



BE PREPARED: **Financial Planning for Disasters**

If a disaster happened today, could you put your hands on the crucial household, financial, and medical documents you need to recover quickly?

For most of us, our Franklin Hills home is our most important financial asset, and we recognize the need to show it some love with regular maintenance.

So why don't many of us see the value in taking similar care of our financial "house?" Especially when such a small investment of time can pay off in such a big way?

Knowing where to begin may be one deterrent.

April is FEMA's National Financial Preparedness Month, and the organization provides many tools to tackle the job. Look at the calendar and choose a weekend this month to prepare for a potential disaster using these simple steps and tools:

1. **Assess and Compile** - Gather important documents and contacts essential for emergency recovery. Use this free [Emergency Financial First Aid Kit](#) ("EFFAK") to help you organize today for peace of mind tomorrow.
2. **Review** your [insurance policies and financial paperwork](#) to be sure that they're accurate, current and adequate for all possible hazards. Earthquake and flood insurance must be purchased separately; they are not covered by typical homeowners policies.
3. [Safeguard paper and electronic copies](#) of all files in multiple, safe locations such as a fireproof pouch or box, safety deposit box, an external drive or in the cloud. Share the locations of these with anyone else in your household.
4. **Update** your EFFAK often, at least once or twice annually.

[Here's even more comprehensive information](#) on improving your financial resilience. Remember, it's always the right time to prepare for your financial future!