

# Now is the Time to Prepare Financially for Hurricane Season

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**GUAYNABO, Puerto Rico** – Survivors at all income levels have experienced the challenges of rebuilding their lives after hurricanes Irma and María. Financial preparedness is an essential part of 2018 hurricane season planning.

Being financially prepared means you should:

- **Consider the costs associated with disasters** such as insurance deductibles and evacuation costs, and plan for those costs. Anticipate initial out-of-pocket disaster expenses for lodging, food, gas and more.
- **Check your insurance coverage.** Whether you're a homeowner or renter, contact your agent to ensure you're adequately covered and understand exclusions. Don't forget coverage for your car and remember that standard homeowners insurance doesn't cover flood insurance which requires 30 days to take effect.
- **Download FEMA's Emergency Financial First Aid Kit** at [www.ready.gov/financial-preparedness](http://www.ready.gov/financial-preparedness). The kit is a flexible tool designed to help you collect and secure the documentation you would need to get on the road to recovery without unnecessary delays.
- **Keep some cash handy.** Banks and ATMs may be inaccessible if there are power outages or curfews.
- **Set aside money in an emergency fund.** This can be difficult to do on a tight budget, but can be well worth the effort. Start by saving a few extra dollars each week and spread out your 10 days' worth of supplies shopping to avoid a one-time large expense. Keep your emergency funds in a safe, easily accessible account.
- **Set aside an emergency-only credit card.** If possible, designate one credit card for emergency use only. It should have enough available credit to accommodate purchases of food and supplies for a week or more. Making purchases on a credit card will help you document disaster-related expenses.



- **Flood-proof important papers.** Place photocopies of important documents in a plastic bag and double wrap them to protect against water damage. You could also upload digital copies of important documents to the cloud.
- **Get your benefits electronically.** A disaster can disrupt mail service for days or weeks. If you depend on Social Security or other regular benefits, switching to electronic payments is a simple, significant way to protect yourself financially before disaster strikes.

Take the time now to identify, collect and update your personal and financial records and documents. It will help you be prepared ahead, rather than get caught up in the rush of events.

For more information on hurricane season preparedness and Puerto Rico's recovery from Hurricane Maria, visit [www.fema.gov/disaster/4339](http://www.fema.gov/disaster/4339).

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*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at **800-621-FEMA (3362) 711/VRS** - Video Relay Service). Multilingual operators are available. (Press **2** for Spanish). TTY call **800-462-7585**.*

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