READY TOGETHER FOUNDATION

COMMUNITY PREPAREDNESS RESOURCE LIBRARY

RTF-124

Family Financial Preparedness Guide

A Practical Guide to Protecting Your Household Financially Before, During, and After an Emergency

Building Resilient Communities Together

Financial Preparedness Is Part of Emergency Preparedness

Emergencies can affect more than our homes and our health—they can also place unexpected financial pressure on families.

Preparing your finances before an emergency can help reduce stress, support faster recovery, and provide greater peace of mind.

Being financially prepared is another way of protecting the people you love.

Why Financial Preparedness Matters

Preparing financially helps your family:

- Recover more quickly after an emergency.
- Protect important financial records.
- Reduce financial stress.
- Access essential resources more easily.
- Make informed decisions during difficult times.

Prepared families are better positioned to recover.

Organize Important Documents

Keep copies of essential documents together in a waterproof and portable folder.

Include:

☐ Identification documents.

☐ Birth certificates.

☐ Insurance policies.

☐ Property records.

☐ Medical information.

☐ Emergency contact list.

☐ Banking information.

☐ Copies of important passwords stored securely.

Review your documents regularly to ensure they are current.

Build an Emergency Savings Fund

If possible, set aside money for unexpected expenses.

Even small amounts saved consistently can make a meaningful difference.

Consider saving for:

☐ Food.

☐ Temporary accommodation.

☐ Transportation.

☐ Medical expenses.

☐ Emergency household repairs.

Start with a goal that fits your family's circumstances and build over time.

Review Your Insurance Coverage

Understand the protection available through your insurance policies.

Review:

☐ Homeowners or renters insurance.

☐ Vehicle insurance.

☐ Health insurance.

☐ Life insurance.

☐ Other policies relevant to your household.

Ask questions if you are unsure what your coverage includes.

Protect Digital Information

Store important information securely.

☐ Use strong passwords.

☐ Enable multi-factor authentication where available.

☐ Back up important digital files.

☐ Keep electronic copies of key documents in a secure location.

Digital preparedness supports financial recovery.

Prepare for Temporary Income Disruptions

Emergencies may interrupt normal work or business activities.

Consider:

☐ Identifying essential monthly expenses.

☐ Discussing emergency financial plans as a family.

☐ Keeping a list of community assistance resources.

☐ Reviewing available employee benefits or leave policies.

Planning ahead reduces uncertainty.

Protect Against Fraud After Disasters

Unfortunately, scams sometimes increase after emergencies.

Protect yourself by:

☐ Verifying requests for donations.

☐ Confirming contractor credentials.

☐ Avoiding offers that seem too good to be true.

☐ Protecting personal and financial information.

Always use trusted sources.

Helping Children Understand Financial Preparedness

Teach children:

☐ Why families prepare for emergencies.

☐ The importance of saving.

☐ How planning helps during unexpected situations.

☐ That preparedness is about caring for one another.

Prepared children become responsible adults.

Supporting Older Adults

Help older family members by ensuring:

☐ Important financial documents are organized.

☐ Trusted contacts are available if assistance is needed.

☐ Banking information is protected.

☐ Emergency contact lists are current.

Preparation brings peace of mind.

Community Resources

Learn about assistance programs that may be available after disasters.

These may include:

☐ Temporary housing support.

☐ Food assistance.

☐ Disaster recovery centers.

☐ Local nonprofit organizations.

☐ Community recovery services.

Knowing where to seek help is part of preparedness.

Ready Together Action

Complete these three steps this week:

☐ Organize your important family documents.

☐ Review your insurance coverage.

☐ Set a personal goal to begin or strengthen your emergency savings.

Every small step today helps build a stronger tomorrow.

Review Your Financial Preparedness

Review your financial preparedness:

☐ Every six months.

☐ After major life changes.

☐ After moving.

☐ After updating insurance policies.

Preparedness grows through regular review.

About Ready Together Foundation

Ready Together Foundation is dedicated to building resilient communities through emergency preparedness, emergency relief and response, youth engagement, and outreach to vulnerable populations.

Our work focuses on:

- Community Emergency Preparedness
- Emergency Relief & Response
- Youth Preparedness & Leadership
- Vulnerable Population Outreach

Together, we are building stronger, safer, and more resilient communities.

Ready Together Foundation

Building Resilient Communities Together

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Preparedness is a journey, not a one-time event. Every small step you take today helps protect the people you care about tomorrow.