

Emergency Financial First Aid Kit (EFFAK)

Strengthen Your Financial Preparedness
for Disasters and Emergencies

March 2018

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FEMA

EFFAK™



The Emergency Financial First Aid Kit is available for free from FEMA.
Call (800) 480-2520 and ask for publication number 1075. It is also available as a free
download online at: www.ready.gov/financialpreparedness and at www.operationhope.org.



FEMA



Strengthen Your Financial Preparedness for Emergencies Big and Small

When it comes to emergencies, Americans face more than just earthquakes, tornadoes, and hurricanes. We also deal with flat tires, broken water heaters, and sudden medical expenses. Both big disasters and unexpected bills take time, money and resources away from other priorities. So why aren't we doing more to get prepared?

Studies tell us income is often the most important factor in individual and family preparedness. Research shows that as an individual's income goes up, they are more likely to take action to prepare. However, we also know that as a person's income decreases, they are less likely to set aside money for emergencies. So, it is clear that a lack of income and savings is a major obstacle to building a rainy day fund, stockpiling supplies, or buying insurance.

Since 2004, Operation HOPE and FEMA have been regularly collaborating to build financial preparedness through the Emergency Financial First Aid Kit (EFFAK). We listened to the feedback we received from families, community leaders, and financial experts to make this document as useful as possible. The EFFAK can help you start to prepare by offering guidance on organizing and securing important documents. This new edition of the EFFAK also provides important advice on managing finances, offers insights on dealing with credit scores, and describes what to expect should a disaster strike your community. All of this will help families prepare today for both the big incidents and minor emergencies.

As individuals and as a nation, we have to do more to prepare for the disasters and emergencies we face. This includes learning basic skills that could save someone's life after an accident, or practicing emergency communications plans with loved ones. It means talking to co-workers about how to get back to business quickly and safely after a disaster. But it all starts with each of us knowing how to manage our finances. Individuals and families must have a financial plan to face emergencies, big and small. Only then can we build a true culture of preparedness in every home and community across America. We thank you for being a part of this effort.



Brock Long
Administrator
Federal Emergency Management Agency



John Hope Bryant
CEO and Founder
Operation HOPE, Inc.

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- Fothergill et al, 1999: 9.
 - Zapata, 2014: 69.
 - The Pew Charitable Trusts, 2015.

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Overview

If a disaster or other emergency strikes your community, you may only have seconds or minutes to react. In those critical moments, your focus will be on your family's safety. Once the threat of harm has passed, having your homeowners or renters insurance policy, bank account information, and other household records and contacts will be very important as you begin the recovery process. The Emergency Financial First Aid Kit (EFFAK) can help you be ready.

The nonprofit organization HOPE Coalition America, in partnership with the Federal Emergency Management Agency (FEMA), created the EFFAK in 2004 to help individuals and families collect and organize critical financial, medical, and household contact information.

After completing the EFFAK, you will have a centralized record of essential household information whenever you need it. This will give you peace of mind, knowing that you will be able to rebuild your life more quickly if you ever find yourself in a disaster.

The EFFAK has four sections, each of which includes a checklist of important documents and forms to complete your relevant information:

- Household Identification
- Financial and Legal Documentation
- Medical Information
- Household Contacts

This guide also offers suggestions on safeguarding and storing your EFFAK, as well as information on protecting your family, property, and other resources. If you have questions or need assistance completing your EFFAK, please call (888) 388-HOPE (4673). For more information on HOPE Coalition America, please visit: www.operationhope.org. For information on personal disaster preparedness or FEMA disaster assistance, please visit: www.ready.gov and www.disasterassistance.gov.

Financial Wellness

Before you take the first steps to becoming financially prepared, you should have basic knowledge of your finances. Financial literacy is the ability to make informed decisions in managing your financial resources and making smart choices on how to spend your money. Being educated about your personal finances and how to manage them can empower you to plan for emergencies and disasters.

The best way to plan for the unexpected expenses that may result after a disaster is to start saving today. Saving money can help you and your family avoid taking on more debt to respond to the costs of rebuilding your life after an emergency. To learn more about saving visit: www.mymoney.gov/save-invest.

Four Simple Steps to Financial Preparedness

1. Assess and Compile: Gather your important documents and contacts.

- Complete and date all the forms in the EFFAK.
- Use the checklists to understand the documentation that you should collect.
- If you do not have an original version of a document, contact the correct company or agency to obtain a copy.
- If you receive paper checks for any of your Federal benefits, consider enrolling in automatic benefits through Go Direct (www.fiscal.treasury.gov/GoDirect/).
- If you receive paper checks from your employer, consider requesting direct deposit or prepaid debit cards.
- Print or download statements of any bills that you pay automatically, such as rent or mortgage payments, utilities, loan payments, and memberships.
- Download any banking or bill pay mobile applications to your smart phone or device for any bills that you pay online. This will allow you to consider these costs without the need to refer or sort through paper statements.
- Take photographs or record a video of the rooms in your home and any valuable belongings as well as the important documents listed in your EFFAK. Include copies of these records with either your paper or electronic versions of the EFFAK.
- Keep some cash in the same safe location as your EFFAK to pay for emergency purchases in the event that ATMs are not functioning or banks are closed. The amount of cash should be based on the basic needs of your family, including food, gas, and other things you use on a day-to-day basis.
- Know your FICO Score, which is a type of credit score that lenders use to determine the risk of offering credit to a borrower. Knowing your FICO score will allow you to take action if it needs to be improved in order to prepare for emergency borrowing.

2. Review: Review your insurance policies and financial paperwork to be sure that they are still accurate and current.

- If you own a home or a car, ensure that your homeowners and auto insurance coverage is enough to support you in an emergency.
- If you rent, ensure that your lease reflects your current rent and verify that your renters insurance is up-to-date.
- Please visit www.usa.gov/property-insurance for additional tips on homeowners and renters insurance.

- The EFFAK will help you to identify any important personal documents or types of insurance (such as a will, living will, life insurance policy, or health insurance plan) that you do not currently have. Consider taking the steps to set up these items.

3. Safeguard: Store paper and electronic copies of all files in safe locations.

- Every year, consider storing *paper copies* of important documents at home in a fireproof and waterproof box or safe, in a bank safe deposit box, or with a trusted friend or relative. If you are using a safe deposit box, you may want to ask your bank or check state laws to confirm who can and cannot access the safe deposit box if the owner dies or cannot access it themselves due to illness.
- For *electronic copies* of important documents, store them in a password-protected format on a removable flash or external hard drive in your fireproof and waterproof box or safe. You can also consider using a secure offsite storage service.
- For more steps on how to address your financial needs after a disaster, visit the Consumer Financial Protection Bureau at: www.consumerfinance.gov/hurricanefinancialtoolkit.
- If you bank or pay your bills electronically, we recommend printing your account records to include with your EFFAK or download your bank's banking app to keep track of statements every few months.
- Living wills and advanced directives should also be filed with hospitals and primary care doctors.
- If you have a lawyer, financial advisor, or trusted family member or friend, you may want to provide him or her with a paper copy of your EFFAK in a sealed envelope to be opened only with your approval or the approval of someone whom you have chosen in the event you cannot make decisions on your own. These trusted people can be your next of kin or someone you have allowed to act on your behalf (known as power of attorney).

4. Update: Revisit and update your EFFAK often. Updates are especially important when certain changes in your life occur.

- Suggested times when you should review your EFFAK:
 - » During tax preparation time
 - » At the start or end of daylight saving time
 - » Around your birthday
 - » At the start of a new year
- Times when you will need to change your EFFAK as soon as possible:
 - » When you change your insurance provider
 - » When there is a change in residence
 - » When you purchase a home or rent an apartment
 - » When you open or close bank accounts
 - » When you have a change in marital status
 - » When you have a child
 - » When your child changes schools
 - » During retirement planning
 - » When there is a death within the household



EFFAK Checklists and Forms

The EFFAK contains the following four sections of key records and contact information:

- Household Identification
- Financial and Legal Documentation
- Medical Information
- Household Contacts

Each section includes checklists and contact forms to help you collect and assemble your relevant documents and information. Each checklist includes the following columns:

-
- **Type of Document:** This column provides a list of the specific documents for the category (for example, driver's license, bank statements, and health insurance cards).
 - **Have:** Check the box in this column if you have either a paper or electronic copy of the listed document.
 - **N/A (Not Applicable):** Check the box in this column if you do not need this document or if it does not apply to you, your family, or your household. Remember to review your checklist and update documents if your household circumstances change.
 - **Date Added/Updated:** Enter the date in this column when you add the paper and/or electronic copy of a document to your EFFAK. This information will serve as a handy reference point to remind you when it is time to review or update the document. You can then enter the new date in this column when you do a recheck or update.
 - **Tips and Links:** This column provides additional details on your documents, as well as suggestions and links on how to contact agencies or organizations to request paper or electronic copies of your documents.

Things to consider in using the EFFAK checklists:

- When you complete the first two sections, Household Identification and Financial and Legal Documentation, you will have the information needed to apply for FEMA Disaster Assistance. For information on personal disaster preparedness or FEMA disaster assistance, please visit: www.ready.gov and www.disasterassistance.gov. For more information on how to prepare your small business for disaster, please visit: www.sba.gov/emergencypreparedness and www.ready.gov/business.
- Not all documents listed in the EFFAK may be needed by you, your family, or your household.
- If you identify an important document that you do not currently have, please contact the correct company or agency to obtain a copy of the document.
- If the document is an item that you normally carry with you (for example, an insurance card or military ID that you keep in your wallet or purse), make a copy of the item and store that copy with your EFFAK.

Household Identification

Use this section to write down important information for your household. This information can help you to:

- Prove the identity of all household members after a disaster strikes;
- Maintain or re-establish contact with your family or other members of your household;
- Maintain contact with your employer or the employers of others in your household; and
- Apply for FEMA disaster assistance, if eligible (along with the information contained in the Financial and Legal Documentation section).

TYPE OF DOCUMENT	HAVE	N/A	DATE ADDED/ UPDATED	TIPS AND LINKS
IDENTIFICATION DOCUMENTS				
Driver's license				Photocopy front and back
Other photo ID				Photocopy front and back
Birth certificate(s)/ adoption papers/ child custody documents				You can get copies of birth, adoption, death, marriage, and divorce certificates from your state health or social services administration office for a small fee. The Centers for Disease Control and Prevention (CDC) maintains a state-by-state contact list at: www.cdc.gov/nchs/w2w.htm .
Marriage license				
Divorce Decree				
Social Security card(s)				If you need a new card or a replacement card, call your local Social Security Administration (SSA) office for assistance at (800) 772-1213 and tell the operator where you live. To locate a nearby office, visit: https://secure.ssa.gov/ICON/main.jsp .
Child identity cards/ dental records/ DNA swabs				Make sure that you have your children's identification records, including recent photographs, child identity cards with fingerprints, dental records (typically stored by dental care providers), or DNA swabs.

Checklist of Important Documents: Personal and Family Information

TYPE OF DOCUMENT	HAVE	N/A	DATE ADDED/ UPDATED	TIPS AND LINKS
Passport/Green Card				<p>Photocopy the first two pages of your passport or front and back of your Green Card. Having a copy of your passport or Green Card will make getting a replacement quicker, if needed. Information about applying for and renewing a passport is available at: https://travel.state.gov/passports, or you can call the National Passport Information Center at (877) 487-2778. Information about applying for, renewing, and replacing a Green Card is available at: www.uscis.gov/greencard.</p>
Naturalization documents				<p>Information on U.S. Citizenship and Immigration Services is available at: www.uscis.gov. Naturalization documents are the only acceptable proof of citizenship for individuals not born in the United States.</p>

MILITARY/SERVICE INFORMATION

Current military ID				<p>If you are a veteran, keep copies of your DD 214, which is your military discharge form. You can find copies by contacting the U.S. National Archives and Records Administration at (866) 272-6272, or by accessing Veterans Records online at: www.archives.gov/veterans.</p>
Military discharge record (DD 214)				

PETS

Pet ID tags				<p>Ensure that you have a copy of your pet's ID tag numbers and microchip account information, if your pet has one.</p>
Proof of pet ownership (photos of owners with pets, registration papers)				
Pet microchip information				
Emotional support letter				<p>Individuals are not required by law to have this documentation. However, keep in mind that in the event of an emergency, shelters may need paperwork to tell the difference between pets, emotional support animals, and service animals you have with you.</p>
Certification for service animals				

Household Information

Because every household is different, these forms will need to be customized to meet your needs. Only you can know the information that is important for your household. For example, if someone in your household has more than one job, be sure to write down contact information for someone at each job.

YOUR NAME

.....
Last Name First Name Middle Name

.....
Date of Birth Place of Birth

RESIDENCE

.....
Address Apt.

.....
City State ZIP

.....
Home Phone Cell Phone Work Phone

.....
Email Other

CURRENT MAILING ADDRESS OR P.O. BOX

.....
Address Apt.

.....
City State ZIP

NAME OF SPOUSE/PARTNER

.....
Last Name First Name Middle Name

.....
Date of Birth Place of Birth

.....
Cell Phone Work Phone

.....
Email Other

YOUR EMPLOYMENT INFORMATION

.....
Company/Firm

.....
Address

.....
Suite

.....
City

.....
State

.....
ZIP

NAME OF SUPERVISOR OR OTHER WORK CONTACT

.....
Last Name

.....
First Name

.....
Title

.....
Work Phone

.....
Email

.....
Home Phone

.....
Other

YOUR SPOUSE/PARTNER'S EMPLOYMENT INFORMATION

.....
Company/Firm

.....
Address

.....
Suite

.....
City

.....
State

.....
ZIP

NAME OF YOUR SPOUSE/PARTNER'S SUPERVISOR/WORK CONTACT

.....
Last Name

.....
First Name

.....
Title

.....
Work Phone

.....
Email

.....
Home Phone

.....
Other

EMERGENCY NOTIFICATION

On this page, please list trusted family members, friends, or neighbors who should be notified in the event that something happens to you or your spouse.

Contact #1 Relationship

Work Phone Email

Home Phone Cell Phone

Contact #2 Relationship

Work Phone Email

Home Phone Cell Phone

LIST ALL CHILDREN AND OTHER INDIVIDUALS LIVING IN THE RESIDENCE

Person #1 Last Name First Name Middle Name

Email Cell Phone Date of Birth

School/Employer Contact Name/Supervisor

Contact Phone Email

Person #2 Last Name First Name Middle Name

Email Cell Phone Date of Birth

School/Employer Contact Name/Supervisor

Contact Phone Email

Person #3 Last Name First Name Middle Name

Email Cell Phone Date of Birth

School/Employer Contact Name/Supervisor

Contact Phone Email

Person #4 Last Name First Name Middle Name

Email Cell Phone Date of Birth

School/Employer Contact Name/Supervisor

Contact Phone Email



Financial and Legal Documentation

Please use this section to record information on your key accounts, including but not limited to:

- Housing payments
- Other financial obligations (for example, utility bills, credit/debit card accounts, receipts from child support payments)
- Financial accounts (for example, checking, savings, or retirement accounts)
- Insurance policies
- Sources of income
- Tax statements
- Estate planning

This financial information is important because it can help you to:

- Identify your financial records and responsibilities (you may need to show proof of income when you apply for disaster assistance);
- Re-establish your financial accounts if checks are destroyed or your regular online access methods are unable to be used;
- Maintain payments and credit;
- Be able to speak to companies and individuals who can help you to start recovery. This information will allow you to contact your insurance company to discuss damages and repairs, contact utilities regarding outages and solutions, etc.; and
- Apply for FEMA disaster assistance, if eligible (along with the material contained in the Household Identification section).

Important Reminder

In the event of an emergency or disaster, you are still responsible for paying your mortgage regardless of the condition of your house or whether or not you can live in it. You are also responsible for paying your credit card bills. If you do not pay your bills, this can negatively affect your credit at a time when you need credit the most.

If an emergency or disaster causes you to lose income and you are unable to pay your bills, we recommend that you call your credit card issuers as soon as possible and explain your situation. Many card issuers will work with you to create a schedule that works for you and your personal situation in times of emergency. For more information on the impact of natural disasters on banking, please visit: www.fdic.gov/news/disaster/consumers.html.

Checklist of Important Documents: Financial Information

TYPE OF DOCUMENT	HAVE	N/A	DATE ADDED/ UPDATED	TIPS AND LINKS
HOUSING PAYMENTS				
Lease or rental agreement				Proof of housing rental may be required to receive Federal disaster assistance. If you need a copy of your lease or rental agreement, ask your property owner for a copy.
Mortgage or real estate deeds of trust				Proof of home ownership may be required to receive Federal disaster assistance. If you need a copy of your mortgage or deed of trust, contact your lending institution. NOTE: You must continue to pay your mortgage even if your home is destroyed or unlivable due to a disaster. Failure to pay your mortgage could put your loan in default, which could cause a foreclosure.
Second mortgage/ private mortgage insurance				Include documentation of all mortgages on your home.
Home equity line of credit (HELOC)				Include copies of other loans or financial responsibilities tied to your home.

OTHER PAYMENTS/FINANCIAL OBLIGATIONS

Include statements from all your accounts. These documents will include the name of the financial institution, the name of the account holder, the account number, and contact phone numbers.

Utility bills (electric, water, gas)				If you do not have a copy of your lease, having proof of utility payments is very important for showing proof of residence.
Loan payments for vehicles				Include copy of loan agreement.
Credit card				Include account number, routing number, verification codes and phone numbers to report lost or stolen cards.
Credit card				
Credit card				
Student loan				Include copy of loan agreement.



TYPE OF DOCUMENT	HAVE	N/A	DATE ADDED/ UPDATED	TIPS AND LINKS
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OTHER PAYMENTS/FINANCIAL OBLIGATIONS

Include statements from all your accounts. These documents will include the name of the financial institution, the name of the account holder, the account number, and contact phone numbers.

Alimony payments				Include copy of payment agreement
Child support payments				Include copy of payment agreement and any check stubs or receipts of payments.
Elder care facilities				Include copy of payment agreement.
Automatic payments (such as gym memberships)				Include copy of payment agreement.
Other				

FINANCIAL ACCOUNTS/OTHER ASSETS

Bank/credit union/ debit card/prepaid debit statements				Many people do most of their banking and other financial business online. If you bank electronically, download electronic copies of your account statements on a removable flash or external hard drive every few months. You can also print and store hard copies of account statements on a regular basis (for example, every three months). The main goal of this is to keep proof that you have an account, your account number, and the institution's contact information.
Retirement accounts (401K, TSP, IRA)				
Investment accounts (stocks, bonds, mutual funds)				
Vehicle registration/ ownership papers				If you do not have your car ownership papers, you should be able to get a reissued vehicle title or registration from your local Department of Motor Vehicles.
Other				



TYPE OF DOCUMENT	HAVE	N/A	DATE ADDED/ UPDATED	TIPS AND LINKS
------------------	------	-----	------------------------	----------------

INSURANCE POLICIES

Property/ homeowners/renters insurance (including riders)				<p>Call the claims numbers on your insurance policies to verify that the policy numbers are correct. Retain a copy of the claims call number with your records. Many insurance policies are not active until 30 days after paperwork is signed. Review your policies' coverage to be sure they are still enough to support you and your family. For more tips on how to insure your home, visit: www.usa.gov/property-insurance.</p>
Copies of photos of property and contents (including photos of any valuable items that are separately covered)				
Auto insurance				
Life insurance				
Professional appraisals of personal property				
Pet insurance				
Flood insurance				
Funeral insurance				
Other				

SOURCES OF INCOME

Recent pay stubs for all sources of income				<p>Consider including one or two recent pay stubs for reference.</p>
Government benefits (Social Security, Temporary Assistance for Needy Families, Veterans benefits)				<p>Having proof of your income sources will be important if an emergency interrupts your income. To learn more about government benefits, grants, and financial aid and to obtain any needed documentation, please visit: www.benefits.gov. If you receive paper checks for any of your Federal benefits, consider signing up for automatic benefits through Go Direct (www.fiscal.treasury.gov/GoDirect/).</p>
Alimony income				
Child support income				
Rewards accounts (frequent flyer programs, hotel rewards)				
Other				



TYPE OF DOCUMENT	HAVE	N/A	DATE ADDED/ UPDATED	TIPS AND LINKS
------------------	------	-----	------------------------	----------------

TAX STATEMENTS

Previous year's tax returns (Federal, state, and/or local)				Tax returns from the previous three years may be needed to apply for some new loans. You may need to check whether or not you are eligible for income-based assistance. Tax experts also recommend keeping all tax returns and records for seven years.
Property tax statement				
Personal property tax (for example, car tax)				

ESTATE PLANNING

Will/Trust				A will is a legal document that specifies who will receive your property after your death. A trust holds the property transferred to it and can be given to a trusted loved one before your death. These documents can help reduce family conflicts, legal time, and financial costs during the stressful time of losing a loved one. Most financial planners can help you create a will or trust, or you can contact a local legal aid office for help. Remember to file living wills and advance directive with hospitals and primary care doctors.
Power(s) of attorney (personal/property)				Giving someone "power of attorney" allows another person to act on your behalf. This person does not need to be an attorney to be given power of attorney. You can give someone complete authority or authority that is limited to certain acts and/or certain periods of time. This is a legal document, and it should be written and reviewed by a lawyer.
Other				

Financial Account Information

Note: Safeguarding your documents means keeping an extra copy in a safe place that you can access if your main copy is damaged or misplaced

FINANCIAL ACCOUNT INFORMATION (Banks, Credit Unions, Retirement Accounts)

.....
Name of Institution

.....
Type of Account

.....
Last Four Digits of Account Number

.....
Institution Phone Number

.....
Website

FINANCIAL ACCOUNT INFORMATION (Banks, Credit Unions, Retirement Accounts)

.....
Name of Institution

.....
Type of Account

.....
Last Four Digits of Account Number

.....
Institution Phone Number

.....
Website

CREDIT/DEBIT CARD INFORMATION

.....
Card Type (MasterCard, Visa, American Express, etc.)

.....
Issuer of the Card

.....
Card Cancellation Phone Number

.....
Website

CREDIT/DEBIT CARD INFORMATION

Card Type (MasterCard, Visa, American Express, etc.)

Issuer of the Card

Card Cancellation Phone Number

Website

INSURANCE POLICIES

Firm/Institution Name

Name of Policy Holder

Policy Number

Claims Phone Number

Type of Policy

Value

Coverage Period

Website

INSURANCE POLICIES

Firm/Institution Name

Name of Policy Holder

Policy Number

Claims Phone Number

Type of Policy

Value

Coverage Period

Website

FINANCIAL OBLIGATIONS (Annual, Quarterly, and Monthly Payments)

.....
Payee Account/Policy Number

.....
Name of Account Holder

.....
Payment Amount Due Date(s)

.....
Date of Final Payment (if applicable)

.....
Website

FINANCIAL OBLIGATIONS (Annual, Quarterly, and Monthly Payments)

.....
Payee Account/Policy Number

.....
Name of Account Holder

.....
Payment Amount Due Date(s)

.....
Date of Final Payment (if applicable)

.....
Website

FINANCIAL OBLIGATIONS (Annual, Quarterly, and Monthly Payments)

.....
Payee Account/Policy Number

.....
Name of Account Holder

.....
Payment Amount Due Date(s)

.....
Date of Final Payment (if applicable)

.....
Website

Medical Information

Please use this section to store information relating to the health and medical needs of your household.

TYPE OF DOCUMENT	HAVE	N/A	DATE ADDED/ UPDATED	TIPS AND LINKS
MEDICAL				
Physician				You may wish to put a copy of your physician's or specialist's business card or paperwork from your most recent visit.
Pediatrician				
Medical specialist (e.g., dentist, optometrist)				
Copy of health insurance ID card(s), including Veteran Health Identification Card(s)				You can get a copy of your health insurance cards from your insurance provider or the Department of Veterans Affairs.
Copy of pharmacy ID card(s)				
Medicare card				
Medicaid card				
Record of immunizations/allergies				
Caregiver agency contract or service agreement				
List of medications you take on a regular basis				
Copies of current prescriptions (including glasses)				
List models, serial numbers, and suppliers for medical equipment (pacemakers, feeding pumps, home IV units, suction machines, wheelchairs, Braille or lower vision equipment)				
Disabilities documentation				
Living will/power of attorney (medical)				A living will is a legal document that explains the type of care and degree of medical attention you would want in the event of a life-threatening medical condition. These can be obtained free of charge. Discuss this with your health care provider.
Other				

Checklist of Important Documents: Medical Information

TYPE OF DOCUMENT	HAVE	N/A	DATE ADDED/ UPDATED	TIPS AND LINKS
PETS				
Veterinarian contact information				You may wish to put a copy of your veterinarian's business card or paperwork from your most recent visit in your EFFAK.
Pet immunization records				
Copies of current pet prescriptions				



Household Contacts

It is important for you to have contact information for all your financial advisors, health professionals, and service providers. You may wish to put a copy of a business card in your EFFAK or add these contacts to your smart phone contact list. This information will serve as a backup in case your address book or contact lists are lost or destroyed during an emergency or disaster. These contacts could include, but are not limited to, the following:

- Landlord or mortgage representative
- Doctor, dentist, or other health care providers (for example, audiologists, kidney dialysis centers)
- Insurance agent
- Person in charge of your military benefits
- Social services representative (for services such as the Supplemental Nutrition Assistance Program (SNAP), Aid to Family programs, Supplemental Security Income, and Social Security Disability Insurance)
- Local disability service provider or case manager
- Assistive technology or Durable Medical Equipment provider
- Lawyer
- Financial advisor
- Banking institution(s)
- Neighborhood, civic, and house of worship contacts
- Household service providers (for example, plumber, electrician, roofer, carpenter)

POINT OF CONTACT #1:

.....
Contact Type

.....
Last Name

.....
First Name

.....
Title

.....
Company/Firm

.....
Street

.....
Suite

.....
City

.....
State

.....
ZIP

.....
Work Phone

.....
Email

.....
Home Phone

.....
Fax

.....
Additional Information

POINT OF CONTACT #2:

.....
Contact Type

.....
Last Name

.....
First Name

.....
Title

.....
Company/Firm

.....
Street

.....
Suite

.....
City

.....
State

.....
ZIP

.....
Work Phone

.....
Email

.....
Home Phone

.....
Fax

.....
Additional Information

POINT OF CONTACT #3:

.....
Contact Type

.....
Last Name

.....
First Name

.....
Title

.....
Company/Firm

.....
Street

.....
Suite

.....
City

.....
State

.....
ZIP

.....
Work Phone

.....
Email

.....
Home Phone

.....
Fax

.....
Additional Information

POINT OF CONTACT #4:

.....
Contact Type

.....
Last Name

.....
First Name

.....
Title

.....
Company/Firm

.....
Street

.....
Suite

.....
City

.....
State

.....
ZIP

.....
Work Phone

.....
Email

.....
Home Phone

.....
Fax

.....
Additional Information

POINT OF CONTACT #5:

.....
Contact Type

.....
Last Name

.....
First Name

.....
Title

.....
Company/Firm

.....
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Work Phone

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Home Phone

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Fax

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Additional Information

POINT OF CONTACT #6:

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Contact Type

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Last Name

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First Name

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Title

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Company/Firm

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Additional Information



Protecting Your Information

Once you have collected all your financial, legal, and contact information, it is very important to keep this information safe.

Helpful Tips to Protect Your Identity and Important Information

The Federal Trade Commission (FTC) has created a special website (www.consumer.ftc.gov/topics/repairing-identity-theft) to provide individuals with tips and guidance that they can use in the event of identity theft, the misuse of checking accounts, the theft of financial documents, or the loss of debit/credit cards or government-issued identification.

For example, in the case of a lost credit or debit card, the FTC suggests that you do the following:

- Immediately report the loss to your financial institution via telephone.
- Send a follow-up letter or email to the institution with the details of the card loss, including your account information, when you first noticed the loss, and when you reported the loss. (Note: Some card issuers may require you to provide your written confirmation within 10 days of calling to tell them about your situation).
- Check your statements on a regular basis and report to your card issuer any payments or deposits that you did not make or agree to.
- Check if your homeowners or renters insurance policy provides liability coverage for card loss or theft.
- Review your credit score or credit report each year to check for potential unapproved access to your accounts and potential identity theft.
- Sign up for an identity monitoring service to make sure your personal information is protected in the future.

Keeping Your Electronic Records Safe

You have probably already created a password, personal identification number (PIN), or answered personal security questions for your electronic banking, bill paying, purchasing, and other financial activities. These items provide an extra measure of protection for you and your accounts. We *do not* recommend keeping written lists of this type of personal password information with the paper or electronic copies of your EFFAK. If you do keep written lists of your passwords, PINs, or security questions, you may want to consider substituting a “hint” word or phrase for the actual information needed to unlock your accounts. This hint will allow you to remember the real access information easily when needed, while stopping unauthorized users from using your accounts.

Tips on Passwords and PINs

Choosing secure passwords is one of the most important things you can do to keep your accounts and identity safe. Be sure to select a password or PIN that is memorable but not something that is public information about yourself. Someone can easily discover a birth date, phone number, nickname, or other similar reference that is connected to you. In addition, you should avoid using the same or similar passwords or PINs for more than one account. Using different passwords or PINs will reduce the chance that you will have more than one account at risk if someone illegally gains access to your password or PIN.

Lastly, *never* give out a password or PIN for any account to anyone, no matter whom the person is or claims to be. No customer service representative, systems administrator, or corporate security officer should ever ask you for your password or PIN. If someone is authorized to access your account, he or she does not need your password to get access.

What To Do If Your EFFAK Is Stolen

If you believe that your EFFAK or any of your important documents have been stolen or illegally accessed, you should *immediately* contact all of your financial institutions (such as banks or credit card companies), insurance agencies, and similar companies about the situation and tell them what has happened. These organizations have their own rules and procedures for monitoring, closing, or reopening your accounts. They can also help you with security details, including giving you new account numbers and establishing new PINs.

Under the Electronic Fund Transfer Act (www.consumer.ftc.gov/articles/0218-electronic-banking), if you report the loss of your debit or ATM card before any unauthorized activity occurs, you are not responsible for any transactions that you did not approve of. If you report the loss quickly (within two business days of learning that the card is lost), you have limited responsibility for any unauthorized transfers that occurred before you reported the loss. Even if you have not lost your debit or ATM card, FTC suggests that you regularly review and monitor your statements and account activity for unusual or suspicious activity, especially if you bank online.

Other Steps for Preparing

What Else Can You Do To Prepare?

Once your EFFAK is complete, you can take other steps to prepare for potential disasters or emergencies. An important first step is to learn about the types of disasters that may happen where you live, work, or travel most often. Make a communication plan to ensure the EFFAK is shared with everyone in your household to increase its usefulness in case of emergency. Then, join with others in your neighborhood, workplace, school, or house of worship to take action and to stay safe before, during, and after the emergency. For more information on how to prepare, please visit www.ready.gov or contact your local emergency manager. A great first step is to download the FEMA app to your smartphone.

Review Operation HOPE's Personal Disaster Preparedness Guide

This guide outlines additional types of information to consider storing for use after a disaster (such as information on health care, pets and animal shelters, employment, childcare, and schools). The document also asks you to think about three types of emergencies that are most likely to occur in your community, as well as actions you can take to protect and recover from an emergency or disaster. Finally, the guide includes various "Plans of Action" to which you can refer in the event of an emergency. Review the guide at: www.operationhope.org/disastertools.

Visit Ready.gov

Ready.gov can help you learn how to stay informed about different types of emergencies, make a family emergency plan, build an emergency supply kit, and get involved in your community. Go to www.ready.gov to learn more.

Get Involved in Your Community's Preparedness Activities

Creating communities that can rebuild themselves following an emergency takes trained volunteers and an informed public. Here are a few ways you can help:

- Learn about the emergency plans for your children's schools, your workplace, and your neighborhood.
- Participate in community exercises and drills.
- Take training in first aid and emergency response skills.
- Volunteer to support your local first responders.
- Join the HOPE Corps, Operation HOPE's nationwide network of volunteers dedicated to promoting financial self-sufficiency and community empowerment. For more information, visit: www.operationhope.org/Program/pid/4.

Find out other ways to get involved at: www.ready.gov/get-involved.

Download the FEMA Mobile App

Be prepared and download the FEMA app for free on the App Store and Google Play. Learn what to do before, during, and after emergencies with safety tips & get weather alerts from the National Weather Service for up to five different locations anywhere in the United States.

Follow Tips for Employers and Business Owners

Is your company or business financially prepared for an emergency or disaster? If not, you are not alone. According to the Insurance Information Institute, about 25 percent of all businesses affected by a major disaster never reopen.¹

The following resources are available to help you financially prepare your business for potential emergencies, as well as increase the safety and security of your employees and your community. It is important to prepare your organization. Planning now can reduce the time it takes to resume normal work after a disaster.

Ready Business

The Ready Business Program (www.ready.gov/business) encourages businesses to take four steps to prepare for emergencies:

- Plan to stay in business.
- Talk to your employees.
- Protect your investment.
- Contact your customers and suppliers.

The Ready Business program offers business leaders step-by-step guides to build hazard-specific preparedness plans within an organization.

Small Business Administration

The U.S. Small Business Administration (SBA) has established an Emergency Preparedness Web page (www.sba.gov/emergencypreparedness) to provide business owners with links to important information, including emergency preparedness, maintenance of business operations (also known as continuity of operations, or COOP), disaster assistance, cleanup, and recovery.

¹ www.iii.org/press_releases/insurance-lessons-learned-from-sandy-steps-to-keep-your-business-running-following-a-disaster.html



If Disaster Strikes

If you have been affected by an event that is declared a Federal disaster by the President, you should immediately call FEMA to apply for Federal assistance. If you have access to the Internet, you can complete FEMA's online disaster application at www.disasterassistance.gov or on your mobile device at m.fema.gov. If you do not have access to the Internet, please call (800) 621-FEMA (3362) or TTY (800) 462-7585.

Following most disasters or emergencies, FEMA will open Disaster Recovery Centers (www.fema.gov/disaster-recovery-centers) in the affected areas. Once they are opened, you can visit the location to speak with FEMA representatives about available disaster recovery programs.

After a disaster, you should safely locate or recover your stored EFFAK and the copies of your important documents. You should then review the EFFAK to figure out which materials you may need to use during your recovery period, such as contact information for out-of-state relatives or family members, homeowners or renters insurance policies, or bank account data.

Disaster Assistance Resources

If you have been affected by a disaster and need assistance, contact FEMA at (800) 621-3362 or TTY (800) 462-7585. If you use 711 or Video Relay Service (VRS), call (800) 621-3362. Multilingual operators are available to answer calls seven days a week from 7 a.m. to 10 p.m. CT. You can register online at www.disasterassistance.gov or by smartphone or tablet at m.fema.gov. Additional information on family recovery resources are available at: www.mymoney.gov/Pages/Hurricane.aspx.

HOPE Coalition America also has financial counselors available to help you after an emergency. Through the HOPE Crisis Hotline and onsite counseling centers, the Coalition's staff can provide you with additional financial recovery information. Call (888) 388-HOPE (4673) for assistance.

What Information Do I Need to Apply?

Whether applying online at www.disasterassistance.gov from your computer or smartphone, or over the phone through a FEMA call center, you should have a pen and paper and the following information ready:

- Your Social Security number;
- Current and pre-disaster address;
- A telephone number where you can be contacted;
- Insurance information;
- Total household annual income;
- A routing and account number from your bank (only necessary if you want to have disaster assistance funds moved directly into your bank account); and
- A description of what you lost because of the disaster.

After you complete your application for assistance, you will receive a FEMA application number. Please write down this number and keep it for future reference.

Beware of Scams

As a disaster survivor, you should be watchful and aware that criminals and other dishonest people may try to take advantage of a disaster situation. These individuals may try to gather personal information from disaster survivors to commit identity theft or collect payments for disaster assistance services that they do not provide. The “Additional Resources” section includes links to articles that will help make you more aware of these and other potential disaster-related scams.

If you encounter an individual or situation that causes you concern or seems suspicious, **you should immediately report the matter to local authorities or to the National Center for Disaster Fraud at (866) 720-5721.**

FEMA Tips to Safeguard Against Disaster-Related Fraud

- Federal workers do not solicit or accept money.
- If in doubt, ask for an official, government-issued laminated photo ID. A shirt or jacket with a government logo is not definite proof of identity.
- Safeguard your personal information (such as your Social Security number or bank account numbers), and be cautious about providing it to unknown individuals.
- Beware of people going door-to-door to damaged homes or contacting you and claiming to be building contractors. These individuals could be scam artists, especially if they attempt to get you to give them your financial information.

Additional Resources

Helpful Organizations and Resource Pages

- American Red Cross: www.redcross.org
- Federal Disaster Assistance: www.disasterassistance.gov
- Extension Disaster Education Network: www.EDEN.lsu.edu
- Financial Preparedness (Ready.gov): www.ready.gov/financialpreparedness
- HOPE Coalition America (Operation HOPE): www.operationhope.org/hope-coalition-america
- Financial Education: www.mymoney.gov
- Small Business Association: www.sba.gov/emergencypreparedness and www.preparemybusiness.org/
- USA.gov: www.usa.gov
- GoDirect.gov: www.godirect.gov

Additional References and Tools

- The American Red Cross Mobile Apps: <http://www.redcross.org/get-help/how-to-prepare-for-emergencies/mobile-apps>
- Avoiding Loan Scams After a Natural Disaster (Consumer Financial Protection Bureau): www.consumerfinance.gov/blog/avoiding-loan-scams-after-a-natural-disaster
- CFTC Fraud Advisories: False Promises of Profits as a Result of Natural Disasters (U.S. Commodity Futures Trading Commission): www.cftc.gov/ConsumerProtection/FraudAwarenessPrevention/CFTCFraudAdvisories/fraudadv_falessprom
- Computer Security (Federal Trade Commission (FTC): www.consumer.ftc.gov/topics/computer-security
- Disaster Financial Recovery Score: <http://dfrscore.org/>
- Disaster Recovery Log (North Dakota State University): www.ag.ndsu.edu/extension/apps/disaster-recovery-journal
- Disaster Survivor Application Checklist (FEMA): <https://www.disasterassistance.gov/get-assistance/application-checklist>
- Find out your financial well-being (Consumer Financial Protection Bureau (CFPB): <https://www.consumerfinance.gov/consumer-tools/financial-well-being/>

Additional Resources

Additional References and Tools

- IS-909: Community Preparedness: Implementing Simple Activities for Everyone (FEMA; also available in Spanish): training.fema.gov/EMIWeb/IS/courseOverview.aspx?code=is-909
- Personal Disaster Preparedness Guide (PDPG) (Operation Hope): <http://www.operationhope.org/pdpg>
- Protecting Your Identity (FTC): www.consumer.ftc.gov/topics/protecting-your-identity

EFFAK Partners

About Operation HOPE, Inc.

Operation HOPE, Inc. (HOPE) is America's first nonprofit social investment bank and a national leader in providing financial literacy and economic empowerment programs. Through ongoing cooperation and long-term partnerships with leading government, private sector, and community interests, HOPE works to bring independence and a long-lasting spirit of revitalization to America's inner-city communities. In advance of national disasters, HOPE Coalition America (HCA) offers seminars and preparedness kits. After a disaster, HCA provides one-on-one assistance from staff and local volunteers to those directly affected by the emergency.

In addition, the HOPE-Inside network places trained financial educators and counselors in existing community-based organizations and businesses to serve adult populations that already congregate together to efficiently provide: credit, money management, and homeownership education and counseling; small business and entrepreneurial training; and disaster assistance and preparedness services. These HOPE Inside locations also serve America's youth via its financial dignity program, Banking on Our Future, and via its entrepreneurial and small-business mentoring program, HOPE Business In A Box Academies. Taken together, these programs make HOPE the national leader in providing economic empowerment tools and services, making free enterprise work for all Americans. To date, HOPE has 103 HOPE Insides in the U.S. and has delivered its financial empowerment programs to 1.9 million adults and 900,000 youth.

About the Financial Literacy and Education Commission

The Financial Literacy and Education Commission was established under the Fair and Accurate Credit Transactions Act of 2003. The Commission was tasked with developing a national financial education website (www.mymoney.gov), along with a hotline ((888) My-Money) and a national plan to improve financial education. It is chaired by the Secretary of the Treasury, and the vice chair is the director of the Consumer Financial Protection Bureau.

The Commission makes up the senior leaders from 20 Federal agencies: Office of the Comptroller of the Currency; Federal Reserve; Federal Deposit Insurance Corporation; National Credit Union Administration; Securities and Exchange Commission; Departments of Education, Agriculture, Defense, Health and Human Services, Housing and Urban Development, Labor, and Veterans Affairs; Federal Trade Commission; General Services Administration; Small Business Administration; Social Security Administration; Commodity Futures Trading Commission; Office of Personnel Management; White House Office of Public Engagement; and its newest member, FEMA.

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FEMA



The Emergency Financial First Aid Kit is available for free from FEMA.
Call (800) 480-2520 and ask for publication number 1075.

It is also available as a free download online at: www.ready.gov/financialpreparedness and at www.operationhope.org.