

### 3 keys to financially surviving a disaster or emergency

You may have only hours or minutes to react to a natural disaster or other emergency. Recovering will be tough, but taking three easy steps to prepare will ease the next few days and weeks:



**1. Make sure to have emergency cash available:** “Cash is king” - Be sure to have some cash on hand. Choose medium and small dollar bills in the event you can’t make change. Also, keep a roll or rolls of quarters for vending machines or other meters. How much you need depends on your family size and other circumstances, but consider essentials such as gasoline, bus or train fare, and several nights of lodging and food.



**2. Make sure you have personal identification:** “Identification is key” – without the ability to verify your identity, access to assistance – financial or otherwise, will be more difficult. Make sure you have a driver’s license, passport, or other government-issued identification. Write down (and keep safe) key information about yourself and family members, including identification numbers, emergency family contacts, and essential businesses (employers, banks, insurance company, schools, etc.).



**3. Make sure you have contact information:** “Who do you call” - Contact information – keep paper and electronic copies of account and phone numbers for important financial institutions, including your bank or credit union, insurance, mortgage lender, car payment, and credit cards.

### TO AID IN HAVING CASH AVAILABLE FOR EMERGENCIES, MAKE A BUDGET

## EASY STEPS TO MAKE A BUDGET

✓ **Get organized**

Record all of your expenses so you know where your money goes and where you can cut spending.

✓ **Identify your short-term and long-term goals**, and build saving for them into your budget.

✓ **Divide your expenses between things you need and things you want.**



✓ **Make “being debt-free” one of your goals**

List all of your debts with interest rates and track your progress in paying them off.

✓ **Pay more than the minimum payment on bills whenever you can.**

**Stick to your plan!**