

Cash Reserve Options

Resource	Amount Accessible	When?
<input type="checkbox"/> Cash on hand	\$	Immediate
<input type="checkbox"/> Checking account	\$	Immediate
<input type="checkbox"/> Savings account	\$	Immediate
<input type="checkbox"/> Money market account	\$	Immediate
<input type="checkbox"/> Home equity line of credit	\$	Immediate*
<input type="checkbox"/> Credit-card cash advance	\$	Immediate**
<input type="checkbox"/> Certificate of deposit	\$	1 business day**
<input type="checkbox"/> Mutual fund investments	\$	3 to 5 business days**
<input type="checkbox"/> Brokerage account	\$	3 to 5 business days**
<input type="checkbox"/> Liquidating other investments	\$	
<input type="checkbox"/> Borrowing from bank**	\$	10 to 15 business days**
<input type="checkbox"/> Borrowing from family/friend	\$	
<input type="checkbox"/> Borrowing from 401(k)	\$	5 to 10 business days**
Total from all reliable sources	\$	

*If you already have a home equity line of credit. However, if you're applying now, it may take three weeks. If you don't have any income and you try to obtain a home equity line of credit, you likely won't qualify.

**Significant fee, penalty, or potentially very inopportune time to borrow or sell.