel safe, talk to a support service about safe options first.



Plan your savings

Use the Safety-net and savings planner to choose a weekly amount that fits your budget.





TRY THIS WEEK

Pick one amount you can save every week, even €5. Choose the day you save it. Write both on a note you keep somewhere private.

Learn more, free: fire.elnlab.eu · In an emergency, call 112.



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