



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.

- If you rent, ensure that your lease reflects your current rent and verify that your renter's insurance is up to date.
- The Kit 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, 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.



IMPORTANT: HOW TO PASSWORD PROTECT YOUR PDF DOCUMENTS

Below are easy-to-follow instructions on how to password protect your PDF files.

1. Open the PDF in Acrobat.
2. Do any of the following:
 - a. Go to **All tools > Protect a PDF > Protect with password.**
 - b. Select **File > Protect Using Password** (macOS).
3. In the Protect Using Password dialog box, select if you want to set the password for viewing or editing the PDF.
4. Type and retype your password. *Your password must be at least six characters long. The password strength is displayed next to your password to indicate whether the chosen password is weak, medium, strong, or best.*
5. Select **Apply**. Acrobat displays a confirmation message that the file was successfully protected using password.

Protect Using Password

Requires user to enter a password for:

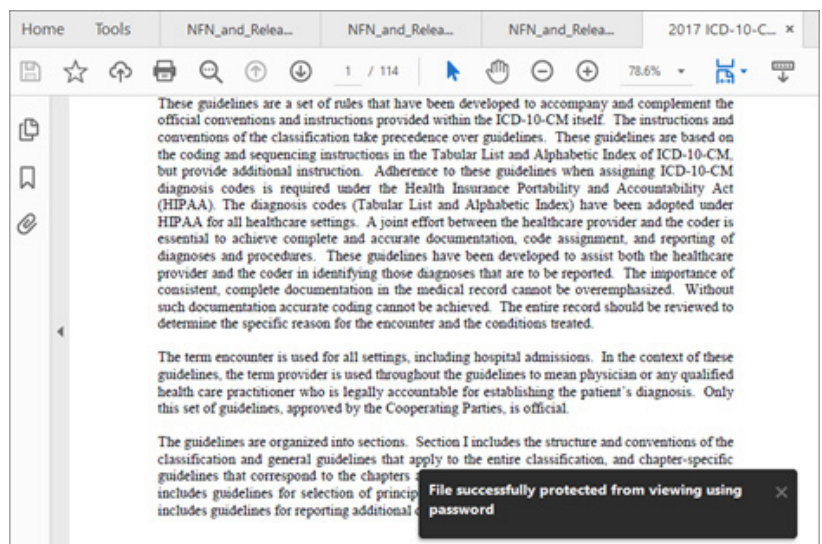
Viewing
 Editing

Type Password

***** ✔ Strong Password

Re-type Password

Advanced Options ▾ Cancel Apply





HOUSEHOLD INFORMATION CHECKLIST

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This will help identify and collect all of the important information that you need in case of emergency. This section focuses on gathering all of your identification cards and licenses. The categories for this section includes:



Household Identification

- Identification Documents
 - Photo IDs: To prove identity of household members.
 - Birth Certificates: To maintain or re-establish contact with family members.
 - Social Security Cards: To apply for FEMA disaster assistance.
- Military Service Information
- Pet Information
- Household Details




Household Contacts

- Banking Institutions
- Insurance Agents
- Health Professionals
- Service Providers

Once the above checklist is complete, we can move on to filling out a few simple forms that will collect all of you and your family's basic personal information.

It may seem silly to put this information, that you know all too well, into this Kit, but remember that the Kit is for you and your family. Someone else in your family may be the person using the Kit to respond in an emergency.

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BASIC INFORMATION CHECKLIST

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These forms will only take a few minutes to complete. You will collect your personal contact information along with that of everyone in your household, pets too!

Finally, you will identify specific individuals to have as your emergency contacts.

Item	Do You Need It?	Got It!	Date Updated	Notes
Driver's License (1)				Photocopy of both sides.
Driver's License (2)				
Non-Driver ID				
Other Photo ID				
Birth Certificates				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.
Marriage License				
Divorce Decree				
Social Security Cards				If you need a new card or a replacement card, contact your local Social Security office.
Passport or 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.
Current Military ID				
Military Discharge Records				If you are a veteran, keep copies of your DD 214, which is your military discharge form.
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.
Photos of Pets				
Pet Microchip Information				
Service Animal Certificate				

Good start...

Now it's time to move on to your contact information.

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MY CONTACT INFORMATION

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Your Contact Information					
Last Name		First Name		Middle	
Date of Birth		Place of Birth			
Drivers Lic #		Other ID #			

Your Primary Residence					
Address				Apt #	
City		State		Zip	
Cell Phone		Work Phone		Other	
Main Email		Work Email			

Mailing Address					
Address				Apt #	
City		State		Zip	

Your Partner's Contact Information					
Last Name		First Name		Middle	
Date of Birth		Place of Birth			
Cell Phone		Work Place			
Main Email		Other			
Drivers Lic #		Other ID #			

Your Employment Information					
Company					
Address				Suite #	
City		State		Zip	
Contact		Phone		Email	

Your Partner's Employment Information					
Company					
Address				Suite #	
City		State		Zip	
Contact		Phone		Email	



Now is a good time to have your emergency contact information handy.

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EMERGENCY CONTACTS

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Emergency Contact Information			
Contact #1		Relationship	
Cell Phone		Email	
Notes			

Emergency Contact Information			
Contact #2		Relationship	
Cell Phone		Email	
Notes			

Emergency Contact Information			
Contact #3		Relationship	
Cell Phone		Email	
Notes			

Emergency Contact Information			
Contact #4		Relationship	
Cell Phone		Email	
Notes			



Almost done!
One more form to go.

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HOUSEHOLD MEMBERS

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Household Member					
Last Name		First Name		Middle	
Date of Birth		Cell Phone		Email	
School/Work		Contact Name			
Phone		Email			

Household Member					
Last Name		First Name		Middle	
Date of Birth		Cell Phone		Email	
School/Work		Contact Name			
Phone		Email			

Household Member					
Last Name		First Name		Middle	
Date of Birth		Cell Phone		Email	
School/Work		Contact Name			
Phone		Email			

Household Member					
Last Name		First Name		Middle	
Date of Birth		Cell Phone		Email	
School/Work		Contact Name			
Phone		Email			



Way to go!!

You've completed the first step of your Financial First Aid Kit.

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FINANCIAL AND LEGAL DOCUMENTS

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Next up, we have the section that will take the most time to complete and will, most likely, require a little bit of research on your end. The Financial Information Checklist will be your starting point.

This is the longest and most involved part of your Kit, but this section is critical when you are recovering from an emergency situation. Not many of us will know things like our bank account or insurance policy numbers off the top of our heads.

This process will be well worth your investment in time.



Documents

Please note, not every item in this checklist will apply to you and your family. Complete the items that relate to your personal situation. The topics in this section include:

- Housing Payments
- Other Financial Obligations
- Financial Accounts and Assets
- Tax Information
- Estate Planning Information

Take a deep breath.

Now it's time to move on to the Financial Information Checklists.

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FINANCIAL INFORMATION CHECKLIST #1

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Housing Costs				
Item	Do You Need It?	Got It!	Date Updated	Notes
Lease or Rental Agreement				You may require proof of housing/rental to receive Federal disaster assistance.
Mortgage or Real Estate Deed				You may require proof of home ownership to receive Federal disaster assistance.
Second Mortgage				Include documentation of all mortgages on your home.
Private Mortgage Insurance				
Home Equity Line of Credit				Include copies of other loans or financial responsibilities tied to your home.

Other Payments				
Item	Do You Need It?	Got It!	Date Updated	Notes
Utility Bills				If you do not have a copy of your lease, having proof of utility payments is very important for showing proof of residence.
Auto Loan				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 Payments				Include a copy of the payment agreement.
Automatic Payments				Include a copy of the payment agreement.

Financial Account Information				
Item	Do You Need It?	Got It!	Date Updated	Notes
Bank or Credit Union Accounts				The main goal of this is to keep proof that you have an account, your account number, and the institution's contact information.
Debit Cards				
Credit Cards				
Retirement Accounts				
Investment Accounts				
Vehicle Registrations				
Other Accounts				

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FINANCIAL INFORMATION CHECKLIST #2

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Insurance Account Information				
Item	Do You Need It?	Got It!	Date Updated	Notes
Homeowner's Insurance				Call the claims number on your insurance policies to verify that the policy numbers are correct. Retain a copy of the claims call number with your records. Review your policies' coverage to be sure they are still enough to support you and your family.
Renter's Insurance				
Photos of Property				
Auto Insurance				
Life Insurance				
Pet Insurance				
Flood Insurance				
Funeral Insurance				
Other				

Income Source Information				
Item	Do You Need It?	Got It!	Date Updated	Notes
Recent Paystubs				Consider including one or two recent pay stubs for reference.
Government Benefits				Having proof of your income sources will be important if an emergency interrupts your income.
Alimony Income				
Child Support Income				
Rewards Programs				
Other				

Tax Information				
Item	Do You Need It?	Got It!	Date Updated	Notes
Federal Tax Returns				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.
State Tax Returns				
Local Tax Returns				
Property Tax Statement				
Personal Property Tax				

Estate Planning Information				
Item	Do You Need It?	Got It!	Date Updated	Notes
Will or Trust Documents				
Power of Attorney				
Other				

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FINANCIAL ACCOUNTS CHECKLIST

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Financial Account Information #1			
Name of Institution		Account Type	
Last 4 Digits of Account		Contact Phone	
Website		Email	

Financial Account Information #2			
Name of Institution		Account Type	
Last 4 Digits of Account		Contact Phone	
Website		Email	

Credit or Debit Account Information #1			
Card Type		Issuer of Card	
Last 4 Digits of Account		Contact Phone	
Website		Email	

Credit or Debit Account Information #2			
Card Type		Issuer of Card	
Last 4 Digits of Account		Contact Phone	
Website		Email	

Insurance Policy Information #1			
Company Name		Policy Holder	
Policy Number		Contact Phone	
Website		Email	
Type of Policy		Coverage Period	

Insurance Policy Information #2			
Company Name		Policy Holder	
Policy Number		Contact Phone	
Website		Email	
Type of Policy		Coverage Period	



Well done!! We understand that this is the least fun part of the overall process but take a moment to congratulate yourself for getting this incredibly important part of your Kit complete.

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HEALTHCARE INFORMATION

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The final step of the Financial First Aid Kit is to gather up all your pertinent medical information. This short section just consists of the Medical Information Checklist. This is your opportunity to put all of your information in one place, this includes prescriptions, medical equipment and any doctor's contact information.



Medical Information Checklist

- Insurance Information
- Medications and Prescriptions
- Medical Device Details
- Pet Health Information



Almost done!

Now is the time to have your medical contacts and records handy.

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HEALTHCARE CONTACTS AND RECORDS

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Medical Contacts				
Item	Do You Need It?	Got It!	Date Updated	Notes
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 Kit.
Pediatrician Contact				
Dental Contact				
Healthcare Specialist				
Veterinarian Contact				

ID Cards and Medical Records				
Item	Do You Need It?	Got It!	Date Updated	Notes / ID Numbers
Healthcare Insurance ID Card				
Auto Insurance ID Card				
Veteran's Health ID Card				
Pharmacy ID Card				
Medicare/Medicaid ID Card				
Caregiver Agreement				
Current Medication Lists				
Active Prescriptions				
Medical Equipment Info				
Disability Documents				



Who belongs to who?

Let's go through and record which healthcare providers below to which household members.

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HEALTHCARE PROVIDER INFORMATION

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Healthcare Provider Information #1				
Last Name		First Name		Location
Specialty		Phone		Email
Notes				

Healthcare Provider Information #2				
Last Name		First Name		Location
Specialty		Phone		Email
Notes				

Healthcare Provider Information #3				
Last Name		First Name		Location
Specialty		Phone		Email
Notes				

Healthcare Provider Information #4				
Last Name		First Name		Location
Specialty		Phone		Email
Notes				

Dentist Information				
Last Name		First Name		Location
Specialty		Phone		Email

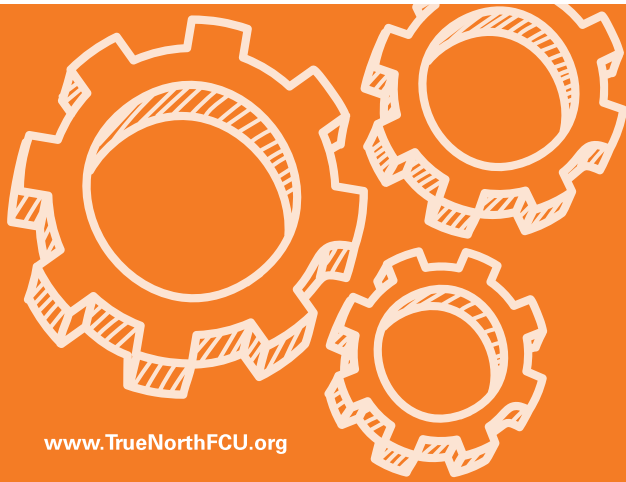
Veterinarian Information				
Last Name		First Name		Location
Specialty		Phone		Email



What happens in the event of a disaster?

The last section of the Financial First Aid Kit we'll talk about the steps to expect when a disaster happens.

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NEXT STEPS: WHAT TO EXPECT

In the minutes, hours, and days following a disaster, people are dealing with a wide range of physical and emotional stress. People are also often concerned about “what’s next” following disaster.



During the event

Taking small steps now can lead to big changes.

- Find all family members. Both at home and away.
- Get your go-bag, Financial First Aid Kit and any special items.
- Find your pet(s).
- Bring cell phone, charger and radio if not in your kit.
- Get prescription medication for you and your family.
- Remember your family’s escape route.



After the event

Watch out for home repair scams following a disaster.

- Make sure it is safe before you return to your home.
- Register as “Safe and Well” with the American Red Cross.
Visit www.redcross.org for more information.
- Contact your insurance provider to make a claim.

One last step to go.

This is a short list of what you need to be able to provide first responders that connect with you in the event of a disaster.



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WHAT EMERGENCY RESPONSE PROVIDERS WILL NEED FROM YOU

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Emergency response providers are often the first to arrive to the scene of an emergency or disaster. They provide services essential to the response and the community. The major groups of emergency response providers include EMS, firefighters, police officers, healthcare providers and Red Cross personnel.

To make the verification and treatment process go smoother, they may need the following information:



Emergency Response Providers Checklist

- Drivers License or Passport.
- Pictures of family members.
- Pictures of pets.
- Medical ID cards.



Congratulations!!!

You've successfully completed your Financial First Aid Kit. Now you can store your Kit someplace safe and rest easy, you've done the hard work to ensure you are ready should disaster strike.

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