

Typhoon-Ready: Your Emergency Fund Checklist

Go through this list before the next signal number gets raised. Tick the boxes you've already covered, and treat the unchecked ones as your to-do list for this month.

- I know my total monthly household expenses (rent, food, utilities, loans).
- I have at least 1 month of expenses in cash I can access within 24 hours.
- I have a separate account or 'pocket' labeled specifically for emergencies.
- I know how much I'd lose if work/classes were suspended for 1 week.
- I have copies of important documents (IDs, insurance policy, land titles) in a waterproof bag or saved digitally.
- I know my life insurance coverage amount and who my beneficiaries are.
- I have a small cash reserve at home (not just in the bank) for when ATMs are down.
- My family knows where the emergency documents and cash reserve are kept.
- I have a plan for refilling my emergency fund after I use it.
- I've reviewed my insurance needs in the last 12 months.

Want to help families have these conversations?

Scan the QR code or visit inspirallife.ph/become-an-advisor to learn how to become a licensed financial advisor in the Philippines.



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