Single-Income Runway Worksheet

If your income stopped tomorrow, how many months of essential living sit in cash today? Fill in your own figures. This page does not set a target or assume any growth in income, costs or investments.

By Gustav Emilio · November 2026 · Fill in by hand. Keep a copy with someone you have chosen.

1. MONTHLY TAKE-HOME INCOME — ONE INCOME

USUAL MONTHLY TAKE-HOME (AFTER TAX) _____ AS OF (DATE) _____

2. ESSENTIAL MONTHLY COSTS — YOUR NUMBERS ONLY

Use the costs you would protect first. Category names follow major groups in the U.S. BLS Consumer Expenditure Surveys (see sources). Amounts are yours, not averages.

Housing (rent or mortgage, fees)	_____	Utilities, fuels and services	_____
Food	_____	Transportation	_____
Healthcare (premiums, regular care)	_____	Personal insurance (home, life, income)	_____
Debt minimum payments	_____	Other essentials you would keep	_____

A. Total essential monthly costs _____

3. CASH ON HAND — MONEY YOU CAN USE WITHOUT SELLING ASSETS

CURRENT CASH AND INSTANT-ACCESS SAVINGS SET ASIDE FOR LIVING COSTS _____ AS OF (DATE) _____

B. Liquid cash buffer _____

4. YOUR RUNWAY

Months of essential living = B ÷ A

Write the result, and the date you calculated it. Recalculate when income or essential costs change.

MONTHS _____ DATE _____

5. IF INCOME STOPPED TOMORROW — WHICH THREE COSTS WOULD YOU PROTECT FIRST?

1. _____
2. _____
3. _____

SOURCES · CHECKED 23 NOVEMBER 2026

- U.S. CFPB, "An essential guide to building an emergency fund" (consumerfinance.gov/an-essential-guide-to-building-an-emergency-fund/). A cash reserve for unplanned expenses or a loss of income; the amount "depends on your situation," and "even a small amount can provide some financial security." Page last modified 29 October 2025. Opened 23 November 2026.
- U.S. BLS, Consumer Expenditures — 2025, USDL-26-1619, released 29 October 2026 (bls.gov/news.release/cesan.htm), last modified 30 October 2026. Category labels only. Figures are averages for all U.S. consumer units, not a solo-household budget, and are not used as targets here.
- This site's 10-point Solo Autonomy Checklist asks you to calculate a cash runway for a single income. The CFPB guide above does not prescribe a number of months.

A pencil calculation. The Solo Autonomy Operating System includes a single-income cashflow and runway model, kept current in one place — available at launch at Solo by Choice.

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