

Emergency Financial First Aid Kit (EFFAK)

Strengthen Your Financial Preparedness
for Disasters and Emergencies

September 2015



FEMA

EFFAK™



The Emergency Financial First Aid Kit is available for free from FEMA.

Call (800) 480-2520 and ask for document #532.

It is also available as a free download online at

www.ready.gov/financialpreparedness and at www.operationhope.org.



Strengthen Your Financial Preparedness for Disasters and Emergencies

Americans at all income levels have experienced the challenges of rebuilding their lives after a disaster or other emergency. In these stressful circumstances, having access to personal financial, insurance, medical, and other records is crucial for starting the process of recovery quickly and efficiently. Taking the time now to collect and secure these critical records will give you peace of mind and, in the event of an emergency, will ensure that you have the documentation needed to start the recovery process without delay.

To help you take this important step in financial preparedness for disasters, the Federal Emergency Management Agency (FEMA) and Operation HOPE are pleased to provide the Emergency Financial First Aid Kit (EFFAK). The EFFAK is a flexible tool designed to help individuals and families at all income levels collect and secure the documentation they would need to get on the road to recovery without unnecessary delays, should disaster strike. The EFFAK also includes helpful tips and suggestions regarding how to safeguard important information, what to do in case of an emergency, and how to work with others to strengthen community preparedness.

In addition to producing the EFFAK, Operation HOPE and FEMA joined with partners at the U.S. Department of the Treasury's Financial Literacy and Education Commission, the Consumer Financial Protection Bureau, and the U.S. Department of Agriculture's National Institute of Food and Agriculture to hold a webinar on financial preparation in April 2013. This webinar provides an overview of financial preparedness for disasters and answers many common questions. It is available for viewing online at www.ready.gov/community-preparedness-webinar-series-financial-preparation. For more information on financial preparedness for you and your family, please visit the Ready.gov Financial Preparedness page at www.ready.gov/financialpreparedness or Operation HOPE's website at www.operationhope.org.

Take the time now to identify, collect, and update your personal and financial records and documents. If a disaster affects your family, you will be glad you did. We also encourage you to share the EFFAK with others to help us spread the message of financial preparedness. Thank you.



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Overview

If a disaster or other emergency strikes your community, you may only have seconds or minutes to react. In those critical moments, your focus will be on your family's safety. Once the immediate danger has passed, having your homeowners or renters insurance policy, bank account information, and other household records and contacts will be essential as you begin the recovery process. The Emergency Financial First Aid Kit (EFFAK) can help you be ready.

The nonprofit organization HOPE Coalition America, in partnership with the Federal Emergency Management Agency (FEMA), created the EFFAK in 2004 to help individuals and families collect and organize critical financial, medical, and household contact information. After completing the EFFAK, you will have a centralized record of essential household information whenever you need it, giving you peace of mind that you will be able to rebuild your life more quickly if you ever experience a disaster.

The EFFAK has four sections, each of which includes a checklist of important documents and forms to compile your relevant information:

- Household Identification
- Financial and Legal Documentation
- Medical Information
- Household Contacts

This guide also offers suggestions on safeguarding and storing your EFFAK, as well as information on protecting your family, property, and other resources. If you have questions or need assistance completing your EFFAK, please call (888) 388-HOPE (4673). For more information on HOPE Coalition America, please visit www.operationhope.org. For information on personal disaster preparedness or FEMA disaster assistance, please visit www.ready.gov and www.fema.gov/assistance.

Four Simple Steps to Financial Preparedness

1. Compile: Assemble your important documents and contacts.

- Complete and date all the forms in the EFFAK.
- Use the checklists to identify the documentation that you should collect.
- If you do not have an original version of a document, contact the appropriate company or agency to obtain a copy.
- If you receive paper checks for any of your Federal benefits, consider enrolling in automatic benefits through Go Direct (www.godirect.org).
- If you receive paper checks from your employer, consider requesting direct deposit.
- Print or download statements of any obligations that you pay automatically, such as rent or mortgage payments, utilities, loan payments, and memberships.
- Take photographs or record a video of the rooms in your home and any valuable belongings. Include copies of these records with either your paper or electronic versions of the EFFAK.
- Keep some cash in the same safe location as your EFFAK to pay for emergency purchases if 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 necessities.

2. Review: Review your insurance policies and financial paperwork to be sure that they are still accurate and current.

- If you own a home, ensure that your homeowners insurance coverage is adequate.
- If you rent, ensure that your lease reflects your current rent and verify that your renters insurance is up-to-date.
- Please visit www.usa.gov/topics/family-homes/insurance.shtml for additional tips on homeowners and renters insurance.
- The EFFAK will help you to identify any important personal documents or types of insurance (such as 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, in a bank safe deposit box, or with a trusted friend or relative. If you are using a safe deposit box, you may want to ask your bank or check state laws to confirm who can and cannot access the safe deposit box if the lessee dies or is incapacitated.
- 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, or consider using a secure offsite storage service. Visit www.us-cert.gov/ncas/tips/st04-019 to learn how to use electronic encryption to protect sensitive information.
- If you bank or pay your bills electronically, we recommend periodically printing your account records to include with your EFFAK.

- If you have a lawyer, financial advisor, or trusted family member or friend, you may want to provide him or her with a paper copy of your EFFAK in a sealed envelope to be opened only with your approval or the approval of someone you have designated in the event you cannot make decisions on your own, such as your next of kin or someone whom you have authorized to act on your behalf (known as power of attorney).

4. Update: Revisit and update your EFFAK on a regular schedule. Updates are especially important when certain changes in your life occur.

- Suggested schedule for routine review:
 - » During tax preparation time
 - » At the start or end of daylight saving time
 - » Around your birthday
 - » At the start of a new year
- Changes that need EFFAK updates:
 - » When you change your insurance provider
 - » When you purchase a home or rent an apartment
 - » When you open or close bank accounts
 - » When you have a change in marital status
 - » When you have a child
 - » When your child changes schools
 - » During retirement planning



EFFAK Checklists and Forms

The EFFAK contains the following four sections of key records and contact information:

- Household Identification
- Financial and Legal Documentation
- Medical Information
- Household Contacts

Each section includes checklists and contact forms to assist you in collecting and assembling your relevant documents and information. Each checklist includes the following columns:

- **Type of Document:** This column provides a list of the specific documents for the category (for example, driver’s license, bank statements, and health insurance cards).
- **Have:** Check the box in this column if you have either a paper or electronic copy of the listed document.
- **Need:** Check the box in this column if you determine that you need this document, but you do not have a copy. Once you have obtained the document, you can check the “Have” column and enter the date in the “Date Added/Updated” column.
- **N/A [Not Applicable]:** Check the box in this column if you determine that you do not need this document or that it does not apply to you, your family, or your household. Remember to review your checklist and update documents if your household circumstances change.
- **Date Added/Updated:** Enter the date in this column when you add the paper and/or electronic copy of a document to your EFFAK. This information will serve as a handy reference point to remind you when it is time to review or update the document. You can then enter the new date in this column when you do a recheck or update.
- **Tips and Links:** This column provides additional details on your documents, as well as suggestions and links on how to contact agencies or organizations to request paper or electronic copies of your documents.

Things to consider in using the EFFAK checklists:

- Not all documents may be applicable to you, your family, or your household.
- If you identify an important document that you do not currently have, please contact the relevant company or agency to obtain a copy of the document.
- If the document is an item that you normally carry with you (for example, an insurance card or military ID that you keep in your wallet or purse), make a copy of the item and store that copy with your EFFAK.
- We recommended scheduling your EFFAK additions or updates to align with important family or financial milestones throughout the year. These milestones could include tax preparation time, the start or end of the school year, or birthdays.
- Review your EFFAK whenever there are changes to your household, such as a change in marital status, a change of residence or job, or a new phone number.

When you complete the first two sections, Household Identification and Financial and Legal Documentation, you will have the information necessary to apply for FEMA Disaster Assistance.

Household Identification

Use this section to record important personal information for your household. This information can help you to:

- Prove the identity of all household members in a post-disaster situation;
- Maintain or re-establish contact with your family or other members of your household;
- Maintain contact with your employer or the employers of others in your household; and
- Apply for FEMA disaster assistance benefits (along with the information contained in the Financial and Legal Documentation section).

Checklist of Important Documents: Personal and Family Information

TYPE OF DOCUMENT	HAVE	NEED	N/A	DATE ADDED/ UPDATED	TIPS AND LINKS
IDENTIFICATION DOCUMENTS					
Driver's license	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Photocopy front and back
Other photo ID	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Photocopy front and back
Birth certificate(s)/ adoption papers/ child custody documents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		You can obtain copies of birth, adoption, death, marriage, and divorce certificates from your state health or social services administration office for a minimal fee. The Centers for Disease Control and Prevention (CDC) maintains a state-by-state contact list at: www.cdc.gov/nchs/w2w.htm .
Marriage license	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Divorce license	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Social Security card(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		If you need a new card or a replacement card, call your local Social Security Administration (SSA) office for assistance at (800) 772-1213 and tell the operator where you live. To locate a nearby office, visit: https://secure.ssa.gov/apps6z/FOLO/fo001.jsp .
Child identity cards/ dental records/ DNA swabs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Ensure that you have your children's identification records, including recent photographs, child identity cards with fingerprints, dental records (typically stored by dental care providers), or DNA swabs.

Checklist of Important Documents: Personal and Family Information

TYPE OF DOCUMENT	HAVE	NEED	N/A	DATE ADDED/ UPDATED	TIPS AND LINKS
Passport/green card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Having a copy of your passport or Green Card will make obtaining a replacement quicker, if needed. Information about applying for and renewing a passport is available at: www.travel.state.gov/content/passports/english.html You can call the National Passport Information Center at (877) 487-2778 ((888) 874-7793 (TDD/TTY)). Information about applying for, renewing, and replacing a Green Card is available at: www.uscis.gov/greencard .
Naturalization documents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Information on U.S. Citizenship and Immigration Services is available at: www.uscis.gov . Naturalization documents are the only acceptable proof of citizenship for individuals not born in the United States.

MILITARY/SERVICE INFORMATION

Current military ID	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		If you are a veteran, obtain copies of your DD 214, your military discharge form. Obtain copies by contacting the U.S. National Archives and Records Administration at (866) 272-6272 or 1-86-NARA-NARA, or by accessing Veterans Records online at www.archives.gov/veterans .
Military discharge record (DD 214)*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

PETS

Pet ID tags	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Ensure that you have a copy of your pet's ID tag numbers and microchip account information, if applicable.
Proof of pet ownership (photos of owners with pets, registration papers)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Pet microchip information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

*Certificate of Release or Discharge from Active Duty, issued by the U.S. Department of Defense.

Household Information

Because every household is different, these forms will need to be customized to meet your needs. Only you can know the information that is important for your household. For example, if someone in your household has more than one job, be sure to write down contact information for someone at each job.

YOUR NAME

.....
Last Name

.....
First Name

.....
Middle Name

.....
Date of Birth

.....
Place of Birth

RESIDENCE

.....
Address

.....
Apt.

.....
City

.....
State ZIP

.....
Home Phone

.....
Cell Phone

.....
Work Phone

.....
Email

.....
Other

YOUR EMPLOYMENT INFORMATION

.....
Company/Firm

.....
Address

.....
Suite

.....
City

.....
State ZIP

NAME OF SUPERVISOR OR OTHER WORK CONTACT

.....

Last Name	First Name	Title
Work Phone	Email	
Home Phone	Other	

NAME OF SPOUSE/PARTNER

.....

Last Name	First Name	Middle Name
Date of Birth	Place of Birth	
Cell Phone	Work Phone	
Email	Other	

YOUR SPOUSE/PARTNER EMPLOYMENT INFORMATION

.....

Company/Firm

.....

Address	Suite	
City	State	ZIP

NAME OF SUPERVISOR/WORK CONTACT

.....

Last Name	First Name	Title
Work Phone	Email	
Home Phone	Other	

EMERGENCY NOTIFICATION

Trusted family members or friends who should be notified in the event that something happens to you or your spouse.

.....
Contact #1 Relationship

.....
Work Phone Email

.....
Home Phone Cell Phone

.....
Contact #2 Relationship

.....
Work Phone Email

.....
Home Phone Cell Phone

LIST ALL CHILDREN AND OTHER INDIVIDUALS LIVING IN THE RESIDENCE

.....
Person #1 Last Name First Name Middle Name

.....
Email Cell Phone Date of Birth

.....
School/Employer Contact Name/Supervisor

.....
Contact Phone Email

.....
Person #2 Last Name First Name Middle Name

.....
Email Cell Phone Date of Birth

.....
School/Employer Contact Name/Supervisor

.....
Contact Phone Email

Person #3 Last Name First Name Middle Name

Email Cell Phone Date of Birth

School/Employer Contact Name/Supervisor

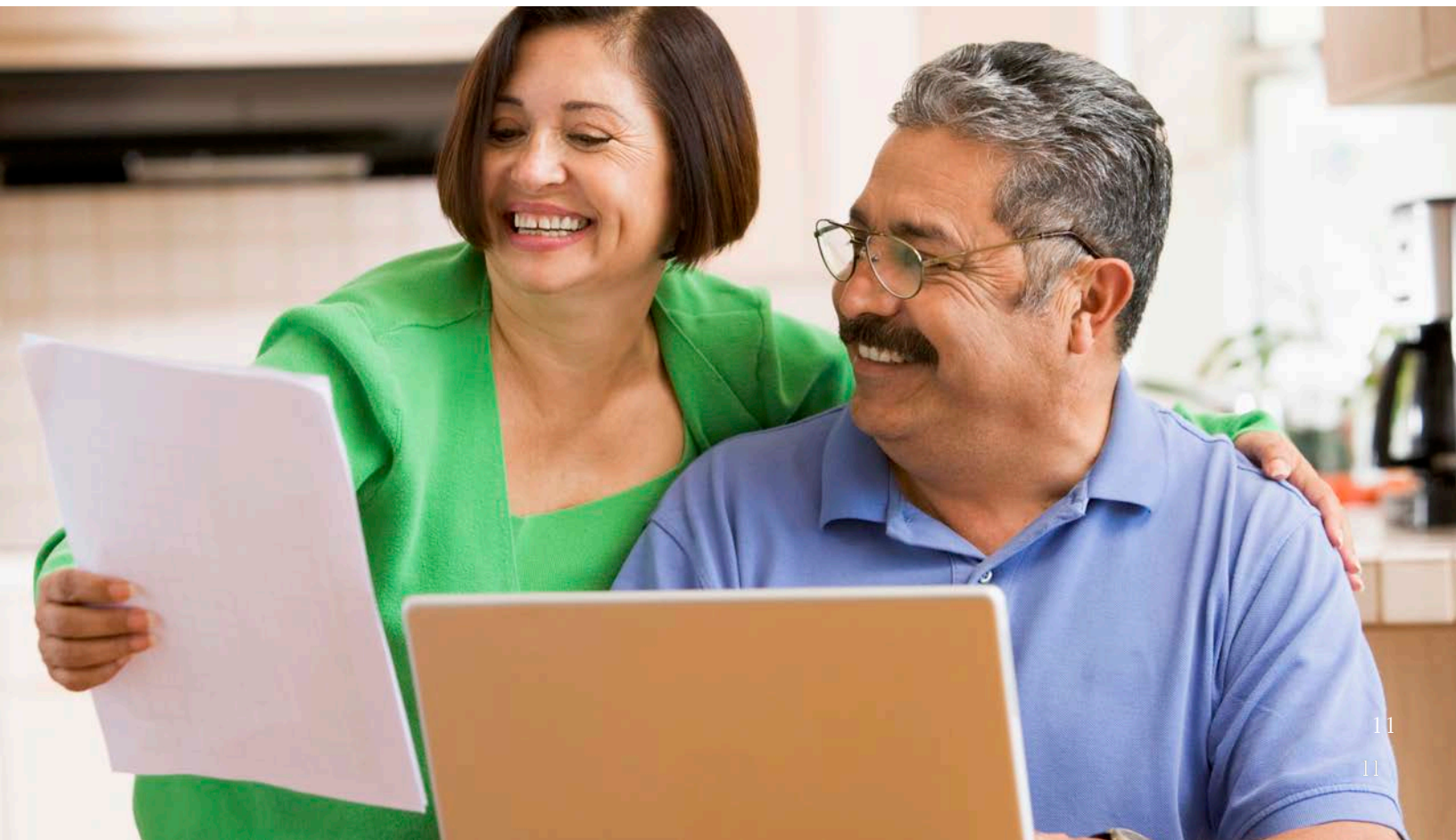
Contact Phone Email

Person #4 Last Name First Name Middle Name

Email Cell Phone Date of Birth

School/Employer Contact Name/Supervisor

Contact Phone Email



Financial and Legal Documentation

Please use this section to record information on your key accounts, including but not limited to:

- Housing payments
- Other financial obligations (for example, utility bills, credit/debit card accounts)
- Financial accounts (for example, checking, savings, or retirement accounts)
- Insurance policies
- Sources of income
- Tax statements
- Estate planning

This financial information is important because it can help you to:

- Identify your financial records and obligations (you may need to demonstrate proof of income when you apply for disaster assistance);
- Re-establish your financial accounts if checks are destroyed or your regular online access methods are disrupted;
- Maintain payments and credit;
- Provide contact information for actions to start recovery, such as contacting your insurance company to discuss damage and repairs, or contacting utilities regarding outages and restoration; and
- Apply for FEMA disaster assistance benefits (along with the material contained in the Household Identification section).

Important Reminder

In the event of an emergency or disaster, you are still responsible for paying your mortgage regardless of the condition of your house or its habitability. You are also responsible for paying your credit card bills. Failing to remain current with your payments could negatively affect your credit at a time when you need credit the most.

If an emergency or disaster causes you to lose income and you are unable to pay your bills, we recommend that you call your card issuers as soon as possible and explain your situation. Many card issuers will work with you to establish a schedule to accommodate you and your personal situation in times of emergency.

Checklist of Important Documents: Financial Information

TYPE OF DOCUMENT	HAVE	NEED	N/A	DATE ADDED/ UPDATED	TIPS AND LINKS
HOUSING PAYMENTS					
Lease or rental agreement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Proof of housing rental may be required to receive Federal disaster assistance. If you need a copy of your lease or rental agreement, ask your property owner for a copy.
Mortgage or real estate deeds of trust	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Proof of home ownership may be required to receive Federal disaster assistance. If you need a copy of your mortgage or deed of trust, contact your lending institution. NOTE: You must continue to pay your mortgage even if your home is destroyed or unlivable due to a disaster. Failure to pay your mortgage could put your loan in default, which could trigger a foreclosure.
Second mortgage/ private mortgage insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Include documentation of all mortgages on your home.
Home equity line of credit (HELOC)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Include copies of other loans or financial obligations tied to your home.

OTHER PAYMENTS/FINANCIAL OBLIGATIONS

Include statements from all your accounts. These documents will include the name of the financial institution, the name of the account holder, the account number, and contact phone numbers.

Utility bills (electric, water, gas)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		If you do not have a copy of your lease, having proof of utility payments is very important for demonstrating proof of residence.
Loan payments for vehicles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Include copy of loan agreement.
Credit card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Include account number and phone numbers to report lost or stolen cards.
Credit card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Credit card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Student loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Include copy of loan agreement.

Checklist of Important Documents: Financial Information

TYPE OF DOCUMENT	HAVE	NEED	N/A	DATE ADDED/ UPDATED	TIPS AND LINKS
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OTHER PAYMENTS/FINANCIAL OBLIGATIONS

Include statements from all your accounts. These documents will include the name of the financial institution, the name of the account holder, the account number, and contact phone numbers.

Alimony payments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Include copy of payment agreement.
Child support payments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Include copy of payment agreement.
Elder care facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Include copy of payment agreement.
Automatic payments (such as gym memberships)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Include copy of payment agreement.
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

FINANCIAL ACCOUNTS/OTHER ASSETS

Bank/credit union/debit card statements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Many people do the majority of their banking and other financial business electronically. If you bank electronically, periodically download electronic copies of your account statements on a removable flash or external hard drive, or print and store hard copies of account statements on a regular basis (for example, quarterly). The main goal of this activity is to document proof that you have an account, your account number, and the institution's contact information.
Retirement accounts (401K, TSP, IRA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Investment accounts (stocks, bonds, mutual funds)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Vehicle registration/ownership papers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		If you do not have your car ownership papers, you should be able to get a reissued vehicle title or registration from your local Department of Motor Vehicles. Visit www.fhwa.dot.gov/webstate.cfm to locate your state's department of transportation.
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

Checklist of Important Documents: Financial Information

TYPE OF DOCUMENT	HAVE	NEED	N/A	DATE ADDED/ UPDATED	TIPS AND LINKS
INSURANCE POLICIES					
Property/ homeowners/ renters insurance (including riders)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Call the claims numbers 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 adequate.
Copies of photos of property and contents (including photos of any valuable items that are separately covered)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Auto insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Life insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Professional appraisals of personal property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
SOURCES OF INCOME					
Recent pay stubs for all sources of income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Consider including one or two recent pay stubs for reference.
Government benefits (Social Security, Temporary Assistance for Needy Families, Veterans benefits)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Having proof of your income sources will be important if an emergency interrupts your income. To learn more about government benefits, grants, and financial aid and to obtain any needed documentation, please visit www.benefits.gov . If you receive paper checks for any of your Federal benefits, consider enrolling in automatic benefits through Go Direct (www.godirect.org).
Alimony income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Child support income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Rewards accounts (frequent flyer programs, hotel rewards)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

Checklist of Important Documents: Financial Information

TYPE OF DOCUMENT	HAVE	NEED	N/A	DATE ADDED/ UPDATED	TIPS AND LINKS
TAX STATEMENTS					
Previous year's tax returns (Federal, state, and/or local)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Tax returns from the previous three years may be required to apply for some new loans. You may need to verify qualification for income-based assistance. Tax experts also recommend keeping all tax returns and records for seven years.
Property tax statement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Personal property tax (for example, car tax)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
ESTATE PLANNING					
Will/Trust	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		A will is a legal document that specifies who will receive your property after your death. A trust holds the property transferred to it and can be disbursed before your death. Property passing through a trust also avoids probate. These documents can help reduce family conflicts, legal time, and expenses during the stressful time of losing a loved one. Most financial planners can help you create a will or trust, or you can contact a local legal aid office for assistance.
Power(s) of attorney (personal/property)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Giving someone "power of attorney" authorizes another person (not necessarily an attorney) to act on your behalf. You can give someone complete authority or authority that is limited to certain acts and/or certain periods of time. This is a legal document, and it should be prepared and reviewed by a lawyer.
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

Financial Account Information

Note: If you have safeguarded copies of your financial accounts and payment obligations, you do not need to complete this section.

FINANCIAL ACCOUNT INFORMATION (Banks, Credit Unions, Retirement Accounts)

.....
Name of Institution

.....
Type of Account

.....
Last Four Digits of Account Number

.....
Institution Phone Number

.....
Website

FINANCIAL ACCOUNT INFORMATION (Banks, Credit Unions, Retirement Accounts)

.....
Name of Institution

.....
Type of Account

.....
Last Four Digits of Account Number

.....
Institution Phone Number

.....
Website

CREDIT/DEBIT CARD INFORMATION

.....
Card Type (MasterCard, Visa, American Express, etc.)

.....
Issuer of the Card

.....
Card Cancellation Phone Number

.....
Website

CREDIT/DEBIT CARD INFORMATION

.....
Card Type (MasterCard, Visa, American Express, etc.)

.....
Issuer of the Card

.....
Card Cancellation Phone Number

.....
Website

INSURANCE POLICIES

.....
Firm/Institution Name

.....
Name of Policy Holder

.....
Policy Number Claims Phone Number

.....
Type of Policy Value Coverage Period

.....
Website

INSURANCE POLICIES

.....
Firm/Institution Name

.....
Name of Policy Holder

.....
Policy Number Claims Phone Number

.....
Type of Policy Value Coverage Period

.....
Website

FINANCIAL OBLIGATIONS (Annual, Quarterly, and Monthly Payments)

.....
Payee Account/Policy Number
.....
Name of Account Holder
.....
Payment Amount Due Date(s)
.....
Date of Final Payment (if applicable)
.....
Website

FINANCIAL OBLIGATIONS (Annual, Quarterly, and Monthly Payments)

.....
Payee Account/Policy Number
.....
Name of Account Holder
.....
Payment Amount Due Date(s)
.....
Date of Final Payment (if applicable)
.....
Website

FINANCIAL OBLIGATIONS (Annual, Quarterly, and Monthly Payments)

.....
Payee Account/Policy Number
.....
Name of Account Holder
.....
Payment Amount Due Date(s)
.....
Date of Final Payment (if applicable)
.....
Website

Medical Information

Please use this section to collect information relating to the health and medical needs of your household.

Checklist of Important Documents: Medical Information

TYPE OF DOCUMENT	HAVE	NEED	N/A	DATE ADDED/ UPDATED	TIPS AND LINKS
MEDICAL					
Physician	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		You may wish to put a copy of your physician's or specialist's business card or paperwork from your most recent visit.
Pediatrician	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Medical specialist (e.g., dentist, optometrist)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Copy of health insurance ID card(s), including Veteran Health Identification Card(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		You can obtain a copy of your health insurance cards from your insurance provider or the Department of Veterans Affairs.
Copy of pharmacy ID card(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Medicare card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Medicaid card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Record of immunizations/allergies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Caregiver agency contract or service agreement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
List of medications you take on a regular basis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Copies of current prescriptions (including glasses)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
List models, serial numbers, and suppliers for medical equipment (pacemakers, feeding pumps, home IV units, suction machines, wheelchairs, Braille or lower vision equipment)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Disabilities documentation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Living will/power of attorney (medical)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

Checklist of Important Documents: Medical Information

TYPE OF DOCUMENT	HAVE	NEED	N/A	DATE ADDED/ UPDATED	TIPS AND LINKS
PETS					
Veterinarian contact information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		You may wish to put a copy of your veterinarian's business card or paperwork from your most recent visit in your EFFAK.
Pet immunization records	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Copies of current pet prescriptions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		



Household Contacts

It is important for you to have contact information for all your financial advisors, health professionals, and service providers. You may wish to put a copy of a business card in your EFFAK or write down contact information on the forms provided here. This information will serve as a backup in case your address book or contact lists are lost or destroyed during an emergency or disaster. These contacts could include, but are not limited to, the following:

- Landlord or mortgage representative
- Doctor, dentist, or other health care providers (for example, audiologists, kidney dialysis centers)
- Insurance agent
- Person in charge of your military benefits
- Social services representative (for services such as the Supplemental Nutrition Assistance Program, Aid to Family programs, Supplemental Security Income, and Social Security Disability Insurance)
- Local disability service provider or case manager
- Assistive technology or Durable Medical Equipment provider
- Lawyer
- Financial advisor
- Banking institution(s)
- Neighborhood, civic, and house of worship contacts
- Household service providers (for example, plumber, electrician, roofer, carpenter)

POINT OF CONTACT #1:

.....
Contact Type

.....
Last Name

.....
First Name

.....
Title

.....
Company/Firm

.....
Street

.....
Suite

.....
City

.....
State

.....
ZIP

.....
Work Phone

.....
Email

.....
Home Phone

.....
Fax

.....
Additional Information

POINT OF CONTACT #2:

.....
Contact Type

.....
Last Name

.....
First Name

.....
Title

.....
Company/Firm

.....
Street

.....
Suite

.....
City

.....
State

.....
ZIP

.....
Work Phone

.....
Email

.....
Home Phone

.....
Fax

.....
Additional Information

POINT OF CONTACT #3:

.....
Contact Type

.....
Last Name

.....
First Name

.....
Title

.....
Company/Firm

.....
Street

.....
Suite

.....
City

.....
State

.....
ZIP

.....
Work Phone

.....
Email

.....
Home Phone

.....
Fax

.....
Additional Information

POINT OF CONTACT #4:

.....
Contact Type

.....
Last Name

.....
First Name

.....
Title

.....
Company/Firm

.....
Street

.....
Suite

.....
City

.....
State

.....
ZIP

.....
Work Phone

.....
Email

.....
Home Phone

.....
Fax

.....
Additional Information

POINT OF CONTACT #5:

.....
Contact Type

.....
Last Name

.....
First Name

.....
Title

.....
Company/Firm

.....
Street

.....
Suite

.....
City

.....
State

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ZIP

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Work Phone

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Email

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Home Phone

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Fax

.....
Additional Information

POINT OF CONTACT #6:

.....
Contact Type

.....
Last Name

.....
First Name

.....
Title

.....
Company/Firm

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Street

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Suite

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City

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State

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ZIP

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Work Phone

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Email

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Home Phone

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Fax

.....
Additional Information



Protecting Your Information

Once you have collected all your financial, legal, and contact information, it is essential to safeguard this information.

Helpful Tips to Protect Your Identity and Important Information

The Federal Trade Commission (FTC) has established a dedicated website (www.consumer.ftc.gov/topics/repairing-identity-theft) to provide individuals with tips and guidance that they can use in the event of identity theft, the misuse of checking accounts, the theft of financial documents, or the loss of debit/credit cards or government-issued identification.

For example, in the case of a lost credit or debit card, the FTC suggests that you do the following:

- Immediately report the loss to your financial institution via telephone.
- Send a followup letter or email to the institution with the details of the card loss, including your account information, when you first noticed the loss, and when you reported the loss. (Note: Some card issuers may require you to provide additional written confirmation within 10 days of the telephone notification.)
- Check your statements on a regular basis and report to your card issuer any transactions that you did not make or authorize.
- Determine if your homeowners or renters insurance policy provides liability coverage for card loss or theft.
- Review your credit score or credit report each year to monitor for potential unauthorized access to your accounts and potential identity theft.

Keeping Your Electronic Records Safe

You have probably already created a password, personal identification number (PIN), or answered personal security questions for your electronic banking, bill paying, purchasing, and other financial activities. These items provide an extra measure of protection for you and your accounts. We do not recommend keeping written lists of this type of personal access information with the paper or electronic copies of your EFFAK. If you do keep written lists of your passwords, PINs, or security questions, you may want to consider substituting a “hint” word or phrase for the actual access information. This hint will allow you to recall the real access information easily when necessary, while preventing unauthorized users from accessing your accounts.

Tips on Passwords and PINs

Choosing secure passwords is one of the most important things you can do to keep your accounts and identity safe. Be sure to select a password or PIN that is memorable but not easily associated with you. Someone can easily discover a birth date, phone number, nickname, or other similar reference that is connected to you. In addition, you should avoid using the same or similar passwords or PINs for multiple accounts. Using different passwords or PINs will reduce the likelihood that you will have more than one account compromised if someone illegally gains access to your password or PIN.

Lastly, *never* give out a password or PIN for any account to anyone, no matter whom the person is or claims to be. No customer service representative, systems administrator, or corporate security officer should ever ask you for your password or PIN. If someone is authorized to access your account, he or she does not need your password to get access.

What To Do If Your EFFAK Is Stolen

If you believe that your EFFAK or any of your important documents have been stolen or illegally accessed, you should immediately notify all of your financial institutions (such as banks or credit card companies), insurance agencies, and similar companies about the situation. These organizations have their own rules and procedures for monitoring, closing, or reopening your accounts, and they can assist you with these details, including obtaining new account numbers and establishing new PINs.

Under the Electronic Fund Transfer Act (www.consumer.ftc.gov/articles/0218-electronic-banking), if you report the loss of your debit or ATM card before any unauthorized activity occurs, you are not responsible for any unpermitted use. If you report the loss promptly (within two business days of learning of the loss of the card), you have limited responsibility for any unauthorized transfers that occurred before you reported the loss. Even if you have not lost your debit or ATM card, FTC suggests that you regularly review and monitor your statements and account activity for unusual or suspicious activity, particularly if you bank online.

Other Steps for Preparing

What Else Can You Do To Prepare?

Once your EFFAK is complete, you can take other steps to prepare for potential disasters or emergencies. An important first step is to learn about the types of disasters that may happen where you live, work, or travel frequently. Then, join with others in your neighborhood, workplace, school, or house of worship to take action to stay safe before, during, and after the emergency. America's PrepareAthon! is a community-based campaign for action to increase emergency preparedness and resilience. The campaign's website, www.ready.gov/prepare, provides free preparedness guides and other resources to help you get started.

Review Operation HOPE's Personal Disaster Preparedness Guide

This guide outlines additional categories of information to consider storing for use after a disaster (such as health care, pets and animal shelters, employment, childcare, and schools). The document also asks you to think about three types of emergencies that are most likely to occur in your community, as well as actions you can take to protect and recover from an incident. Finally, the guide includes various "Plans of Action" to which you can refer in the event of an emergency. Review the guide at www.operationhope.org/images/uploads/Files/pdpg.pdf.

Visit Ready.gov

Ready.gov can provide you with basic preparedness tips and information on organizing different types of disaster supply kits, as well as details on how to create other preparedness and emergency materials for you, your family, your home, and your business. Go to www.ready.gov to learn more.

Get Involved in Your Community's Preparedness Activities

Building more resilient communities takes trained volunteers and an informed public. Here are a few ways you can help:

- Learn about the emergency plans for your children's schools, your workplace, and your neighborhood.
- Participate in community exercises and drills.
- Take training in first aid and emergency response skills.
- Volunteer to support your local first responders.

Find out other ways to get involved at www.ready.gov/get-involved.

Follow Tips for Employers and Business Owners

Is your company or business financially prepared for an emergency or disaster? If not, you are not alone. According to the Insurance Information Institute, an estimated 25 percent of all businesses affected by a major disaster never reopen.¹

The following resources are available to help you financially prepare your business for potential emergencies, as well as increase the safety and security of your employees and your community. It is important to prepare your organization. Planning now can reduce the time it takes to resume normal operations.

Ready Business

The Ready Business page at Ready.gov (www.ready.gov/business) encourages businesses to take four steps to prepare for emergencies:

- Plan to stay in business.
- Talk to your employees.
- Protect your investment.
- Contact your customers and suppliers.

The Ready Business page also provides tools and materials to help businesses and other organizations create a plan to address the potential impact of emergencies or disasters. The content and structure of these business tools and materials are based on the Emergency Preparedness and Business Continuity Standard, as developed by the National Fire Protection Association and endorsed by the American National Standards Institute and the U.S. Department of Homeland Security.

Small Business Administration

The U.S. Small Business Administration (SBA) has established an Emergency Preparedness Web page (www.sba.gov/prepare) to provide business owners with links to relevant information, including emergency preparedness, maintenance of business operations (also known as continuity of operations, or COOP), disaster assistance, cleanup, and recovery. SBA is also a cosponsor on the Prepare My Business website (www.preparemybusiness.org), which provides a list of resources for use in developing business preparedness plans.

¹ www.iii.org/press_releases/insurance-lessons-learned-from-sandy-steps-to-keep-your-business-running-following-a-disaster.html



Support Community Resilience

Getting involved before a disaster strikes can help ensure that your community stays strong and recovers more quickly. On the Ready.gov website (www.ready.gov), you can find information on what to do before, during, and after an emergency, as well as ideas on ways to help strengthen your community. The following are a few ways you can support community resilience:

- Volunteer to support disaster relief efforts in your community as part of a Community Emergency Response Team (CERT), a Medical Reserve Corps unit, or a Citizen Corps partner program or affiliate organization. Many local houses of worship and community organizations, including those that serve people with access and functional needs, also have active disaster support programs. To locate your nearest preparedness group, visit www.ready.gov/citizen-corps/find-your-nearest-council.
- Join the National Preparedness Coalition and participate in any of the upcoming preparedness events in your community. For more information, visit <http://community.fema.gov>.
- Connect with your local emergency planning group, Citizen Corps Council, or local emergency management agency as part of the community planning process. To locate your nearest planning group, visit www.ready.gov/citizen-corps/find-your-nearest-council.
- Join or start a community preparedness project. FEMA’s Community Preparedness Web page (www.ready.gov/community-preparedness) can help you find an event, identify local resources, build a team, choose a project, and set goals.
- Share with your friends and neighbors important preparedness information, such as the FEMA document, “Safeguarding your Valuables” (http://emilms.fema.gov/IS909/assets/11_SafeguardingValuables.pdf).
- Donate cash or goods to help meet the needs of your community in times of disaster. For more information, visit www.fema.gov/volunteer-donate-responsibly.
- Join the HOPE Corps, Operation HOPE’s nationwide network of volunteers dedicated to promoting financial self-sufficiency and community empowerment. For more information, visit www.operationhope.org/Program/pid/4.

If Disaster Strikes

If you have been affected by an event that is declared a Federal disaster by the President, you should immediately call FEMA to apply for Federal assistance. If you have access to the Internet, you can complete FEMA's online disaster application at www.disasterassistance.gov or on your mobile device at m.fema.gov. If you do not have access to the Internet, please call (800) 621-FEMA (3362) or TTY (800) 462-7585.

Following most disasters or emergencies, FEMA will open Disaster Recovery Centers (www.fema.gov/disaster-recovery-centers) in the affected areas. Once they are established, you can visit the location to speak with FEMA representatives about available disaster recovery programs.

After a disaster, you should locate or recover your stored EFFAK and the copies of your important documents. You should then review the EFFAK to identify the relevant materials you may need to use during your recovery period, such as contact information for out-of-state relatives or family members, homeowners or renters insurance policies, or bank account data.

Disaster Assistance Resources

If you have been affected by a disaster and need assistance, contact FEMA at (800) 621-3362 or TTY (800) 462-7585. If you use 711 or Video Relay Service (VRS), call (800) 621-3362. Multilingual operators are available to answer calls seven days a week from 7 a.m. to 10 p.m. CT. You can register online at www.disasterassistance.gov or by smartphone or tablet at m.fema.gov.

HOPE Coalition America also has financial counselors available to help you after an emergency. Through the HOPE Crisis Hotline and onsite counseling centers, the Coalition's staff can provide you with additional financial recovery information. Call (888) 388-HOPE (4673) for assistance.

What Information Do I Need to Apply?

Whether applying online at www.disasterassistance.gov from your computer or smartphone, or over the phone through a FEMA call center, you should have a pen and paper and the following information ready:

- Your Social Security number;
- Current and pre-disaster address;
- A telephone number where you can be contacted;
- Insurance information;
- Total household annual income;
- A routing and account number from your bank (only necessary if you want to have disaster assistance funds transferred directly into your bank account); and
- A description of your losses that were caused by the disaster.

After you complete your application for assistance, you will receive a FEMA application number. Please write down this number and keep it for future reference.

Beware of Scams

As a disaster survivor, you should be watchful and aware that criminals and other dishonest individuals may try to take advantage of a disaster situation. These individuals may attempt to gather personal information from disaster survivors to commit identity theft or collect payments for disaster assistance services that they do not provide. The “Additional Resources” section includes links to articles that will help make you more aware of these and other potential disaster-related scams.

If you encounter an individual or situation that causes you concern or seems suspicious, you should immediately report the matter to local authorities or to the FEMA Fraud Hotline at (866) 720-5721.

FEMA Tips to Safeguard Against Disaster-Related Fraud

- Federal workers do not solicit or accept money.
- If in doubt, ask for an official, government-issued laminated photo ID. A shirt or jacket with a government logo is not absolute proof of identity.
- Safeguard your personal information (such as your Social Security number or bank account numbers), and be cautious about providing it to unknown individuals.
- Beware of people going door-to-door to damaged homes or contacting you and claiming to be building contractors. These individuals could be scam artists, especially if they attempt to solicit your financial information.

Additional Resources

Helpful Organizations and Resource Pages

- American Red Cross: www.redcross.org
- Citizen Corps: www.ready.gov/citizen-corps
- Federal Disaster Assistance: www.disasterassistance.gov
- Extension Disaster Education Network: www.EDEN.lsu.edu
- Financial Preparedness (Ready.gov): www.ready.gov/financialpreparedness
- HOPE Coalition America (Operation HOPE):
www.operationhope.org/hope-coalition-america
- Financial Education: www.mymoney.gov
- USA.gov: www.usa.gov
- GoDirect.gov: www.godirect.gov

Additional References and Tools

- Avoiding Loan Scams After a Natural Disaster (Consumer Financial Protection Bureau):
www.consumerfinance.gov/blog/avoiding-loan-scams-after-a-natural-disaster
- CFTC Fraud Advisories: False Promises of Profits as a Result of Natural Disasters (U.S. Commodity Futures Trading Commission):
www.cftc.gov/ConsumerProtection/FraudAwarenessPrevention/CFTCFraudAdvisories/fraudadv_falesprom
- Computer Security (Federal Trade Commission (FTC)):
www.consumer.ftc.gov/topics/computer-security
- Disaster Recovery Log (North Dakota State University):
www.ag.ndsu.edu/extension/apps/disaster-recovery-journal
- Disaster Survivors—Beware of Scams! (FEMA):
www.fema.gov/news-release/2012/07/27/disaster-survivors-beware-scams
- IS-909: Community Preparedness: Implementing Simple Activities for Everyone (FEMA; also available in Spanish):
training.fema.gov/EMIWeb/IS/courseOverview.aspx?code=is-909
- Protecting Your Identity (FTC):
www.consumer.ftc.gov/topics/protecting-your-identity
- Recovery After Disaster: The Family Financial Toolkit (University of Minnesota):
www.extension.umn.edu/family/tough-times/disaster-recovery/family-financial-toolkit

EFFAK Partners

About Operation HOPE, Inc.

Operation HOPE, Inc. (HOPE) is America's first nonprofit social investment bank and a national leader in providing financial literacy and economic empowerment programs. Through ongoing collaborations and long-term partnerships with leading government, private sector, and community interests, HOPE works to bring self-sufficiency and a sustained spirit of revitalization to America's inner-city communities. In advance of national disasters, HOPE Coalition America (HCA) offers seminars and preparedness kits. After a disaster, HCA provides one-on-one assistance from staff and local volunteers to those directly affected by the emergency.

In addition, HOPE operates a growing network of HOPE Centers: inner-city banking centers that have created more than 8,100 new homeowners and small-business owners. The centers have facilitated more than \$749 million in funded loans and more than \$946 million in commitments for homeownership and small-business loans from their 400 private sector partners. HOPE's Banking on Our Future program, the Nation's only national urban delivery platform for financial literacy, has provided financial literacy education and related services to more than 690,000 children across the country. Taken together, these programs make Operation HOPE the national leader in economic empowerment tools and services, making free enterprise work for all Americans. For more information, visit www.operationhope.org.

About Citizen Corps

The mission of Citizen Corps is to bring community and government leaders together to engage the whole community in all phases of emergency management and to build resilience for individuals, organizations, and communities.

Created after September 11, 2001, and coordinated at the national level by FEMA, there are now more than 1,175 local Citizen Corps Councils across the United States. These local Councils help involve community members in strengthening our Nation's preparedness by:

- Preparing the public for local risks with targeted outreach;
- Providing training and volunteer opportunities to help augment resources for public safety, preparedness, and response capabilities; and
- Collaborating between whole community representatives and emergency managers to ensure that disaster preparedness and response planning represents the whole community and integrates nontraditional resources.

To learn more about Citizen Corps and to find your local Citizen Corps Council, please visit www.ready.gov/citizen-corps.

About the Financial Literacy and Education Commission

The Financial Literacy and Education Commission was established under the Fair and Accurate Credit Transactions Act of 2003. The Commission was tasked with developing a national financial education website (www.mymoney.gov), along with a hotline ((888) My-Money) and a national strategy on financial education. It is chaired by the Secretary of the Treasury, and the vice chair is the director of the Consumer Financial Protection Bureau.

The Commission comprises the senior leaders from 20 Federal agencies: Office of the Comptroller of the Currency; Federal Reserve; Federal Deposit Insurance Corporation; National Credit Union Administration; Securities and Exchange Commission; Departments of Education, Agriculture, Defense, Health and Human Services, Housing and Urban Development, Labor, and Veterans Affairs; Federal Trade Commission; General Services Administration; Small Business Administration; Social Security Administration; Commodity Futures Trading Commission; Office of Personnel Management; White House Office of Public Engagement; and its newest member, FEMA.

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FEMA



The Emergency Financial First Aid Kit is available for free from FEMA.
Call (800) 480-2520 and ask for document #532.

It is also available as a free download online at www.ready.gov/financialpreparedness and www.operationhope.org