

# Evaluate your readiness during National Preparedness Month

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Week 1 reminds us to “Save Early for Disaster Costs”

AUSTIN, Texas — National Preparedness Month kicks off in September with a week dedicated to helping people learn to “save early for disaster costs.”

Anyone affected by a natural disaster will face unexpected costs — maybe a few nights in a hotel, a new vehicle, some home repairs or a complete rebuild. Some may find their employer forced out of business.

However you’re affected, your transition from disaster to recovery will be easier if you’ve planned ahead. Follow the steps below to prevent a natural disaster from becoming a financial catastrophe.

1. Put money aside for an emergency — Start saving today, and add to your emergency fund with each paycheck. For tips on saving, visit [www.mymoney.gov/save-invest](http://www.mymoney.gov/save-invest).
2. Cash is always accepted — ATMs and credit card machines may not work after a disaster, so keep some cash on hand.
3. What types of insurance do you need? — Floods, earthquakes and landslides are not usually covered by homeowners insurance, and in coastal states like Texas hurricane winds also may not be covered. Look into supplemental policies to cover floods ([www.fema.gov/nfip](http://www.fema.gov/nfip)), windstorms and other perils. Renters can get flood insurance as well.



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4. Be a record holder — You may need your insurance policies, deeds, leases, passports, medical information and other documents after a disaster. Keep them in a fireproof, waterproof box and store electronic copies on an external drive or website.
5. Sign up for direct deposit — Mail service can be delayed for weeks by a natural disaster. Don't let that stop your paychecks or benefits like Social Security. Federal benefit recipients can sign up at [www.godirect.gov/gpw/](http://www.godirect.gov/gpw/) or 800-333-1795.
6. Snap some pics — Having photos of your valuables, including your furniture, can help the recovery process get started quickly and efficiently.
7. Learn more — The Emergency Financial First Aid Kit is full of information, checklists and forms to help you prepare for the unexpected:  
<https://go.usa.gov/xEAs4>.

For additional resources, visit [www.ready.gov/financial-preparedness](http://www.ready.gov/financial-preparedness) or [www.listo.gov/es/registros-vitales](http://www.listo.gov/es/registros-vitales) for Spanish.

To find out more about National Preparedness Month, see [www.ready.gov/september](http://www.ready.gov/september).

For additional information on the South Texas recovery, visit the FEMA Region 6 Twitter account at [www.twitter.com/FEMARegion6](https://www.twitter.com/FEMARegion6) or the Texas Division of Emergency Management website at <https://tdem.texas.gov/>.

