

September is Emergency Preparedness Month and we often focus on having plans for physical aspects more than on fiscal aspects.

Finances for disasters are equally as important. Widespread long term power outages from Hurricane Sandy cut people off from their banks, ATMs, checkouts and safe deposit boxes for extended periods

Please use the tips below from ready.gov to get your fiscal emergency plan in order especially since we all will be physically busy in a widespread disaster.

1. Complete an Emergency Financial First Aid Kit at <https://go.usa.gov>
2. Keep important documents in a safe deposit box and scanned on a portable data device that anyone in the family can grab on the way out of the house. The documents should include personal information, financial information, real property documents, insurance documents and vehicle documents.
3. Check your insurance coverage for disaster living expenses and keep contacts in your phone.
4. Snap photos of important documents and personal belongings to help you quickly file an insurance claim after a disaster.
5. Start talking with your children early about money. Include kids in discussions about saving for a disaster. Get ideas for how to involve them at ready.gov/kids
6. Are you financially prepared for a natural disaster? Learn how to make a plan with @CFPB's tips: <https://go.usa.gov/xPbJv>
7. How will you pay your bills if a disaster strikes? According to the Federal Reserve, 40% of Americans don't have \$400 in savings. Learn tips to become more financially prepared: www.ready.gov/financial-preparedness
8. Keep some cash on hand in case of emergencies, since ATMs and credit card readers won't always be available. Cash can help pay for immediate expenses like lodging, food and gas.

Stay safe by thinking ahead!