



STEPS TO FINANCIAL PREPAREDNESS



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The basic instructions are easy, use the checklists to gather the various documents and account information that you'll need to complete your personal Kit. Let's take a moment to review an outline of the steps you'll be taking!

- 1 Assess and Compile:** Gather your important financial documents and contacts.
 - Complete and date all the forms in the Financial First Aid Kit.
 - Use the checklists to understand the documentation that you should collect.
 - Print or download statements of any bills that you pay automatically, such as rent or mortgage payments, utilities, loan payments, and membership fees.
 - 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 Kit.
 - Keep some cash in the same safe location as your Kit 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.
- 2 Review:** Take a look at 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.
- 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, at work, or with a trusted friend or relative.
 - 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.
- 4 Update:** Revisit and update your Kit regularly. Updates are especially important when significant changes in your life occur.

Next steps...

Get ready to begin the process of building your Financial First Aid Kit.

ATTENTION: Always be cautious about sharing personal financial information, such as your bank account number, social security number, or credit card number. [Click here](#) to learn how to safeguard your critical documents.