



NEWSLETTER



Financial Preparedness Month

After An Emergency, Having Access To Personal Records Such As Insurance, Financial Records, Medical Records And Other Documents Is Crucial For Starting The Recovery Process Quickly And Efficiently.

Be Financially Safe By:

-  Being Cautious About Sharing Personal Financial Information, Such As Your Bank Account, Social Security, Or Credit Card Numbers.
-  Knowing Scammers Can (And Will) Create Fake Links To Websites.
-  Knowing The Government Will Not Call, Text Or Contact You Via Social Media About Owing Money Or Receiving Economic Impact Payments.
-  Being Aware That Scammers May Try To Take Advantage Of Financial Fears.
-  Contacting The Federal Trade Commission (FTC) at [Ftc.gov/Complaint](https://www.ftc.gov/complaint) If You Receive Messages From Anyone Claiming To Be A Government Agent.



Be Financially Ready By:

-  Gathering Financial And Critical Personal, Household, And Medical Information And Storing Them In A Safety Deposit Box, An External Drive, Or On The Cloud To Make It Easy To Access During A Disaster.
-  Having Cash In Small Bills On Hand. ATMs And Credit Cards May Not Work During A Disaster.
-  Reviewing Your Insurance Policies To Make Sure You're Covered For All Possible Hazards.
-  Downloading The Emergency Financial First Aid Kit (EFFAK) To Get Started Planning Today.

Learn More About Being Financially Prepared For Emergencies At The [Consumer Financial Protection Bureau](https://www.consumerfinance.gov)

Recovering Financially From A Disaster

INSURANCE

- Contact Your Insurance Agent, Broker Or Insurance Company As Soon As You Can To Report How, When And Where The Damage Occurred. Provide A General Description Of The Damage.
- Prepare A List Of Lost Or Damaged Items And Provide Receipts Showing Their Value. Photograph And Take Videos Of Furniture, Appliances, Valuables, And The Interior And Exterior Of Your Home Before A Disaster Occurs. Photograph And Take A Video Of Any Of These Items Or Areas Of Your Home That Were Damaged By The Disaster. Send Copies Of Both Sets Of Photographs/Videos To Your Insurance Company After The Disaster.
- Do Not Throw Away Anything You Plan To Claim Without Discussing It With Your Adjuster First.
- Keep Receipts For All Additional Expenses That You May Incur Such As Lodging, Repairs Or Clothing Or Other Necessities.
- Make Copies Of All Documents And Pictures Given To Your Claims Adjuster Or Insurance Company.

Cash Flow, Bills And Debt

Stop Unnecessary Expenses. For Example, If Your Home Is Temporarily Uninhabitable Or Totally Destroyed, Notify The Utility Company And Other Service Companies, Such As Your Internet Provider, So They Can Stop Billing Immediately.



Estimate The Amount Of Income And Emergency Savings You Have To Pay Bills While You Recover From The Disaster, Then Prioritize Your Bills. Paying Your Insurance Premiums And Rent Or Mortgage Should Be Your Top Priority.

For More Information Visit www.Ready.Gov