



Emergency Financial First Aid Kit (EFFAK)

Strengthen Your Financial Preparedness
for Disasters and Emergencies

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FEMA

EFFAK™

The Emergency Financial First Aid Kit is available for free from the Federal Emergency Management Agency (FEMA). Call **(800) 480-2520** and ask for publication number P-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.



Daniel Kaniewski, PhD
Deputy Administrator for Resilience
Federal Emergency Management Agency



John Hope Bryant
CEO and Founder
Operation HOPE, Inc.

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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 Operation HOPE, 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 reading the EFFAK and filling out the included checklists and forms, you will have a centralized record of essential household information whenever you need it. This will give you peace of mind, as you will be more prepared and capable of rebuilding your life if you ever find yourself impacted by a disaster. This guide also offers suggestions on safeguarding and storing your EFFAK, as well as information on protecting your family, property, and other resources.

The EFFAK includes checklists of important documents and forms to capture information vital for disaster recovery that fall into the following four categories:

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

If you have questions or need assistance completing your EFFAK, call **(888) 388-HOPE (4673)**. For more information on HOPE Coalition America, visit: www.operationhope.org. For information on personal disaster preparedness or FEMA disaster assistance, 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, which 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 financial 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 appropriate 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 membership fees.
- 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 version 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.
- 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 (e.g. 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.

- 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.
- File living wills and advanced directives 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. Provide instructions that they should only open the envelope 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 regularly. Updates are especially important when significant changes in your life occur.

- Suggested times when you should review your EFFAK:
 - During tax preparation time
 - At the start or end of daylight savings 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

This section discusses the following four types 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 (e.g., 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 useful 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 review your EFFAK or make updates.
- **Tips and Links:** This column provides additional details about certain documents, as well as suggestions and links on how to contact agencies or organizations to request paper or electronic copies of your documents.

Consider the following when 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, visit: www.ready.gov and www.disasterassistance.gov. For more information on how to prepare your small business for disaster, visit: www.sba.gov/emergencypreparedness and www.ready.gov/business.
- You may not require all documents listed in the EFFAK checklists as they may not be relevant to you, your family, or your household.
- If you identify an important document that you do not currently have, contact the appropriate company or agency to obtain a copy of the document.

- If the document is an item that you normally carry with you (e.g., 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 about 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).

Checklist of Important Documents: Personal and Family Information				
Type of Document	Have	N/A	Date Added/Updated	Tips and Links
IDENTIFICATION DOCUMENTS				
Driver's license				Photocopy the front and back.
Other photo ID				Photocopy the 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/ .
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.
Passport/Green Card				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: www.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 .
Naturalization documents				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: www.uscis.gov .

Checklist of Important Documents: Personal and Family Information

Type of Document	Have	N/A	Date Added/ Updated	Tips and Links
MILITARY/SERVICE INFORMATION				
Current military ID				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 .
Military discharge record (DD 214)				
PETS				
Pet ID tags				Ensure that you have a copy of your pet's ID tag numbers and microchip account information, if your pet has one. Also, include a current photograph of you with your pet.
Proof of pet ownership (e.g. photos of owners with pets, registration papers)				
Pet microchip information				
Emotional support letter				An emotional support letter is a document provided by a licensed mental health professional that confirms your need for the support animal and states that you are under the care of a licensed doctor or therapist who has prescribed to you an emotional support animal.
Certification for service animals				There are no legal requirements for individuals to have this documentation. However, keep in mind that in the event of an emergency, shelters may need paperwork to differentiate between pets, emotional support animals, and service animals you have with you.

Household Information

Because every household is different, you will need to **customize these forms to meet your needs**. 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 Place:
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

In the following forms, list trusted family members, friends, or neighbors who should be notified if 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

Use this section to record information on your **key accounts**, including but not limited to:

- Housing payments;
- Other financial obligations (e.g., utility bills, credit/debit card accounts, receipts from child support payments);
- Financial accounts (e.g., checking, savings, or retirement accounts);
- Insurance policies;
- Sources of income;
- Tax statements; and
- 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 not working or inaccessible;
- Maintain payments and credit;
- Be able to speak to companies and individuals who can help you to start recovery (e.g., contacting your insurance company to discuss damages and repairs, contacting utilities regarding outages and solutions); 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 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 your personal situation in times of emergency. For more information on the impact of natural disasters on banking, visit:

www.fdic.gov/news/disaster/consumers.html.

Type of Document	Have	N/A	Date Added/ Updated	Tips and Links
HOUSING PAYMENTS				
Lease or rental agreement				You may require proof of housing/rental 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				You may require proof of home ownership 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 a disaster destroys your home or makes it uninhabitable. Failure to pay your mortgage could put your loan in default, which could result in foreclosure.
Second mortgage/private mortgage insurance				Include documentation of all mortgages on your home.
Home equity line of credit				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 (e.g., 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 a copy of the loan agreement.
Credit card #1				Include the account number, routing number, verification codes, and phone numbers to report lost or stolen cards.
Credit card #2				
Credit card #3				
Student loan				Include a copy of the loan agreement.
Alimony payments				Include a copy of the payment agreement.
Child support payments				Include a copy of the payment agreement and any check stubs or receipts of payments.
Elder care facilities				Include a copy of the payment agreement.
Automatic payments (e.g., gym memberships)				Include a copy of the 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

	Have	N/A	Date Added/ Updated	Tips and Links
Retirement accounts (401K, Thrift Savings Plan, Individual Retirement Account (IRA))				flash or external hard drive every few months. You can also print and store hard copies of account statements on a regular basis (e.g., 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.
Investment accounts (e.g., stocks, bonds, mutual funds)				
Vehicle registration/ ownership papers				If you do not have your car ownership papers, you should be able to get a re-issued vehicle title or registration from your local Department of Motor Vehicles.
Other				
Property/homeowners/ renters insurance (including riders)				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 you sign the paperwork. 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: http://www.usa.gov/property-insurance .
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				Floods are the nation's most common natural disaster. Flood damage is rarely covered under your homeowners or renters insurance. To learn more about coverage options, contact your agent, call the NFIP Help Center at 1-800-427-4661, or visit www.floodsmart.gov .
Funeral insurance				
Other				
Recent pay stubs for all sources of income				Consider including one or two recent pay stubs for reference.
Government benefits (e.g., Social Security, Temporary Assistance for Needy Families, Veterans benefits)				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, visit: www.benefits.gov . If you receive paper checks for any of your Federal benefits, consider signing up for automatic benefits through Go Direct (http://www.fiscal.treasury.gov/GoDirect/).

Checklist of Important Documents: Financial Information

Type of Document	Have	N/A	Date Added/ Updated	Tips and Links
Alimony income				
Child support income				
Rewards accounts (e.g., frequent flyer programs, hotel rewards)				
Other				
TAX STATEMENTS				
Previous year's tax returns (Federal, state, and/or local)				You may need tax returns from the previous three years to apply for some new loans. Check whether 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 (e.g., 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 you can give it 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 a living will 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 give them 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 that a lawyer should write and review.
Other				

Financial Account Information

Note: Safeguard your documents by 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) #1

Name of Institution:	Type of Account:
Last Four Digits of Account Number:	
Institution Phone Number:	Website:

FINANCIAL ACCOUNT INFORMATION (BANKS, CREDIT UNIONS, RETIREMENT ACCOUNTS) #2

Name of Institution:	Type of Account:
Last Four Digits of Account Number:	
Institution Phone Number:	Website:

CREDIT/DEBIT CARD INFORMATION #1

Card Type (e.g., MasterCard, Visa, American Express):	
Issuer of the Card:	
Card Cancellation Phone Number:	Website:

CREDIT/DEBIT CARD INFORMATION #2

Card Type (e.g., MasterCard, Visa, American Express):	
Issuer of the Card:	
Card Cancellation Phone Number:	Website:

INSURANCE POLICIES #1

Firm/Institution Name:		Name of Policy Holder:	
Policy Number:		Claims Phone Number:	
Type of Policy:	Value:	Coverage Period:	
Website:			

INSURANCE POLICIES #2

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) #1

Payee:	Account/Policy Number:
Name of Account Holder:	
Payment Amount:	Due Dates:
Date of Final Payment (if applicable):	Website:

FINANCIAL OBLIGATIONS (Annual, Quarterly, and Monthly Payments) #2

Payee:	Account/Policy Number:
Name of Account Holder:	
Payment Amount:	Due Dates:
Date of Final Payment (if applicable):	Website:

FINANCIAL OBLIGATIONS (Annual, Quarterly, and Monthly Payments) #3

Payee:	Account/Policy Number:
Name of Account Holder:	
Payment Amount:	Due Dates:
Date of Final Payment (if applicable):	Website:

Medical Information

Use this section to store information relating to the **health and medical needs of your household.**

	Have	N/A	Date Added/ Updated	Tips and Links
Physician contact				You may wish to put a copy of your physician's or specialist's business card or paperwork from your most recent visit into your EFFAK.
Pediatrician contact				
Medical specialist contact (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 (e.g., 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. You can obtain these 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
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 to have **contact information** for all your financial advisors, health professionals, and service providers. Consider putting a copy of their business cards in your EFFAK or adding these contacts to your cell phone contact list. This information serves as a backup in case your address book or contact lists are lost or destroyed during an emergency or disaster. These contacts include, but are not limited to, the following:

- Landlord or mortgage representative;
- Doctor, dentist, or other health care providers (e.g.; 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, 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.

POINT OF CONTACT #1:

Contact Type:		
Last Name:	First Name:	Title:
Company/Firm:		
Street:		Suite:
City:	State:	ZIP
Work Phone:		Email:
Home Phone:		Fax:

POINT OF CONTACT #2:

Contact Type:		
Last Name:	First Name:	Title:
Company/Firm:		
Street:		Suite:
City:	State:	ZIP
Work Phone:		Email:
Home Phone:		Fax:

POINT OF CONTACT #3:

Contact Type:		
Last Name:	First Name:	Title:
Company/Firm:		
Street:		Suite:
City:	State:	ZIP
Work Phone:		Email:
Home Phone:		Fax:

POINT OF CONTACT #4:

Contact Type:		
Last Name:	First Name:	Title:
Company/Firm:		
Street:		Suite:
City:	State:	ZIP
Work Phone:		Email:
Home Phone:		Fax:

POINT OF CONTACT #5:

Contact Type:		
Last Name:	First Name:	Title:
Company/Firm:		
Street:		Suite:
City:	State:	ZIP
Work Phone:		Email:
Home Phone:		Fax:

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 website 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 (<http://www.consumer.ftc.gov/topics/repairing-identity-theft>).

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, 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 connected to you.** In addition, you should avoid using the same or similar passwords or PINs for more than one account.

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 your financial institutions (e.g., banks and credit card companies), insurance agencies, and similar companies to explain the situation. 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, 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

Once your EFFAK is complete, you can take other steps to prepare for disasters. An important first step is to learn about the types of disasters that may occur where you live, work, or frequently travel. Additionally, ensure that you share the EFFAK with everyone in your household to increase its usefulness in case of emergency. Then, join with others in your community to take action and to stay safe before, during, and after the disaster. For more information on how to prepare, visit www.ready.gov, download the FEMA app, or contact your local emergency manager.

Review Operation HOPE's Personal Disaster Preparedness Guide

The Personal Disaster Preparedness Guide (www.operationhope.org/financial-disaster-recovery) outlines additional types of information that you should 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 to in the event of an emergency.

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:

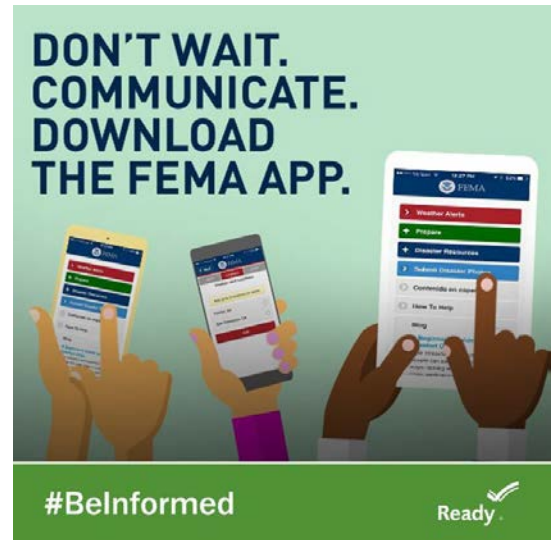
- Learn about the emergency plans for your children's schools, your workplace, and your neighborhood.
- Participate in community preparedness exercises and drills.



- Volunteer with a Community Emergency Response Team (CERT) to learn about disaster preparedness for the hazards that may impact your area and receive training in basic disaster response skills. For more information, visit: www.ready.gov/cert.
- 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/volunteer.
- Find out other ways to get involved at: <http://www.ready.gov/get-involved>.

Download the FEMA Mobile App

Be prepared and download the FEMA app for free from the App Store or Google Play. Learn what to do before, during, and after emergencies with safety tips and 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

It is vital that your company or business is financially prepared for an emergency or disaster. Roughly 40-60 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. 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) offers business leaders step-by-step guides to build hazard-specific preparedness plans within an organization. The Ready Business program encourages businesses to take four steps to prepare for emergencies:

- Identify your risk.
- Develop a plan.
- Take action.
- Be recognized and inspire others.

Small Business Administration

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

¹ https://www.fema.gov/media-library-data/1441212988001-1aa7fa978c5f999ed088dcaa815cb8cd/3a_BusinessInfographic-1.pdf



If Disaster Strikes

If you have been affected by an incident that is declared a Federal disaster, 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. If you do not have access to the internet, call **(800) 621-FEMA (3362)** or TTY **(800) 462-7585**.

Following most disasters, FEMA will open Disaster Recovery Centers (www.fema.gov/disaster-recovery-centers) in the affected areas. Once they open, 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. Additional information on family recovery resources are available at: www.mymoney.gov/Pages/Hurricane.aspx.

Operation HOPE also has financial counselors available to help you after an emergency. Through the HOPE Crisis Hotline and onsite counseling centers, the 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:

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

After you complete your application for assistance, you will receive a FEMA application number. **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**.



Anonymous & Confidential

FEMA Tips to Safeguard Against Disaster-Related Fraud

To help protect yourself from disaster-related fraud, remember the following information:

- 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 trying to scam you, especially if they attempt to get you to give them your financial information.

Additional Resources

The following resources will provide you with additional information on organizations involved with financial preparedness and recovery, as well as information on disaster assistance and avoiding disaster-related fraud.

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
- Financial Education: www.mymoney.gov
- Small Business Administration: www.sba.gov/emergencypreparedness
- 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): <http://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): https://www.cftc.gov/ConsumerProtection/FraudAwarenessPrevention/CFTCFraudAdvisories/fraudadv_falesprom.html
- Computer Security (FTC): <http://www.consumer.ftc.gov/topics/computer-security>
- Disaster Financial Recovery Score (Operation HOPE): <http://dfrscore.org/>
- Disaster Recovery Log (North Dakota State University): <http://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): <https://www.consumerfinance.gov/consumer-tools/financial-well-being/>
- IS-909: Community Preparedness: Implementing Simple Activities for Everyone (FEMA; also available in Spanish): <https://training.fema.gov/is/courseoverview.aspx?code=is-909>
- Protecting Your Identity (FTC): <http://www.consumer.ftc.gov/topics/protecting-your-identity>

EFFAK Partners

About Operation HOPE, Inc.

Operation HOPE, Inc. 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, Operation HOPE works to bring independence and a long-lasting spirit of revitalization to America's inner-city communities. In advance of national disasters, Operation 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, Operation HOPE Business In A Box Academies. Taken together, these programs make Operation HOPE the national leader in providing economic empowerment tools and services, making free enterprise work for all Americans. To date, Operation HOPE has 103 Hope Inside sites or locations in the United States 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) 333-4636—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 consists of 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 P-1075. It is also available as a free download online at: <http://www.ready.gov/financialpreparedness> and at www.operationhope.org.



FEMA

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