

Financial and Personal Preparedness During a Natural Disaster

Essential Guide

Natural disasters such as wildfires, hurricanes, earthquakes, and more can strike unexpectedly, leaving individuals and families vulnerable both physically and financially. Being well-prepared can make a significant difference in ensuring safety and facilitating a smoother recovery process.

This checklist outlines key documents, information, and supplies to collect before, during, and after a natural disaster to help you stay organized and resilient.

Personal Financial Documents

Having your financial documents organized and accessible is crucial during a disaster. Consider creating both hard copies and digital backups stored securely on a flash drive or cloud-based software.

• Estate Planning Documents

- Will / Trust
- Power of Attorney Beneficiary
- Designations Letter of Intent
- Healthcare Power of Attorney
- Guardianship Designations

• Identification

- Driver's License
- Birth Certificate
- Marriage Certificate
- Passport
- Social Security Card

• Financial Records

- Financial Statements
- Credit Card Bills / Numbers
- Retirement Accounts
- Investment Accounts
- Bank Accounts
- Car Loans
- Student Loans
- Mortgage Bills
- Tax Records
- Tax Returns (up to 3 years)

• Medical Information

- Prescriptions
- Vaccination Records
(for humans and pets)
- Health Insurance Cards

• Personal Inventory

- Record a Tour of Your Home:
Document important valuables
with photos or videos for insurance
purposes.

• Communication

- Important phone numbers

Start an Emergency Savings Account

– We typically recommend 6 months of base expenses in an emergency account, but you may want to consider more if you are in an area where a natural disaster is more likely. Keep your cash secure so you can access it in an emergency.

Review Insurance Policies

– Review insurance policies regularly. Ensure you have the right types and right amounts of coverage.

Emergency Supplies for Wildfires, Hurricanes, Earthquakes, etc.

Having a well-stocked emergency kit can provide comfort and essential resources during and after a disaster.

• Health and Safety

- Face Masks / Coverings: Protect against smoke inhalation
- First Aid Kit and Prescriptions
- Sanitation Supplies and Disinfecting Wipes
- Feminine Products

• Food and Water

- 3-Day Supply of Non-Perishable Food
- 3 Gallons of Water per Person
- Pet Food and Water *(for pets)*

• Clothing & Personal Items

- Change of Clothing
- Extra Eyeglasses or Contact Lenses
- Leashes, Collars, and Crates
(for pets)
- For Cats: Litter Box and Litter
- For Dogs: Plastic Bags

• Navigation & Communication

- Map Marked with at Least 2
Evacuation Routes
- Cell Phone with Chargers
/ Backup Battery
- Important Phone Numbers

• Tools & Equipment

- Flashlights and Extra Batteries
- Whistle
- Fire Extinguisher
- Battery-Powered Radio
- Manual Garage Opener
- Transportable Tool Set: *(To turn off
utilities if necessary)*
- Duct Tape / Plastic Sheeting or Air
Mattress *(For sheltering in place)*

• Financial Essentials

- Credit Cards, Cash, or Traveler's
Checks
- Extra Set of Car Keys

Preparing for a natural disaster involves meticulous planning and organization of both personal and financial documents, as well as assembling essential emergency supplies.

By following this comprehensive checklist and incorporating additional recovery tips, you can enhance your readiness and resilience, ensuring the safety and well-being of you and your loved ones during and after a disaster. Stay proactive, stay informed, and build a strong support network to navigate the challenges of natural disasters effectively.

During an Emergency

Take immediate and informed actions to manage your finances and secure essential resources during a natural disaster.

- **Utilize Emergency Savings:**
 - Use funds to purchase essentials such as food, gas, and temporary lodging.
- **Manage Financial Obligations:**
 - **Contact Credit Card Companies and Lenders:**
 - Inquire about payment options to avoid late penalties, interest charges, and damage to your credit.
 - **List Current Expenses:**
 - Create a detailed list of your ongoing expenses.
 - **Negotiate with Lenders:**
 - Request extensions or modified payment plans to ease financial strain.
- **Seek Assistance:**
 - **Disaster Assistance:**
 - Log on to [DisasterAssistance.gov](https://www.DisasterAssistance.gov) to apply for financial aid.
 - Visit a local Disaster Recovery Center for in-person support and resources.
 - Dial 211 for referrals to community-based resources and services.
 - **Community Organizations:**
 - Reach out to food banks, faith-based organizations, and other community groups for help with daily essentials and to access additional support.

After an Emergency

Focus on recovery by organizing your finances, documenting damages, and utilizing available resources to rebuild your life.

- **Access Financial Relief:**

- **Disaster Assistance:**

- Log onto [DisasterAssistance.gov](https://www.disasterassistance.gov) to determine if you qualify for financial disaster relief.
- Visit a local Disaster Recovery Center for resources and assistance from FEMA and community organizations.

- **Document and Report Damages:**

- **Create a Damage Inventory**
 - Make a comprehensive list of all property damage.
- **Contact Insurance Company**
 - Reach out to your insurer as soon as possible to report damages.

- **File Insurance Claims:**

- **Submit claims**
 - File an insurance claim promptly.
- **Work with Adjusters**
 - Collaborate with your insurance adjuster and agent for guidance throughout the claims process.

- **Protect Against Scams:**

- **Stay Vigilant:**
 - Be cautious of scams targeting disaster victims.
- **Protect Personal Information:**
 - Do not share personal identification numbers or sensitive information

- **Manage Finances:**
 - **Prioritize Spending:**
 - Focus on essential expenses first.
 - **Take Inventory of Credit Cards:**
 - Create a list of all your credit cards and their details.
 - Consolidate your financial information to understand your spending needs and protect your credit.
- **Explore Tax Benefits:**
 - **Research Tax Breaks:**
 - Investigate potential tax deductions or credits you may qualify for based on your situation.
- **Control Expenses:**
 - **Turn Off Utilities:**
 - Shut off utilities to save on expenses if you are unable to live in your home

Resources

- <https://www.ready.gov/financial-preparedness>
- Consumer Financial Protection Bureau Worksheet (PDF)
- Financial Emergency Information Sheet (PDF)
- Financial Preparedness Toolkit
- Be Prepared for a Financial Emergency (PDF)
- Emergency Financial First Aid Kit (EFFAK) (PDF)
- Emergency Financial First Aid Kit (EFFAK) checklists and forms (PDF)
- Emergency Financial First Aid Kit (EFFAK) Large Print (PDF)
- Emergency Financial First Aid Kit (EFFAK) in Various Languages (PDF)
- Prepare your Finances for a Natural Disaster (Video)
- Safeguard Critical Documents and Valuables (PDF)
- Operation HOPE
- Download the FEMA mobile app
- National Flood Insurance Program
- DisasterAssistance.gov
- Financial Literacy Education Commission
- MyMoney.gov
- ConsumerFinance.gov
- Get Tech Ready

Our Values & Passion is to Help YOU Have **CLARITY**, Feel at **EASE**, and Make An **IMPACT**

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