

Are you ReadyPA?

TIP SHEET

Emergency Financial Planning

Start today to safely store and protect your important records and documents:

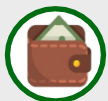
- **Evacuation Box:** paper versions of documents in case of power/internet outages
- **Electronic file:** email copies of documents to yourself in encrypted, password-protected files
- **Safe Deposit Box:** at a bank or credit union



Important Records & Documents to Protect

- Bank and credit card account numbers
- Loan and investment accounts
- Phone numbers (accounts)
- Birth certificates
- Photo ID and passports
- Social Security card
- Naturalization documents
- Phone numbers (family/friends)
- Insurance policies
- Deeds and titles
- Wills

7 Tips to Prepare - FINANCIALLY - for Emergencies



Keep some cash handy: Set some emergency cash or traveler's checks aside in a safe, secure place.



Keep a list of account and phone numbers for your credit cards, mortgage/car loans, investment accounts and insurance policies.



Use cellphone and email as backup record-keepers: Save the toll-free telephone numbers to your credit card issuers in your cellphone contact list - and bring a cellphone charger.



Store records/original documents in a safe place, such as a safe deposit box at a bank or credit union, and copies of these documents in a fire-safe box or encrypted, password protected digital file.



Spread the Wealth: Give credit cards and checkbooks to more than one family member in case you are separated for any reason.



Is your credit card ready for emergencies? Pay off your balance and keep your debt low so you have enough credit to accommodate unplanned purchases during an emergency.



Call your credit card companies if you have an advance warning of an emergency, alert them about the emergency threat, and give them alternative ways to contact you.