CapStack

Emergency Fund Monitor
Continuous monitoring and optimization of your financial safety net

↻ Recalculate

🏛 Current Balance
₹186,000
ADEQUATE

📈 Months Coverage
6.0
Target: 6 months

📉 Monthly Burn Rate
₹31,000
Monthly expenses
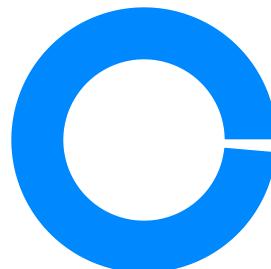
🛡 Depletion Risk
LOW
3.0 months safe

Emergency Fund Coverage

Current: 6.0 months | Target: 6 months

Emergency Scenarios Analysis

₹200k

Status & Alerts

⚠️ **Emergency Fund Status: ADEQUATE**

Emergency fund is adequate for most situations

AI Recommendations

✅ Maintain emergency fund at 6 months of expenses

✅ Contribute monthly to build fund gradually

✅ Review and adjust based on life changes

Optimal Contribution Plan

Recommended Monthly Contribution

₹2,170

Priority: LOW

Target Achievement

₹186,000

Time to target: 0 months

Emergency Scenarios Breakdown

Job Loss (3 months)

Required: ₹93,000
Shortfall: ₹0
Build time: 0 months

Monthly: ₹10,850

Medical Emergency

Required: ₹186,000
Shortfall: ₹0
Build time: 0 months

Monthly: ₹10,850

Car Repair

Required: ₹46,500
Shortfall: ₹0
Build time: 0 months

Monthly: ₹10,850

Home Repair

Required: ₹62,000
Shortfall: ₹0
Build time: 0 months

Monthly: ₹10,850