

Day 3

Money Habits
For Me



Build Your Mini Emergency Buffer
Money security starts small — and grows fast

Why You Need a Buffer

Life has a way of sneaking in surprises. A flat tire, a vet bill, or that “your fridge just quit” moment. Without a buffer, these little shocks can send you scrambling for credit cards.

A mini emergency buffer is your shock absorber. It doesn't have to be huge — just enough to give you breathing room while you handle life's bumps.



How Much Is Enough?

Forget the advice that says you need six months of expenses before you can relax. That's overwhelming when you're starting out.

Instead, aim for a starter buffer of \$500–\$1,000.

- \$500 = covers most small emergencies.
- \$1,000 = gives extra cushion.

Think of it as your “financial Band-Aid kit.” It won't cover surgery, but it'll stop the bleeding.

\$500 Starter **\$1,000 Cushion**



Where to Keep It

- Separate Savings Account (best) — easy to access, but out of sight from daily spending.
- High-Yield Savings Account (better) — earns a little interest while it waits.
- Cash Envelope (last resort) — works if digital accounts tempt you to dip in.

The key is separate but simple. Don't mix it with your checking.

Mini Buffer



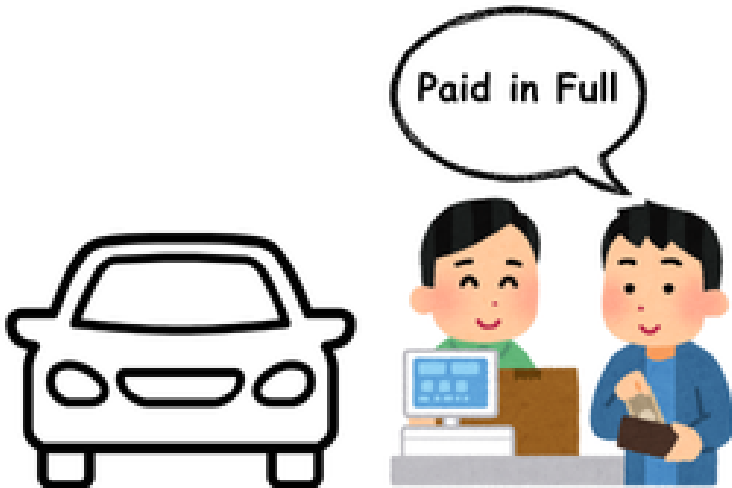
A Real-World Example

Meet Carlos. He earns \$2,500/month and always felt anxious about “what if” moments.

He set a goal: save \$20 a week until he hit \$1,000.

- 6 months later, he had his buffer.
- When his car battery died, he paid cash.
- No debt. No stress.

The biggest win? Peace of mind.



Quick Insight: Momentum Matters

Here's the trick: the mini buffer is more about mindset than money. Once you hit that \$500 or \$1,000, you feel confident — and that confidence fuels the next step of your financial journey.

“If you want something you've never had, you must be willing to do something you've never done.”

—Thomas Jefferson

Wrap-Up

Today, you started protecting your future self. Your mini buffer means:

- Surprises don't wreck your plan.
- Credit cards don't call the shots.
- You can sleep better at night.

Tomorrow, we'll take the next step: learning how to control debt instead of letting it control you.

