



Financial Preparedness

Americans at all income levels have experienced the challenges of rebuilding their lives after a disaster or other emergency. In these stressful times, having access to personal financial, insurance, medical and other records is crucial for starting the recovery process quickly and efficiently.

1. **Gather financial and critical personal, household and medical information.**

Store important paperwork either in a safety deposit box, an external drive or on the cloud to make it easy to access during a disaster.

Important paperwork to include is a photo ID, tax statements, and immunization records.

For a list of important paperwork you should keep safe and secure, please look at our "Disaster Documents Checklist."

2. **Consider saving money in an emergency savings account that could be used in any crisis.**

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 property (homeowners or renters), health and life insurance if you do not have them.**

Having insurance for your home or business property is the best way to make sure you will have the necessary financial resources to help you repair, rebuild or replace whatever is damaged.

4. **Be safe and cautious.**

Be cautious about sharing personal financial information, such as your bank account number, social security number, or credit card number. Do not click on links in texts or emails from people you don't know. Scammers can create fake links to websites.