PREPARE FOR SETBACKS

Rainy-day reserve planner

Build a business buffer for emergencies — not upgrades after a good month. Add up essentials in your own list; capture the plan here.

The plan

STEP BY STEP

1. Add up essential monthly costs (what you must pay to keep trading)
2. Choose a target (often 1–3 months of essentials)
3. Set a regular amount to put aside
4. Keep it separate from spending money
5. Write down when you may use it — and when you will not

ESSENTIAL COSTS PER MONTH (TOTAL)

RESERVE TARGET AND AMOUNT ALREADY SAVED

WEEKLY OR MONTHLY CONTRIBUTION

I WILL ONLY USE THIS RESERVE FOR

Not for

1. Upgrades when cash feels strong
2. Replacing insurance
3. Personal spending

Start

FIRST TRANSFER DATE

AMOUNT