

# Financial preparedness pays off in emergencies

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AUSTIN, Texas — Natural disasters affect each household differently. Some Hurricane Harvey survivors lived in hotels while rebuilding their homes, others needed to replace vehicles and furniture, and still more had to find new jobs. One thing they all had in common was a need for money.

For those who don't plan ahead, the aftermath of a natural disaster can be financial catastrophe. Make sure you're prepared for what lies ahead by following the steps below.

1. Create an emergency fund: If disaster strikes, you may need to pay unexpected bills for hotels, transportation, food, medical expenses and other items. Put some money aside today and add to it after each paycheck, so you'll have what you need in an emergency. For tips on saving, visit [www.mymoney.gov/save-invest](http://www.mymoney.gov/save-invest).
2. Keep some cash on hand: Disasters often mean power outages and non-working ATMs and credit card machines.
3. Get supplemental insurance: Homeowners insurance typically does not cover damage caused by floods, earthquakes or landslides, and in coastal states like Texas, hurricane winds may not be covered. Separate policies covering floods ([fema.gov/nfip](http://fema.gov/nfip)), windstorms and other perils are available, and flood insurance is an option for renters.
4. Safeguard your documents: Important papers like insurance policies, deeds, leases, passports and medical information should be kept in a fireproof, waterproof box or safe deposit box. You may also want to store electronic copies on an external drive or website.
5. Document your valuables: Taking photos of the rooms in your home and any valuable items can help get the recovery process started quickly and



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efficiently.

6. Sign up for direct deposit: Mail service can be delayed for weeks by a natural disaster. Don't let that stop your paychecks or benefits like Social Security.
7. Read the Emergency Financial First Aid Kit: This FEMA publication provides checklists, forms and information to help you prepare for the unexpected:  
<https://go.usa.gov/xEAs4>.

For additional resources to help prepare for the unexpected, visit [www.ready.gov/financial-preparedness](http://www.ready.gov/financial-preparedness) or [www.listo.gov/es/registros-vitales](http://www.listo.gov/es/registros-vitales) for Spanish.

For additional information on Hurricane Harvey and Texas recovery, visit the Hurricane Harvey disaster web page at [www.fema.gov/disaster/4332](http://www.fema.gov/disaster/4332), Facebook at [www.facebook.com/FEMAHarvey](https://www.facebook.com/FEMAHarvey), the FEMA Region 6 Twitter account at [www.twitter.com/FEMARegion6](https://www.twitter.com/FEMARegion6) or the Texas Division of Emergency Management website at [www.dps.texas.gov/dem](http://www.dps.texas.gov/dem).



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