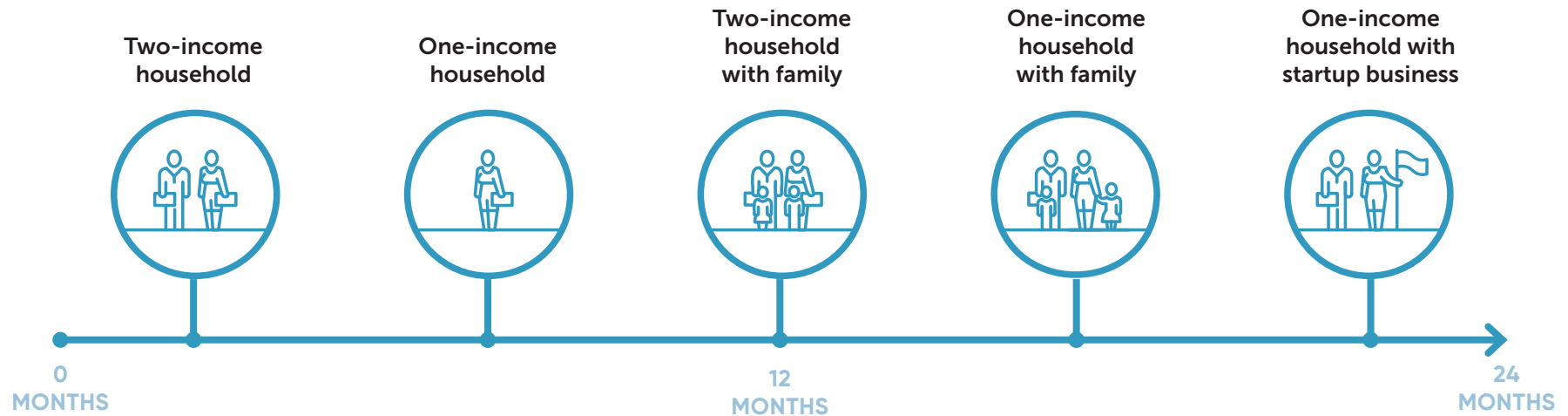


Emergency Savings Funding Recommendations

MONTHS OF NON-DISCRETIONARY EXPENSES TO SET ASIDE FOR EMERGENCY SAVINGS PURPOSES



Investment Factors

- Underlying assets should be insulated from market fluctuations
- Stability and accessibility of this account is the goal, not growth
- Best Investment Types:
 - Cash/Cash Equivalents
 - T-Bills
 - Ultra-Short-Term Bonds

Household Factors

- Single vs. Dual Income Household
- Family Size
- Stability of Income
- Source of Income
- Startup Business Needs

Accessibility Factors

- Funds Should Be Liquid
- Able to Access Money Quickly
- Best Accounts to House Emergency Funds:
 - Checking Account
 - Savings Account
 - Money Market Account
 - Certificates of Deposit

Note: HELOCs can be an alternative way to provides access to short-term cash flow needs. The HELOC can be paid off quickly by expected bonuses or other cash inflows, when funds are needed in a short amount of time. For informational purposes only and should not be construed as specific investment, accounting, legal, or tax advice. Individuals should speak with qualified professionals based on their unique circumstances.