

# Household Risk Factors Worksheet

Purpose: Identify household risk factors that influence how large your emergency buffer should be.

Check all factors that apply to your household. Higher risk = larger buffer recommended. Use this worksheet to customize your “sleep-at-night” emergency fund target.

Category	Risk Factor	Applies (■)
Dependents	Children rely on my income	■
Dependents	Elder care or family support responsibilities	■
Health	Chronic health condition in household	■
Health	High deductible or frequent medical expenses	■
Job Volatility	Industry prone to layoffs or cycles	■
Job Volatility	Role is contract-based or project-based	■
Job Volatility	Benefits depend on my job (health insurance, etc.)	■
Household Structure	Single-income household	■
Household Structure	Both incomes from same industry/employer	■

## Buffer Guidance (Customize to Fit Your Reality)

- Few risk factors checked: Starter buffer may be sufficient; build gradually.
- Several risk factors checked: Increase starter buffer and rebuild faster after use.
- Many risk factors checked: Prioritize a larger baseline buffer and layered safety (sinking funds + insurance).

## My Personalized Safety Targets

Starter Emergency Fund Target:	_____
Baseline Buffer (months or \$):	_____
Notes on household risks to design around:	_____

## Reminder

Design your buffer around real risk, not generic rules. More responsibility and volatility = more margin needed.