

# EMERGENCY FUND VS. PROPERTY RESERVES

They are not the same thing.

Many owners combine these without realizing it. That's often where stress begins.

This page separates the two clearly.

## Personal Emergency Fund

- Job loss
- Medical expenses
- Family emergencies
- Unexpected life events.

*It protects your household.*

*It is not designed to cover predictable property replacements.*

## WHY SEPARATING THEM MATTERS

### **When both are combined:**

- A roof can drain your life safety net
- A job interruption can eliminate repair capacity
- Every expense feels like an emergency

### **When they are separate:**

- Life and property are protected independently
- Decisions feel calmer
- Timing becomes manageable

## A Simple Rule

*Emergency fund = protects your stability.*

*Property reserve = protects your asset.*

*Ownership feels heavy when everything pulls from the same bucket.*

**Clarity reduces that pressure.**

## Property Reserve

- Roof replacement
- HVAC replacement
- Water heater replacement
- Appliance upgrades
- Exterior maintenance
- Other capital expenses

*It protects the asset.*

*It is not meant to fund unrelated life events.*

