

Financial Preparedness

Ready.gov · Source: FEMA · 2026

How to get your money, insurance and records ready before a disaster: what cash and documents to keep, why to switch to electronic benefits, and how to spot scams. For households and workplaces.

READ WITH CARE

FEMA last updated this page on 13 March 2026; we copied it on 2 October 2026. The page still carries pandemic-era wording: a note about financial difficulty "because of the pandemic," a social distancing line about online banking, and a reference to economic impact payments. Treat those as dated. The core advice on documents, cash, insurance and scams still applies. Agencies revise this guidance, so check the original for the current version, and in a real emergency follow instructions from local officials.

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Financial Preparedness

Financial Preparedness Tips

Americans at all income levels have experienced the challenges of rebuilding their lives after a disaster or other emergency. In these stressful times, having access to personal financial, insurance, medical and other records is crucial for starting the recovery process quickly and efficiently.

1. Gather financial and critical personal, household and medical information.
2. Consider saving money in an emergency savings account that could be used in any crisis. Keep a small amount of cash at home in a safe place. It is important to have small bills on hand because ATMs and credit cards may not work during a disaster when you need to purchase necessary supplies, fuel or food.
3. Obtain property (homeowners or renters), health and life insurance if you do not have them. Not all insurance policies are the same. Review your policy to make sure the amount and types of coverage you have meets the requirements for all possible hazards. Homeowners insurance does not typically cover flooding, so you may need to purchase flood insurance from the National Flood Insurance Program.
4. For more helpful financial preparedness tips, download the Emergency Financial First Aid Kit (EFFAK) to get started planning today.

Be Safe

- Be cautious about sharing personal financial information, such as your bank account number, social security number, or credit card number.
- Do not click on links in texts or emails from people you don't know. Scammers can create fake links to websites.
 - Remember that the government will not call or text you about owing money or receiving economic impact payments.
 - Be aware that scammers may try to contact you via social media. The government will not contact you through social media about owing money or receiving payments.
- Keep in mind that scammers may try to take advantages of financial fears by calling with work-from-opportunities, debt consolidation offers, and student loan repayment plans.
- Contact the Federal Trade Commission (FTC) at [ftc.gov/complaint](https://www.ftc.gov/complaint) if you receive messages from anyone claiming to be a government agent.

Emergency Financial First Aid Kit

The Emergency Financial First Aid Kit (EFFAK), a joint publication from Operation HOPE and FEMA, can help you prepare financially and provides tips to reduce the financial impact of disasters on you and your family.

For Organizations

Encourage people throughout your organization or workplace to prepare financially. Here are some ideas to promote financial preparedness in your organization:

- Hold a brown bag meeting.
- Make a presentation at an existing staff meeting using Safeguard Critical Documents and Valuables to support your discussion.
- Include financial preparedness information in the staff monthly newsletter.

At Home

Store important documents either in a safety deposit box, an external drive or on the cloud to make it easy to access during a disaster.

Take time now to safeguard these critical documents. Be cautious about sharing personal financial information, such as your bank account number, social security number, or credit card number.

Household Identification

- Photo ID (to prove identity of household members)
- Birth certificate (to maintain or re-establish contact with family members)
- Social Security card (to apply for FEMA disaster assistance)
- Military service
- Pet ID tags

Financial and Legal Documentation

- Housing payments (to identify financial records and obligations)
 - Some individuals and households may experience financial difficulty because of the pandemic. If you do not think you can pay your loan payments on time, immediately contact your bank and discuss your options before skipping any payments or taking any other actions contrary to the terms of your loans.
- Insurance policies (to re-establish financial accounts)
- Sources of income (to maintain payments and credit)
- Tax statements (to provide contact information for financial and legal providers and to apply for FEMA disaster assistance)

Medical Information

- Physician information (in case medical care is needed)
- Copies of health insurance information (to make sure existing care continues uninterrupted)
- Immunization records
- Medications

Insurance Information

Having insurance for your home or business property is the best way to make sure you will have the necessary financial resources to help you repair, rebuild or replace whatever is damaged. Document and insure your property now.

Household Contact Information

- Banking institutions
- Insurance agents
- Health professionals
- Service providers
- Place of worship

Get Your Benefits Electronically

A disaster can disrupt mail service for days or weeks. If you depend on Social Security or other regular benefits, switching to electronic payments is a simple, significant way to protect yourself financially before disaster strikes. It also eliminates the risk of stolen checks. The U.S. Department of the Treasury recommends two safer ways to get federal benefits:

- Direct deposit to a checking or savings account. If you get federal benefits you can sign up by calling 800-333-1795 or sign up online.
- The **Direct Express®** prepaid debit card is designed as a safe and easy alternative to paper.

Apply for government-funded unemployment, healthcare, and food and nutrition benefits to supplement your income or savings.

Consider using online and mobile banking services, if you are able. These services enable you to practice social distancing and conduct banking transactions at the same time.

Associated Content

- Financial Preparedness Graphics
- Save Important Documents to the Cloud - Graphics
- Consumer Financial Protection Bureau Worksheet (PDF)
- Financial Emergency Information Sheet (PDF)
- Financial Preparedness Toolkit
- Be Prepared for a Financial Emergency (PDF)
- Emergency Financial First Aid Kit (EFFAK) (PDF)
- Emergency Financial First Aid Kit (EFFAK) checklists and forms (PDF)
- Emergency Financial First Aid Kit (EFFAK) Large Print (PDF)
- Emergency Financial First Aid Kit (EFFAK) in Various Languages (PDF)
- Prepare your Finances for a Natural Disaster (Video)
- Safeguard Critical Documents and Valuables (PDF)
- Operation HOPE
- Download the FEMA mobile app
- National Flood Insurance Program
- DisasterAssistance.gov

- Financial Literacy Education Commission
- MyMoney.gov
- ConsumerFinance.gov
- Get Tech Ready

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End of the agency text.

The current version of this guidance is always at <https://www.ready.gov/financial-preparedness>. Agencies revise their advice; check the original, and in an emergency follow instructions from local officials.

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