



Ka-Trabaho Komunity

www.katrabaho.com

How to Build a Beginner Emergency Fund in 3 Steps Checklist

Step 1: Set a Starter Goal (P5,000–P20,000)

Why?

Kahit maliit lang muna, that's *still* better than zero.

Think: pang-commute, meds, or any biglaan bayarin.

Pick your goal amount:

- ₱5,000
- ₱10,000
- ₱15,000
- ₱20,000
- Custom: ₱_____

Pro Tip:

Call it your "**Peace of Mind Fund**" — 'cause that's what it gives.

Step 2: Choose Where to Keep It

Why?

It needs to be easy to access—but not easy to spend.

Best options:

- Separate savings account (wag isama sa main mo!)
- GCash/PayMaya wallet (but only if secured and not pang-online shopping)
- Envelope system (literal cash kung wala ka pang bank account)

Pro Tip:

Treat it like a "**Do Not Touch**" account. Para lang sa real emergencies.

*Para sa bawat Pilipinong may pangarap
– kasama mo ang **Katrabaho Komunity**.*



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Step 3: Build it Bit by Bit

Why?

Consistency > laki ng ipon agad. Puwede kang magsimula sa bariya.

Ways to Start Saving:

- Set aside P50–P150 per week
- Ipon every time may extra (sweldo, raket, incentives)
- Use the “1 Less” Rule – 1 less milk tea = P120 saved
- Sell unused items – declutter + cash in!

Pro Tip:

Turn saving into a habit. Kahit maliit, basta tuloy-tuloy.

Track Your Progress

Use this to stay hyped and feel proud:

Target: ₱ _____

Current: ₱ _____

Complete: _____%

Date Started: _____

Start today, not “pag may extra.” Future-you will thank you!

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