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

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

Quelle / Source: zerotoinvest.com/en/vorlagen