



My emergency savings plan

How long would your savings cover the essentials?



How it will help you

See how many months your savings could cover if something unexpected happened, then set an emergency savings goal you can realistically reach.

How to use this worksheet in three easy steps

1

Add up your essential monthly costs.



2

Enter how much emergency savings you already have.



3

Choose your emergency savings goal and a monthly amount to contribute.



Short on time? Just two numbers: one month of essential costs and how much you've already set aside.

Step 1. Calculate your essential monthly costs

Add up the costs your household would still need to pay if income stopped for a while. An estimate is fine.

Essential cost

Per month

Rent or mortgage	Rp
Food and groceries	Rp
Electricity, water, phone and internet	Rp
Transport	Rp
School fees and education expenses	Rp
Support for parents, relatives or family members	Rp
Domestic helper	Rp
Healthcare (e.g., doctor visits, medication)	Rp
Minimum loan and card repayments	Rp
Insurance premiums (e.g., BPJS, private insurance)	Rp
Other:	Rp
One month of essentials	Rp

Step 2. Check your emergency savings

What counts as emergency savings?

Money you can access quickly in cash. Do not include retirement savings, property, investments that may need to be sold, or arisan funds that are not yet available.

How much emergency savings do you already have?

Rp

My savings could cover

Totals and results fill in automatically in Adobe Acrobat Reader. In other PDF apps, work them out and type them in.

This worksheet is provided for reference purposes only and is intended as an initial guide to help you better understand your personal and family financial allocation. All examples, assumptions, figures, and calculation results presented in this worksheet are for illustrative purposes only. They should not be considered financial advice or recommendations, nor is this worksheet intended to serve as a marketing or sales tool.

You remain responsible for considering your own financial circumstances, needs, objectives, and financial capacity when making any financial decisions.

Where are you on the scale? It's an indication of where you are today.

Less than 1 month
A first goal can help

1 to 3 months
A good start

3 to 6 months
A solid buffer

6 months or more
Strong cover

The right target depends on your income stability, family responsibilities and financial situation. Don't worry if your savings don't cover your full target yet. The goal is to make steady progress over time.

Step 3. My emergency savings goal

Choose a goal that feels achievable. A starter buffer means setting aside a small amount first, such as enough to cover one unexpected bill.

Choose my goal or target	☐ Starter buffer ☐ 1 month ☐ 3 months ☐ 6 months
My starter buffer, if chosen	Rp
My emergency savings goal	Rp
Amount still needed	Rp
I could set aside each month	Rp
Time to goal Amount still needed ÷ monthly savings	

☆ My next step

Which one will you try?

- ☐ An automatic transfer on payday ☐ Save part of my next THR
☐ Save part of my next bonus ☐ Reduce one monthly expense

I will start on

DD/MM/YYYY

Here's an example of how someone might complete the worksheet

One month of essentials	Rp12.400.000
Emergency savings already set aside	Rp8.000.000
Savings could cover	Less than 1 month
Goal chosen	1 month of essentials, Rp12.400.000
Amount still needed	Rp4.400.000
Additional money to set aside each month	Rp250.000
Time to goal (amount still needed ÷ monthly savings)	About 18 months

What this example shows

Six months of essentials, Rp74.400.000, can feel a long way off. A first goal of one month is reachable in about a year and a half with Rp250.000 a month, and any part of a THR or bonus added along the way gets there sooner.

Next step: Set up an automatic transfer of Rp250.000 on payday, starting 25/11/2026.

Illustrative only.



Talk it through

You don't have to work through this alone. If you would like help thinking about the right emergency savings goal for your family, you can speak with a Sun Life Advisor.

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