



Financial Preparedness Worksheet

Emergency fund planning, inflation protection, cash reserves, asset allocation, and long-term financial resilience for Malaysian families.

This worksheet is designed around realistic Malaysian preparedness planning — focusing on cash flow stability, emergency savings, inflation protection, diversification, and reducing dependency during economic disruptions.

1. Household Monthly Expense Calculator

Expense Category	Monthly RM
Housing / Rent	
Utilities	
Food & Groceries	
Transportation	
Medical & Insurance	
Children & Education	
Debt Commitments	
Emergency Supplies	
Other Essentials	

Emergency Fund Targets: 1 Month = Immediate Stability 3–6 Months = Job Loss & Economic Disruption Buffer 12 Months = Long-Term Resilience

2. Emergency Cash Reserve Planning

Cash Reserve Category	Target RM	Current RM
Home Emergency Cash		
Vehicle Emergency Cash		
Fuel & Evacuation Fund		
Medical Emergency Reserve		
Backup Household Expenses		

3. Inflation & Currency Protection Planning

Asset Category	Current Allocation %	Target Allocation %
Cash Savings		

Fixed Deposits		
Gold		
Silver		
Foreign Currency Savings		
Stocks / ETFs		
Business / Side Income		
Emergency Supplies Inventory		

Prepared families diversify risk instead of relying entirely on a single bank account, currency, or income source. Physical assets, emergency supplies, and diversified savings may help reduce vulnerability during inflation or supply disruptions.

4. Precious Metals Purchase Tracker

Date	Metal	Weight	Purchase Price RM

5. Debt Reduction & Financial Risk Review

Debt Type	Monthly Payment	Priority Level
Credit Card		
Personal Loan		
Vehicle Loan		
Housing Loan		
Buy Now Pay Later (BNPL)		

6. Monthly Preparedness Financial Tracking

Month	Savings Added	Debt Reduced	Preparedness Purchases
Jan			
Feb			
Mar			
Apr			
May			
Jun			

7. Financial Preparedness Checklist

Done	Checklist Item
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■	Build at least 1 month emergency fund
■	Keep emergency cash reserve at home
■	Reduce high-interest debt
■	Maintain backup banking/payment methods
■	Diversify savings gradually
■	Track gold/silver purchases properly
■	Store important financial documents offline
■	Prepare for inflation and supply disruptions

Preparedness is not panic. Financial resilience is built gradually through discipline, diversification, reduced dependency, and long-term planning. ■cite■turn0search0■turn0search1■