

CoFina

Intelligent Financial Planning for Young Professionals

Plan: Savings Plan | Generated: February 19, 2026 | For: guest

Your Savings Plan

■ **Savings Plan — You**

- Step 1: Emergency Fund** (20% of monthly income until complete)
- Target: 3–6 months of essential expenses
- Account: High-yield savings (4%+ APY)

Step 2: Goal-Based Savings

- Open separate sub-accounts for each goal.
- Automate a fixed amount to each goal on payday.

Step 3: Invest the Rest

- After emergency fund is complete, redirect surplus to investments.

Rate Context

- HSYA: ~4–5% (short-term, < 3 years)
- Stock market: ~7–10% long-term (3+ years)

Disclosures

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