

## EMERGENCY TIP OF THE MONTH: FINANCIAL PREPAREDNESS

We are reminded daily of the many economic wolves at the door: inflation, volatility, recession, fraud. There are certain measures to guard financial accounts and identities against such threats, but how can vital financial records be accessed during and after a natural disaster?

Obviously, one cannot purchase anything with a credit card if the power grid is down! But we also need to think about how difficult it would be to access our bank, on-line medical records, or insurance policies when a flood, fire, earthquake, or other emergency strikes.

Thankfully, Ready.gov has some advice to help you access and safeguard this information.

Quick! While you have the chance, go to <https://www.ready.gov/financial-preparedness>

There you'll find a video "3 Steps to Prepare Your Finances for Natural Disasters" plus many other tips. The most basic actions you will need to:

1. Gather financial and critical personal, household and medical information.
2. Keep a small amount of cash at home in a safe place. It is important to have small bills on hand because ATMs and credit cards may not work during a disaster when you need to purchase necessary supplies, fuel or food.
3. Obtain copies of your property, health and life insurance. Not all insurance policies are the same. Review your policy to make sure the amount and types of coverage you have meets the requirements for [all possible hazards](#).

Other useful links on the Ready.gov financial preparedness website include:

- [Emergency Financial First Aid Kit](#)
- [Emergency Financial First Aid Kit \(EFFAK\) Large Print](#) (PDF)
- [Emergency Financial First Aid Kit \(EFFAK\) checklists and forms](#) (PDF)
- [Be Prepared for a Financial Emergency](#) (PDF)
- [Safeguard Critical Documents and Valuables](#) (PDF)
- [Get Tech Ready](#)
- [Prepare your Finances for a Natural Disaster](#) (Video)