



KAIROS
CAPITAL

HOW MUCH DO I NEED FOR MY EMERGENCY FUND

By Vibhuti Marolika

What is your annual income?

A: _____

Do you have any people who are financially dependent on you? It could be your partner, your child or even your parents.

If Yes, B = 1.5; If No, B = 1

B: _____

Do you have any loans outstanding?

If Yes, C = 1.5; If No, C = 1

C: _____

Finally, do you get a fixed salary or does your income vary widely every month?

If you get a salary, D = 1; Otherwise D = 1.5

D: _____

For an emergency fund, typically a person starts with 6 months of their income and increases the amount depending on various factors. Here is a quick trick that can be used to come to an approximate value needed for an emergency fund:

$$0.5 \times A \times B \times C \times D = \underline{\hspace{2cm}}$$

Does this seem like a daunting amount to save up? Get in touch with us and we can help you plan for your emergency fund step-by-step.



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