

Taking stock: debt and emergency fund

Version 2.0 (fillable, the shortfall field calculates automatically in Adobe Acrobat/Reader)

My debts

Creditor	Remaining balance	Effective rate	Monthly payment	Order
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Rule: pay off anything above roughly five percent effective interest before investing anything.

Choose an order: highest interest rate first (mathematically cheaper) or smallest remaining balance first (followed through more often).

My choice

My emergency fund

Monthly expenses per my budget check (euros)

My situation: secure / normal / variable / self-employed

Target amount, 3 to 9 months of expenses (euros)

Already have (euros)

Shortfall (euros)

Held at (savings account, available daily)

My coverage

Personal liability insurance in place

Disability insurance checked

Coverage for dependents checked, if needed

Result

All three points done, investing is the next step

Not done yet. Next step

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