**Small savings = big help**

Remember saving coins or small notes as a child? We can learn from that now, especially when it comes to building an emergency savings fund. And if that sounds too ‘adult’, having a playful attitude can help you (so grab a jar and start!).

**So, how does this help?**

It teaches us to store our savings in a separate, safe place. It also teaches us that it takes more energy to take our money out than it does to drop it in. For this reason, we recommend an emergency fund that is not easy to get to – but easy to add to.

**Why have an emergency fund?**

An emergency fund is money set aside for unexpected events like a job loss, medical expenses, unexpected travel or home/car repairs. Having this fund helps to protect you from debt and the stress associated with this.

**And the big question, how much should you save?**

We suggest setting a goal of saving 6 to 12 months of monthly expenses in case of emergencies. But: start small. You don’t need to save it all at once so see what works for you and your budget. Chat to a financial expert for personalised tips to help you get started.

And remember: good health means good financial health, too.