Emergency Reserve Use Agreement

Give unexpected-expense money a shared purpose

A reserve needs an understood job, not a slogan or universal target.

Hypothetical example: Adults distinguish restoring a necessary item from adding an optional upgrade and record their actual decision.

01 Give the reserve a job before the argument

Describe the reserve's household purpose and current limits.

Purpose in ordinary words

Private financial record location

Current limitation to respect

02 Use past surprises to make the definition concrete

Discuss real unexpected-cost categories and excluded routine plans.

Unexpected expense examples

Routine or optional examples

Question requiring adult discussion

Emergency Reserve Use Agreement / Review & follow-through

03 Agree who decides and what happens when time is short

Agree how adults decide and communicate under time pressure.

Decision participants

Urgent communication arrangement

Missing fact before commitment

04 Plan for use without calling it failure

Record actual use and a realistic later rebuilding review.

Actual use and reason

Remaining responsibilities

Rebuilding review date