SOLOMON WEALTH CODE

A FREE PRINTABLE PLAN

Family Emergency Fund Plan

Four jars, a first $1,000,
and a shelter for your children



GIVE FIRST · BUILD THE SHELTER · KEEP THE GIFT

FIRST EDITION · OFFERED FREELY

SOLOMONWEALTHCODE.COM

A SHELTER BEFORE THE STORM

Giving never emptied the account. The first bad Thursday did. This plan builds a small shelter between your paycheck and that Thursday, and it never asks you to shrink the gift.

> *In the fear of the LORD is strong confidence: and his children shall have a place of refuge.*
>
> PROVERBS 14:26

Two things sit in one verse: confidence, and a place of refuge for the children. The Hebrew word for refuge, *machseh*, means a shelter, the kind of place you run into when the storm comes. Both are in the same verse, and a household can have both.



Why a small cushion matters

In the Federal Reserve's 2025 survey, 63 percent of American adults said they would cover a surprise $400 bill with cash or something close to cash. That leaves 37 out of every 100 who would borrow, sell something, or not pay it. The question never mentions church, prayer or giving. It measures only whether a cushion exists.

Have these ready

Your last three bank or card statements, a pencil, and the person across your kitchen table.

EDUCATIONAL, NOT FINANCIAL ADVICE

This plan is educational. It is not financial, tax, legal or investment advice, and it does not replace a licensed professional who knows your situation. Figures are examples. Your own numbers, your health, your family and your state will change the answer.



SHEET 1

Your household in four jars

Picture four jars on a kitchen counter. Most faithful families fill them one, three, four, and then look for what is left for two. Nothing is ever left.

JAR	WHAT GOES IN IT	EXAMPLE	YOURS
1. The gift	Comes off the top the day the paycheck lands, in the same amount. It stays where it is.	*$520*	$ _____
2. The shelter	A small amount of cash in a separate savings account. One job: pay for the surprise.	*$330*	$ _____
3. The house	Rent or mortgage, power, food, gas, insurance. The ordinary bills.	*$4,200*	$ _____
4. Everything else	Restaurants, phones, streaming, new shoes.	*$150*	$ _____
Take-home pay each month	Jars 1 + 2 + 3 + 4	*$5,200*	$ _____

The example is a made-up household: Tara and Mike bring home $5,200 a month, $520 goes to the church, and the ordinary bills come to $4,200. That leaves $480, and every month it finds a place to go.

Do the sum in this order

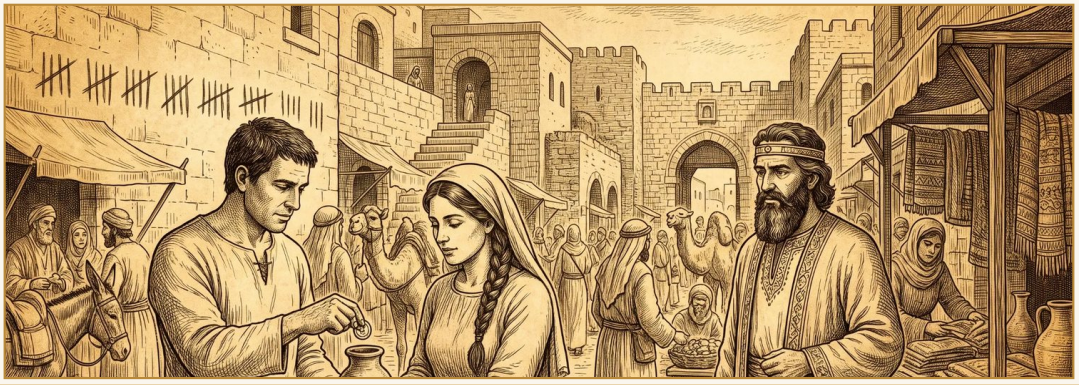
STEP	YOUR NUMBER
A. Take-home pay for the month	$ _____
B. Jar 1, the gift: the same amount as today	$ _____
C. Jar 3, the house: ordinary bills	$ _____
D. What is left = A – B – C	$ _____
E. Send to jar 2, the shelter (until it is full)	$ _____
F. Jar 4 gets the rest = D – E	$ _____

In the example, $330 of the $480 moves to jar 2 and jar 4 shrinks to $150. The gift does not move.

RUN THIS IN THE FREE EMERGENCY FUND CALCULATOR

In the example the leftover is $480 and $330 of it goes to the shelter. Bring your own leftover to the free emergency fund calculator in the Solomon Wealth Code app.

OPEN THE CALCULATOR · SOLOMONWEALTHCODE.COM/GET



SHEET 2

First $1,000 in 13 weeks

A full shelter looks huge, and most families quit before they begin. Start with one thousand dollars and ninety days.

	PER WEEK
$1,000 ÷ 13 weeks = $76.92, about	**$77**
Your own target ÷ 13 weeks	$ _____

A $77 week is a streaming bill and a trimmed grocery run. It is two restaurant dinners turned into a pot of chili. It is one thing sold that has been sitting in the garage for two years.

Where a family finds it

1. Look at the last three months of the card statement and circle every charge that renews itself.
2. Look at what went to take-out.
3. Check the one subscription nobody opened last month.
4. Look at anything with a price tag sitting in the garage.

In the example, Tara found $210 a month in the first hour and Mike found $120 more. That is $330 a month, about $77 a week.

Mark each week as the money goes in

WEEK	SAVED	WEEK	SAVED
Week 1	$ _____	Week 8	$ _____
Week 2	$ _____	Week 9	$ _____
Week 3	$ _____	Week 10	$ _____
Week 4	$ _____	Week 11	$ _____
Week 5	$ _____	Week 12	$ _____
Week 6	$ _____	Week 13	$ _____
Week 7	$ _____		



RUN THIS IN THE FREE EMERGENCY FUND CALCULATOR

Bring your weekly number to the free emergency fund calculator in the Solomon Wealth Code app.
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SHEET 3

The Rule on the Cabinet Door

The hardest day for any savings account is the day somebody wants a new couch. Write the rule before the money arrives, and tape it inside a kitchen cabinet.

The shelter pays for	The shelter does not pay for
A broken water heater	A sale
A furnace	A trip
A car repair that gets one of us to work	A gift that felt urgent in a store
A medical bill	
A month when one paycheck is cut	

If a withdrawal fits the first list, take it without guilt. That is the reason the jar exists. After any withdrawal, the first dollars of the next paychecks go back in. A shelter that has been used is a shelter doing its job.

Write Your Own Rule

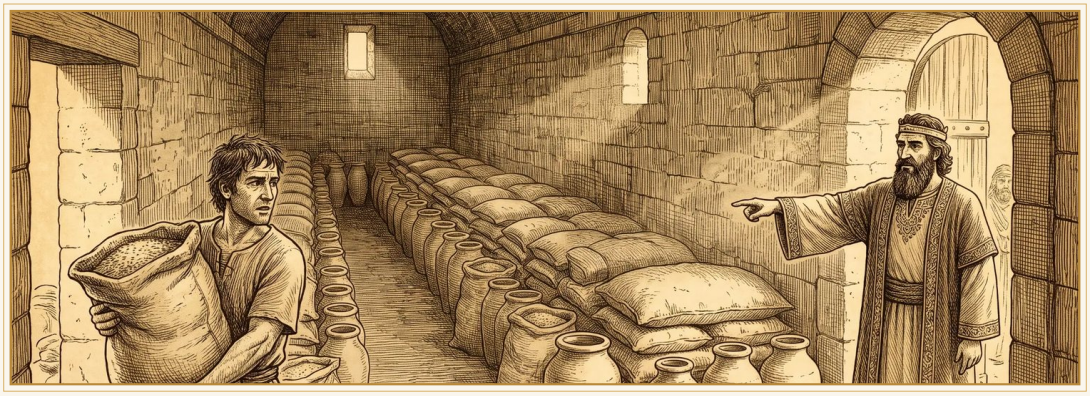
OUR LIST	
The shelter pays for	_____
The shelter does not pay for	_____
Who we tell when we use it	_____

> *She is not afraid of the snow for her household: for all her household are clothed with scarlet.*
>
> PROVERBS 31:21

Winter has not come yet, and she is not afraid of it, because the clothes are already in the closet. The faithful woman prepares in the sunshine. A shelter is a closet full of scarlet before the first flake falls.

Building and trust are the same act

Does saving show a lack of faith? Noah, "being warned of God of things not seen as yet, moved with fear, prepared an ark to the saving of his house" (Hebrews 11:7). He built it in dry weather.



SHEET 4

Month of bills, then three months

When the first thousand is in the jar, the next target is one month of jar 3, and then three.

STEP	EXAMPLE	YOURS
Step 1. The first $1,000	*$1,000*	$ _____
Step 2. One month of jar 3, the ordinary bills (total your last three statements)	*$4,200*	$ _____
Step 3. Three months = jar 3 × 3	*$12,600*	$ _____
Months to reach step 3 at your shelter amount	*a little over 3 years*	$ _____

At $330 a month, the example family needs a little over three years to reach three months. That is not fast. Every month of it makes the family safer than the month before.

Where the jar lives

Use a separate savings account at a bank where the money is insured. In the United States the FDIC insures deposits up to $250,000 per depositor, per insured bank. Keep it apart from checking, so the jar has a door and a lock and the family has to walk through it on purpose. Name the account the way a child would: Shelter.

Why the first thousand matters

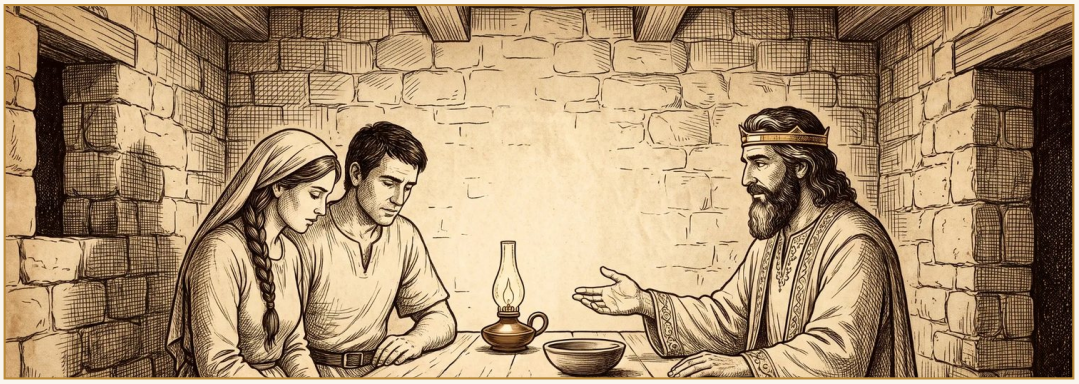
THE SAME $1,900 WATER HEATER	EMPTY JAR	$840 IN THE JAR
Paid from the jar	$0	$840
Put on the card (about 22% a year)	$1,900	$1,060
Months to clear at $100 a month	about 24	about 12
Interest paid	about $460	about $130

A half-built shelter cannot stop the storm. It keeps the gift where it was: in the example, the offering stays at $520 every Sunday through the whole thing.

Already carrying a card balance? The order still holds. Fill the first thousand of the shelter. Then send the same monthly amount at the card until it is gone, and after that turn it back toward the shelter. A family that skips the first thousand pays off a card in March and charges it up again in April.

RUN THIS IN THE FREE EMERGENCY FUND CALCULATOR

Bring your three-month target to the free emergency fund calculator in the Solomon Wealth Code app.
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SHEET 5

If nothing is left

Some of you have run the numbers, and after every trim there is no $77. The paycheck does not reach. Hear all of this as a starting point.

The answer in that house is on the income side

A second shift for ninety days.
A weekend job.
A skill that can be sold on Saturdays.

ASK FOR HELP EARLY

- [ ] **Dial 211**
  In most of the United States, 211 connects you to local help for housing, food and utilities.

- [ ] **Your church's benevolence fund**
  Many churches keep one for families in a real emergency. A pastor would rather know about a water heater before it goes on a card than after.

- [ ] **Your county's programs**
  Ask what help is available where you live.

That call is counsel, and Solomon was never against counsel.

A WORD ABOUT HURRY

A family under pressure is a target for loud voices that promise a fast fix: a course, a coin, a system that doubles the money. Close the door on all of them for now. A plain savings account is exactly right.

MY PLAN IF NOTHING IS LEFT

	MY ANSWER
The income step I will try first	_____
Who I will call, and the day	_____

> *He that giveth unto the poor shall not lack: but he that hideth his eyes shall have many a curse.*
>
> PROVERBS 28:27

A family that gives is doing something Solomon praised. This plan leaves your giving alone, and a household can keep both the gift and the shelter.



SHEET 6

Three things before Sunday

A family that does these three has started the second jar, and the water heater has a harder time finding them.

- ☐ **First: total the third jar**
  Pull out your last three card or bank statements and total what you spent in a month on the ordinary bills. Write that number down. It tells you how big a month of shelter is.

- ☐ **Second: open a separate savings account**
  At a bank you trust, this week. Name it Shelter. Put the first twenty dollars in the same day.

- ☐ **Third: set up an automatic transfer**
  $77 a week, or whatever number your own thirteen weeks give you, on the day the paycheck lands. If it is smaller, make it smaller. The size matters less than the habit.

One question for the kitchen table

For the husband and wife who have never talked about this out loud: begin on a quiet evening with no screen on. If the plumber called tomorrow with a $1,900 bill, what would we do? Let each person answer for a full minute before the other speaks. In most houses the two answers are different, and the real work sits between them. Then take the three jobs above and do them together.

WRITE IT DOWN	
My answer	_____
Their answer	_____
What we decided	_____

Name your Thursday: a furnace, a tooth, a tire, a lost shift.

OUR THURSDAY	
The surprise, and what it could cost	_____

Scripture quotations are from the King James Version, public domain.

EDUCATIONAL, NOT FINANCIAL ADVICE

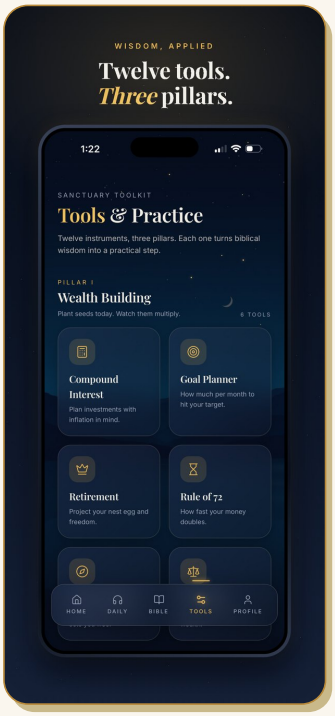
This plan is educational. It is not financial, tax, legal or investment advice, and your situation may call for a licensed adviser. The example household is made up. It does not ask you to reduce your tithe or offering.

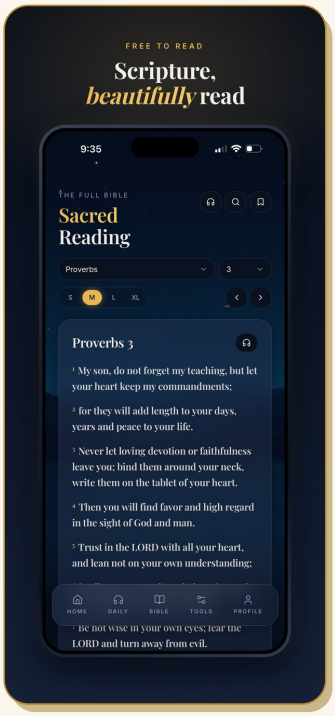
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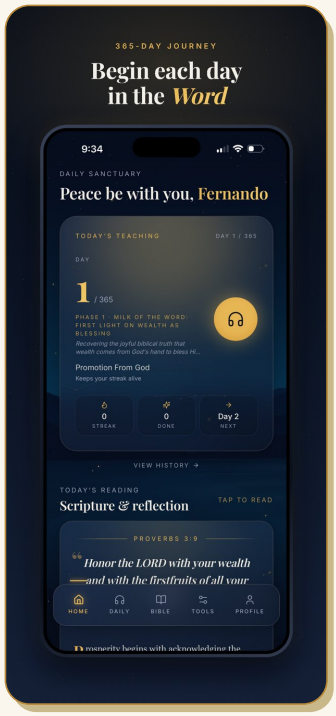
FREE ON IPHONE & ANDROID

BUILD THE SHELTER ON YOUR PHONE

You have the jars on paper. The Solomon Wealth Code app has a free emergency fund calculator for the shelter, and a free retirement calculator for the years after.







Download on the App Store

GET IT ON Google Play

Emergency fund calculator	Bring your month of ordinary bills and your weekly number from Sheets 1 to 4. This tool is free.
Retirement calculator	When the shelter is built, look further ahead. This tool is free.
The whole Bible	The complete Berean Standard Bible, free to read, with your highlights, notes and reading streak.

Eight of the twelve tools, the whole Bible, your notes and your streak cost nothing. No account. No card.

Keep going.

Give first. Build the shelter. Keep the gift steady.



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