

# Financial Wellness Newsletter

## IS YOUR EMERGENCY FUND REALLY EMERGENCY-READY?

ARTICLE IN PARTNERSHIP WITH KOFE

An emergency fund is one of the most talked-about financial goals — but not all emergency funds are truly prepared for real-life disruptions.

Many people believe that simply having “something” in savings is enough.

But the real question is: Would your current emergency fund actually protect you if something unexpected happened tomorrow?

Let’s take a closer look:

### What Counts as a Real Emergency?

An emergency is not a flash sale, a vacation opportunity, or holiday shopping. A true emergency is:

- A sudden job loss
- A medical expense
- Major car repairs
- Essential home repairs
- An unexpected travel need due to family circumstances

If the expense is urgent, necessary, and unplanned — that’s when your emergency fund should step in.

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## The Three Levels of Emergency Savings

Not everyone can save six months of expenses overnight. Building an emergency fund happens in stages.

### Level 1: Starter Security (\$500–\$1,000)

This is your first line of defense. It helps avoid relying on credit cards for small but urgent expenses, such as a tire replacement or an urgent care visit.

### Level 2: Stability (1–3 Months of Expenses)

At this stage, you can manage short-term income disruptions with less stress. This is where many financial professionals recommend focusing next.

### Level 3: Full Protection (3–6+ Months of Expenses)

This level provides stronger protection against job loss or major life transitions. The exact number depends on income stability, family size, and financial responsibilities. Progress matters more than perfection. Even moving from Level 1 to Level 2 dramatically improves financial resilience.

## Where Should You Keep Your Emergency Fund?

Your emergency savings should be:

- Accessible (not invested in volatile assets)
- Separate from your everyday checking account
- Earning interest, if possible

## Where Should You Keep It?

Your emergency fund should be:

- Easily accessible
- Separate from daily spending
- Not invested in risky accounts

A high-yield savings account is often a strong choice because it allows access while earning some interest. Avoid tying your emergency savings to investments that could lose value when you need the money most.

## How to Build It (Even If Money Feels Tight)

Building an emergency fund doesn't require a large income — it requires consistency. Try this:

- Automate \$10–\$25 per week
- Save windfalls (tax refunds, bonuses)
- Reduce one subscription and redirect the savings
- Round up purchases and transfer the difference
- Small deposits build momentum. Momentum builds resilience

## The Hidden Benefit: Financial Confidence

An emergency fund isn't just about money — it's about stability. When do you know you have a cushion?

- You make decisions with clarity
- You sleep better
- You feel less pressure when unexpected expenses appear

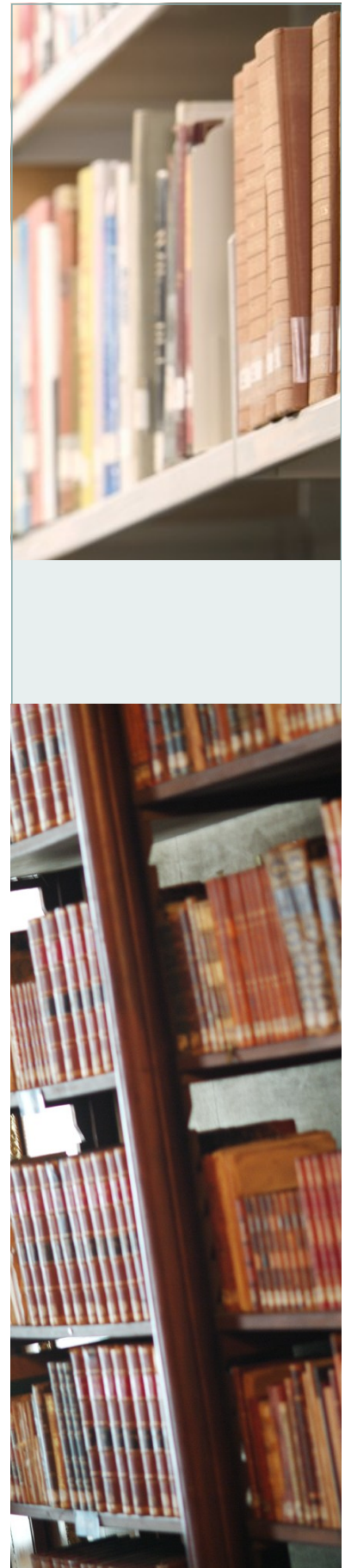
Preparedness reduces stress.

## 2025 TREASURER'S REPORT

Connexus Association received membership dues totaling 310,131\* during 2025. Connexus Association donated \$224,600\* during 2025. A list of all individuals or organizations that benefited from Connexus Association during 2025 are listed below:

Aspirus Health Foundation	MS Walk
Assumption High School	Newman Catholic Schools
Big Brothers/Big Sisters	Norski Nibbles
Boys & Girls Club	Northland Lutheran High School
Boys & Girls Clubs of Dane County	NTC Foundation
Breakfast Optimists	Pacelli Schools
Camp Hope	South Mountain PTO / Wausau School District
Charles & JoAnn Lester Library	Stevens Point Area Schools
Children's Imaginarium	The Greater Wausau FFA Alumni
DC Everest Public Schools	United Way of South Wood & Adams Counties
Horace Mann Eagle Market	WATEA
Junior Achievement Central WI (Wausau and Merrill)	Wausau Community Theater
Junior Achievement of the Upper Midwest	Wausau Conservatory of Music
Junior Achievement of Wood and Portage Counties	Wausau Early Bird Rotary
Lincoln High School	Wausau School District
Literacy Network	Wausau West Warriors Boutique
Marathon County 4H	WINGS
Marathon County Literacy Council	Wisconsin Institute for Public Policy & Service (WIPPS)
Mid-State Technical College	Women's Community

\*Connexus Association year-end financial information has not yet been reviewed by our outside auditor and final numbers may change.



CONNEXUS

ASSOCIATION

The primary purpose of Connexus Association is to provide scholarships for education, to assist educational institutions and to provide financial literacy education to help borrowers and savers reach their financial goals. Members of the Connexus Association consist of organizations or individuals who pay dues. Dues will be \$5.00 and will allow membership for two years. Members may renew their membership every two years with dues of \$5.00.

Please contact us with questions.

## Emergency Fund Check-Up

Ask yourself:

- Do I have at least \$500 set aside?
- Could I cover one month of expenses without borrowing?
- Is my emergency fund separate from my daily spending?
- Do I know exactly how much I would need if income stopped?

If you answered “no” to any of these, that’s not failure — it’s awareness. And awareness is the first step toward improvement.

An emergency fund isn’t built overnight — it’s built intentionally. Start small. Stay consistent. Protect your future self.

Because emergencies are unpredictable — but your preparation doesn’t have to be.

*Log in to the member only section of our website at [www.connexusassociation.org](http://www.connexusassociation.org) to browse the topics in more detail or find a complete list of topics. Find out how to become a member of Connexus Association at <https://connexusassociation.org/Content/Our-Story.cfm>. Membership dues are \$5.00 for two years.*

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