

K-State Research and Extension Southwind District  
Family Consumer Science News Column  
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Release: September 17, 2021

Be Prepared: Protect Your Personal Finances  
Strengthen Your Financial Preparedness for Emergencies Big and Small

If a disaster or other emergency strikes, you may only have seconds or minutes to react. In those critical moments, your focus will be on your family's safety. When choosing what stays and what goes, your financial records may be one of the last things on your mind.

Once the threat of harm has passed, having your homeowners or renter's insurance policy, bank account information, other household records, and contacts will be very important as you begin the recovery process. Federal Emergency Management Agency (FEMA) has created The Emergency Financial First Aid Kit (EFFAK) to help you organize critical financial, medical, and household information.

The first step in preparing is to *'assess and compile'* important financial documents and contacts. The kit includes checklists of important documents and forms to capture information vital for disaster recovery that fall into four categories: household identification, financial and legal documentation, medical information, and household contacts.

The next step is to *'review'* your insurance policies and financial paperwork to be sure that they are accurate and current. The third step is to *'safeguard'* your emergency financial first aid kit by storing paper and electronic copies of all files in safe locations. The last step is to revisit and *'update'* your kit often, especially when certain changes in your life occur.

Complete the EFFAK today for a peace of mind tomorrow! Get started today by downloading the free EFFAK at available at <https://go.usa.gov/xHC2.m> or call 1-800-480-2520 and ask for publication number P-1075.

For more information, please contact Joy Miller, Family Resource Management, joymiller@ksu.edu or by calling 620-223-3720.

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