

# Starting Early: Financial Preparation for Disasters and Emergencies

April 9, 2013

3:00 pm – 4:00 pm EDT

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Good afternoon everybody and thank you for joining the FEMA Individual and Community Preparedness Division webinar series. My name is Lauren Eineker and I will be providing technical assistance during today's webinar. We have a strong lineup of presenters today that will speak on the topic of financial preparation for disasters and emergencies. Just a few technical reminders to keep in mind before we get started; please turn up the volume on your computer speakers to hear the presentation and a question and answer period will follow the presentation.

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Any questions you may have, we will do our best to answer them. A recording of the webinar will be posted to our Ready.gov Citizen Corps website within 48 hours for you to view and share with your colleagues. This webinar is free and open to the public and includes closed captioning. Without further ado, I'm going to turn it over to Mr. Marcus Coleman from FEMA Individual and Community Preparedness Division to get us started.

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Marcus?

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Thank you very much, Lauren and welcome everybody to the webinar today. As said before we have a fairly strong lineup and what I'd like to do is introduce Timothy Manning who serves as the Deputy Administrator for the Protection and National Preparedness Directorate for FEMA. Deputy Administrator Manning?

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Thanks, Marcus. Good afternoon, everybody. Just want to take a moment and thank you for taking time out today to join us in this conversation. Financial preparedness is something that we traditionally or talk a lot about with disaster preparedness but it is just as crucial, just as important as any other part of what we do in preparing our communities and friends and family for possible emergencies and disasters. On a personal side, things like understanding your insurance in your home, having copies of everything is nothing new. We've talked about that for a long time but really understanding how your finances work, your banking works, copies of all your critical banking records. Having a good financial health to your family and encouraging that in your communities because what we've seen I'm sure you've all experienced over the years is that disasters tends to disproportionately hit lower income families more often. Those that have a strong financial preparedness element to their overall disaster preparedness are much more likely to be able to take care of themselves, to have the resources if evacuated to stay with friends or family or to get outside of an affected area by being able to have credit cards with enough balance. There are quite a few things that we can work on in our communities to further this activity.

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Of course, on the business side of things, the majority of businesses in the US economy are small family-owned businesses and the majority of businesses affected by disaster never get open again. Taking some basic continuity planning, business planning, business disaster planning and

working the financial side of your business and your finances really make the difference between surviving a disaster comfortably and bouncing back quickly or taking a much longer time or maybe not getting back at all.

I'm very pleased to be joined this afternoon by some really strong and great partners in this effort. Operation Hope, who you will be hearing from in just a little bit our partners over at the USDA, who do some really important work in the finance center for all of us and our partners over at the Consumer Financial Protection Bureau. I think we've got an outstanding lineup today, great information, really important critical stuff that really makes a difference in our neighborhoods and our communities, helping our friends and family and everybody, the people who are really here to serve. Marcus, if I can I can get it back to you and let's get into it, thanks.

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Thank you very much Deputy Administrator. I would now like to pass it over to our first group who is a non government organization and also a former partner with FEMA. And I will pass over to Fred Smith from Operation Hope to introduce his colleagues who will be talking about Hope Coalition America's role in preparedness and recovery. Mr. Smith.

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Thank you very much Marcus. It is a pleasure to participate in this webinar today. Operation Hope has been in the financial and economic recovery business for ten years since 9/11. We've been as an organization been in the financial literacy and financial dignity business for 21 years. We know from experience the things that Deputy Administrator Manning talked about in terms of how it affects communities, but it affects individual, disasters affect individuals financially regardless of their income or social status. I think you should be running through the first couple of slides now, I forgot to say "next", but if you would move to the third slide I would like to bring on Chief Thomas who will introduce himself and speak to you for a few moments.

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Good afternoon. My name is Ira Thomas, I am the Chief of Police at Southern University here in New Orleans and we want to talk just a few minutes about pre disaster planning. The question that we have to ask ourselves and what families have to ask ourselves is what is our emergency plan? How prepared are we in the event of an actual emergency? I can tell you that lessons learned here in New Orleans following Hurricane Katrina; we learned that it is best to be prepared. For many years we weathered many storms but nothing could have prepared us for what we saw here in New Orleans during Hurricane Katrina. So Operation Hope talks about financial planning and how to prepare the families for these kinds of emergencies. Emergency Financial First Aid Kit provides information that will help families prepare personal information, background information on the families, children, particularly the elderly, the healthcare needs, and the insurance providers. I can tell you when we left New Orleans during the evacuation for Hurricane Katrina we felt we would only be gone just about two days. That turned out to be months and even years for some of us and some families are still struggling trying to get back home to the city of New Orleans. So it is prepared, it is best to be prepared ahead of time so that you and your family can if an emergency arise to relocate and be in a better position to return home.

Five tips that are offered, one, we encourage all of you to complete all sections of the Emergency Financial First Aid Kit. I cannot tell you how important it is and when you are away from home and you have to communicate with your insurance companies, with other healthcare providers

and things that you need that are essential to your survival it is important that that the information be really available because you may not have original and/or copies so if you scan these documents you have them on hand that will help you. Review all of the supporting documentation for accuracy and be sure that the document is still in effect. For example, make sure all of your insurance policies are in effect and nothing has expired that will put you in a terrible financial position. Once your documents are in order, make a copy of those documents and also it is important that you update these documents annually. Put them away in a safe place so that they are available for you should you have to relocate.

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Now I will turn you over to Dr. Mayo-Theus

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Good afternoon. I'm Dr. Suzanne Mayo-Theus, Assistant Professor at Southern University of New Orleans also. Thank you so much for this opportunity. A shout out to my great friends at the National Emergency Preparedness Network of which I'm an active member; a member of the very great coalition of Operation Hope here in New Orleans and Director of Louisiana Save. I want to talk briefly today about the PDPG which is a Personal Disaster Preparedness Guide. It complements the EFFAK because it requires you to gather basic information about your family, how you will reach the first responders and the people that need to know where you are during the disaster and after the disaster. It is a great resource for babysitters, neighbors, friends, family and people around the country that are going to want to know what's going on with you in case of emergencies that's going inevitably happen at some point in the future and we hope it will be okay and will be better. This includes knowing where your medical records are, all of your prescriptions, diagnosis, immunization, something we don't think about always, blood type, allergies and something a little bit more important, you work contacts. Daycare information, a copy of the most important, you're will and your trust. Also Operation Hope at [www.operationhope.org/pdpg](http://www.operationhope.org/pdpg) will allow you to know about your personal property inventory, your digital photos, video clips and receipts. Red Cross of course FEMA, local emergency management organizations as well can help you by going to [www.ready.gov/america/index](http://www.ready.gov/america/index) HTML.

Next I like to talk about the basics of insurance. All of us need it; we know we cannot live without it but when you don't have it certainly during emergency we need to be on task with that. Here are just a few things I like to add today for consideration. Most policies cover losses are by fire, lightning, vandalism, smoke, sudden and natural water damage, aircraft vehicle theft, riots, windstorm from hurricanes, hurricanes and hail, most of us don't know that most policies don't cover some of the following items. We learned in New Orleans flooding is sometimes not covered by our insurance policies, earthquakes, our friends on the West Coast would be interested in that, termites something very interesting to me, insects, rats and mice. Freezing your pipes in the house when it is vacant is sometimes not covered by the insurance policy, something you really need to look at and wind and hail damage for your trees, your shrubs and as well as any other items around your home. And then most important, water damage from continuous and repeated coverage so you need to really look at the wear and tear and maintenance of your home and your property and any of your losses that have been vacant in your house for 60 days or more need to be looked at because sometimes they are not covered by insurance. I would like to also close this by talking a little bit about insurance in general. We all need to be able to review our coverage annually. Automobile comprehensive coverage covers

hail, wind, and water but the disability coverage needs to be looked at annually. Your life insurance, your renters insurance, flood, wind storm, fire and earthquake most people are under insured so we need to make sure in our families as well as our coworkers that everybody is covered.

You're looking now at some slides about stories for your information. You see these slides here they discuss and look at the devastation of certain disasters that have happened recently across the country, but I want to just leave you with this, storing for your information is most important. The most effective way is to have a fireproof home safe somewhere you can put those important items that are very important and sacred to you. The next is if you can afford it and those of us that can do, if you can at least go to the bank, some financial institutions are looking now to give you a safe deposit box for free when you open up a savings account. Also you need to store your information, copies of it with the relatives, your friends and like I do, I tell my students put it in your office at your desk. Put a copy of the information at work or at home and it will be a safe place to have it. Thirdly and most important, put another copy of the information at your office and again on your computer, e-mail it to yourself and then as we do at Operation Hope, just put it in the drop box.

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I like to now turn it back over as we talk about post-disaster labs just about documenting everything, this is very prevalent to was a couple months ago as we had our students here at the University to do a reassessment and reflection of Hurricane Katrina. Some local students had no baby pictures, everything was destroyed during Katrina so we come up with Operation Hope the list of documents -- document everything. Take pictures and pictures of pictures. Keep a journal. Know your insurance company. You need to know their phone number, e-mail and emergency number. Keep a calendar. Write in a journal everything. As always, know the number for FEMA, 1(800) 621-3362, that's a number I keep on my exam every semester and at the Red Cross of course and Operation Hope. Also know the name and document your churches, your nonprofit affiliations, United Way, Salvation Army, Operation Hope, Goodwill because you are going to need them in the future. I like to not turn it back over to Mr. Fred Smith of Operation Hope.

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Thank you very much. Two basic comments, Operation Hope is responding to Hurricane Sandy currently and if you or any of your clients are recovering from Hurricane Sandy, please call 888-388-HOPE. All of our services are free and thank you very much.

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Thank you Mr. Smith and hopefully for those able to still join us on the webinar you are able to see the services that Operation Hope provides as well as the contact information. I would now like to give it over to USDA and we will have a presentation by USDA NIFA, Family and Consumer Science and this will be led by Suzanne Shockey. Suzanne?

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Thank you, Marcus. And welcome, everyone. USDA NIFA - National Institute of Food and Agriculture is pleased to be a presenter today. We've been providing financial capability, research information and education since 1914 nearly hundreds of years delivered by the US land-grant institution, to communities for practical use to improve people's lives.

Next slide you will see that our tagline at USDA event is the Division of Family and Consumer Sciences is strengthening families, farms, communities and the economy. Partnerships with other entities of federal, state and local levels accomplish this tagline.

Today in the next slide you will see our presenters. There will be introducing you to the Cooperative Extension, Family Financial Toolkit and the Extension Disaster Education Network, EDEN and the phone apps. The speakers as you can see on the slide are Dr. Trish Olsen from the University of Minnesota Extension, Sara Croymans, she's an accredited financial counselor with the University of Minnesota Extension, and Becky Koch with the North Dakota State University Extension and Agriculture Communication. A priority issue within USDA includes financial preparation before disasters and recovery after disasters. We help rural and urban individuals and families maintain economic stability.

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The next slide shows you the map, the map shows where our Cooperative Extension Network of 105 land-grant colleges and universities and then the local offices in over 3,000 US counties. Cooperative Extension is the largest provider of non-formal adult and continuing education in America and one of the largest adult education providers in the world with practitioners and experts working together to provide assistance depending on the topic and in this case its financial preparation for disasters and emergencies.

The next slide then shows you a response team process of federal, state and local agencies working together to accomplish individual, family and community financial success. So on this slide you will see USDA NIFA building, the land-grant university system, and the County Extension Office, works one-on-one with individuals and families to promote financial success.

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The next slide you will see our USDA regions. We have four USDA regions and then who makes this become a reality; we have Family and Consumer Sciences extension educators, they help a family recover within the community by understanding money management including housing, food, and nutrition and family relations. The next important part that you will hear more about from Becky Koch is the Extension Disaster Education Network. These experts, there's 300 of them; they help mend personal loss, rebuild farms and help communities recover and rebuild homes, businesses and lives. I also would like to mention we have community development educators and they have written a ready community building disaster resilient places called Ready Community which is a companion guide to FEMA Comprehensive Preparedness Guide 101.

The next one you will see on the slide the 4H emblem and 4H has a project called Youth Extension Services known as Yes and these are interns that provide opportunities with youth in the community when we have a disaster. Then the last important piece to mention when you look at this map is think about the one hundreds of thousands of volunteers that we have through the Cooperative Extension System such as master money mentors, master family and consumer sciences and master gardeners, and 4H advisors who are trained by our Cooperative Extension educators. The next two slides show you another great resource. This is that you Eextension.org so if you can look at that when you have more free time, exploring it takes Extension.org it will help you with numerous resources and EDEN has some information on that and then the next

slide shows you the Extension slide and you click on that within your geographic area it will direct you to the nearest land-grant institution.

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The last slide then has my contact information and will be able to further discuss after this wonderful webinar.

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At this time I'm going to introduce Trish Olsen and also Sara Croymans to explain the financial toolkit.

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Thank you so much, Susan. Hi, I am Trish from the University of Minnesota and Sara and I would like to share with you resource for helping families financially after disasters. And it is titled *Recovery after Disaster, the Family Financial Toolkit* and it is free and online at the web link cited.

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This toolkit is a nice compliment to Operation Hope's EFFAK that focuses on financial preparation. The toolkit as we are about to explain focuses on all the financial information and decisions we need to make after a disaster. As one toolkit user – one user of the toolkit stated the toolkit was a valuable info guide during our tough times.

The slide you have now says the story behind the toolkit. You might wonder how this toolkit even came to pass. As with many places in our country more and more disasters are happening in our States. Extension has a mission to make many community needs. But before we create something we need to understand the community needs by asking those impacted, what did you experience? What were your issues? What would you like others to know to help them? After we obtain answers to these questions we then create materials to meet the educational needs of those we serve. The toolkit was based on research conducted with disaster survivors and professionals two years after a flood had impacted them. The survivors have had plenty of time to reflect on their experience and to share what had worked and what didn't work so well. The toolkit was developed in partnership with University of Minnesota and North Dakota State University and at our borders we share the Red River that runs north in the springtime. So you can imagine the flooding issues we face on a yearly basis. The toolkit was funded by Smith-Lever Special Needs fund from the National Institute for Food and Agriculture. After we developed it we had it nationally reviewed and we piloted it with survivors.

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Our philosophy in Extension is to provide tools for people to make their own best decisions. And you will see we correctly named the publication for it is full of worksheets and tools to help families consider many perspectives of the situation and then in turn make their own best decisions. As you can see by the comments of those who have used it this philosophy works for people to be and feel empowered as they are stressed after so many important decisions after a disaster.

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Next, the toolkit units are listed on the slide and as you can see it is fairly comprehensive for the variety of experiences that people will have after a disaster that impacts them financially. Everything from what they should try to find in their home -- where they should start, to whether they are either a homeowner or renter and then what's important is that it is not only about the

finances that we do have in this the toolkit it's the personal perspective of how to start again and how to start with the new normal.

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Now I will turn it over to Sara.

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Thank you, Trish. We will go to the next slide. There we go. The toolkit outlines several key strategies that help survivors navigate the recovery process, as you can see listed. Next

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In addition the toolkit includes multiple tools to assist survivors in getting organized and caring for themselves. On the next slide you can see that it is important to take care of yourself and your children. The next slide.

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Self-care and care of children is extremely important following a disaster. The Bounce Back and Adapt journal helps folks reflect on their experience. This quote acknowledges the challenges survivors may encounter. The last two sentences really resonate with me. We know when you look back maybe the mental health issues are as important as financial. But the financial heals you mentally too. Next slide.

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Let's go one more slide. Where to start? Disaster survivors often want to do something immediately after the disaster strikes. There's plenty to do. The toolkit provides direction so that those actions do count. Survivors found extremely beneficial when we highlighted this section of the toolkit at disaster recovery centers. We were impressed that several survivors had already found and printed this section of the toolkit and had brought it to the Disaster Recovery Centers with them and were moving ahead. Next.

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This is an example of the document loss and damaged property tool. Household inventory developed prior to the disaster would make the process much easier. Many survivors indicated that they did not to complete this as they do have insurance that would reimburse them. However, as you can see from the quote; documented loss can be used on taxes so it is really important to encourage folks to use them. Next slide.

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While after Disaster Recovery Centers in northeast Minnesota last summer we observed and heard how difficult it is for folks to accept assistance of any kind. One survivor expressed gratefulness for the encouragement that the toolkit provided in seeking out assistance and the acknowledgement that disaster assistance programs are paid for by donations and tax dollars and survivors have probably contributed to such programs in the past. Now is the time to let those programs, the assistance programs help. Next.

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Knowing the big picture of the survivors' financial situation will help speed the recovery. Individuals can do a lot of prep work in this area prior to a disaster in order to have their financial house in order.

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Next slide. Case Managers working the Minot North Dakota flood indicated that the *Can I Afford Another Payment* tool was most valuable for their survivors. As it helped survivors make the informed mindful decisions for their individual situation. Next slide and back to Trish.

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Thanks, Sara. We talked earlier it is not only a mathematical situation or just looking at the numbers but we do talk in our toolkit about the new normal. Getting to the new normal will take some time as other speakers already alluded to today. This section reminds survivors that financial recovery takes time and which units to review if their coming across roadblocks in their financial recovery. Next slide.

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Again here's the web link and what the front of the cover looks like and we just really encourage folks to use it and we look forward to talking about it later. Thank you so much.

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This is Becky Koch with the North Dakota State University Extension Service. I'd like to share with you the Extension Disaster Education Network is an informal group that works together with extension educators all across the country. So many of us have educational materials to share that you are very welcome to go to the EDEN.LSU.EDU website and see the state specific publications, videos, lessons or the joint projects that we work together online.

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On the next slide you will see a couple of the courses that are available through EDEN and I say courses, these aren't will you go online and you take it yourself. But it is a script and that PowerPoint and all the background information you need as a professional to teach this in your community. You are welcome to go to the EDEN website, pull up the family preparedness or the Ready business course and with just a little bit of preparation you can share that material in your community. You don't have to start from scratch and develop a training program, that's all done for you. Financial information is obviously a very, very important part of both of these courses. So the things that Operation Hope and the University of Minnesota have already talked about, for example, on family preparedness are included in there. The READY Business example we have a story of a business in Illinois that went to a READY Business training was conducted by an extension educator later they were wiped out by a tornado, but thanks to the community training there were able to be up and running again very, very soon.

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On the last slide you will see that we are working on some phone apps that can help with disaster recovery right now. We are hoping to work with the Consumer Financial Protection Bureau to turn this into even more of a help for preparedness. But this is downloadable, the Disaster Recovery Log on either IOS or androids so it was designed to take pictures and record disasters after the fact, however, somebody said why don't I take pictures of my belongings before the disaster and it was like, duh, we are hoping to incorporate even more information and more of the tables, for example, from the toolkit to make it available on both smart phones and tablets, not just the paper version so that disaster survivors but also people can use these tools for preparedness. The winter survival kit app has nothing to do with finances, but it is so popular I wanted to let you know it was available. Thank you for letting those of us who work with USDA, National Institute for Food and Agriculture and Extension share some of the resources we have available for you online and through your extension educators all across the country.

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Thank you very much to the USDA NIFA and EDEN team for that wonderful presentation. As well as Operation Hope. So we have heard a little bit about disaster preparedness and what you can do as it relates to pre disaster planning from our friends at Operation Hope and a little bit more about what happens during the response and recovery phases from our friends at USDA and EDEN. I'd now like to pass over to the Consumer Financial Protection Bureau who will talk

about some important information for disaster survivors as consumers and those that you may know that are impacted as disaster survivors as consumers. We want to thank everybody again that was able to join us today. We will have this recording available within the next three to four days so that way you can share it with your networks in case you have people that weren't able to join, with that, I will now like to pass it over to the Sandra McConnell.

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Thank you, Marcus, this is Sandra McConnell, I serve as the Deputy System Director for the Office of Financial Education at the Consumer Financial Protection Bureau. I would like to thank FEMA for inviting me to just pay in today's webinar. I want to use my time today to talk about the Bureaus work in promoting financial education and provide some suggestions to you in avoiding scams. But there are so many decisions especially financial decisions that people must consider after an emergency. We hope that you'll consider us the Consumer Financial Protection Bureau, a partner in your recovery efforts. I would like to encourage you to connect with the Bureau and use the Bureau as a trusted information resource. Next slide.

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The Bureau is a new federal agency that was created through the Dodd-Frank Wall Street Reform and Consumer Protection Act, or the Dodd-Frank Act. The Bureau's mission is to help consumers' financial markets work by making rules more effective, consistently and fairly enforcing those rules and empowering consumers to take more control over their economic lives. Next slide.

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Today I want to focus on one division in the Bureau called the Consumer Education and Engagement Division. This division focuses on empowering consumers to make financial decisions that are best for them through a wide range of consumer education efforts. The Division is comprised of six offices as illustrated on the slide, two offices the Office of Financial Education and the Office of Consumer Engagement on the top of the graph is focused on all consumers. The four offices at the bottom of the slide are focused on certain segments of the consumer population and their decision-making needs.

Let me first start by talking about our special population offices. The first office is our Office of Service Members Affairs. This office is focusing on three things; first to see that military personnel and their families get a strong financial education so they can make better informed decisions. Second, monitor their complaints about consumer financial products and services and the responses to those complaints. Third, coordinate efforts of Federal and State agencies to improve consumer protection measures for military families. This office not only communicates the challenges for this population of consumers, they highlight threats and raise awareness with examiners and enforcers about issues that impact service members and their families.

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The next special population office is the Office of Older Americans. This office focuses on consumers of 62 years of age and older and their caregivers. This office works to protect older Americans from financial fraud and exploitation through outreach, education and targeted initiatives. Next is our Office of Students. This office works to enhance the financial decision-making capability of high school and college students. By increasing awareness about financial impact of decisions associated with various educational choices and by providing tools to manage educational debt. Finally, our Office of Financial Empowerment; they work to improve financial stability of lower income consumers and consumers new to financial markets by

enhancing access to financial products and services. Promoting improve financial capabilities and enhancing opportunities for affluence creation among working families and those new to banking and credit.

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Two offices that focus on all of the consumers, the Office of Consumer Engagement and Office of Financial Education, focus again on everyone. Consumer Engagement helps connect the public by work through our website, social media and other tools. The Office of Financial Education is charged with creating efforts for American consumers to help them make better informed financial decisions. Our team focuses on helping consumers understand the opportunities, the risks, the consequences with financial products, services and the decisions that they make. The strategy is to provide resources that will help consumers navigate the financial service marketplace. Next slide.

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On our website which you can find at [consumerfinance.gov](http://consumerfinance.gov), again that's [consumerfinance.gov](http://consumerfinance.gov), my colleague Dan Rutherford published a blog entitled *Protecting and Rebuilding Your Finances After a Disaster*. In the blog we provided consumers with helpful guidance. Unfortunately after a disaster, bad actors may tend to target survivors. One of the best defenses against scams is an informed consumer. It is important to remember that most bad actors know how to appear professional. Secondly, anyone can be targeted for fraud. So never think this can never happen to you. Research shows that the more overconfident we are the more susceptible we are to fraud. Always ask questions especially after a disaster and be on the lookout for fraud. Another good rule of thumb is not to give a lot of credibility to titles and uniforms, because they can be fake. It is really important to ask for identification and never ever give personal information to anyone you do not know. Finally, do not fall for limited time offers, these are designed to force you to make a decision before you've had a chance to compare cost and ask questions. You should never make a decision under pressure. Take your time and never sign anything without fully reading it and understanding all the terms and most importantly the cost first. Next slide.

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The Bureau has several resources that I encourage you to utilize. Our website is the very first place I would suggest, which is again [consumerfinance.gov](http://consumerfinance.gov). On our website we have several tools, one tool that we have is [Indiscernible--Audio cutting out] this is a question and answer platform that allows you to get questions and comments to financial issues. The second is our CFPB publications. We have developed a host of brochures and easy-to-read publications designed to help consumers make informed decisions. I encourage you to order and distribute the brochures widely. They are available both in English and in Spanish and the address is on the screen. Next slide.

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Finally we encourage you to connect with the Bureau through our various social media and web resources. They are listed here on this slide. We have a Facebook page, a Twitter page and we encourage you to comment on our blogs and posts on our website.

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Thank you for your attention today and please remember to use the Consumer Financial Protection Bureau as a trusted information resource. At this time I will turn the program back to Marcus. Thank you.

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Thank you very much, Cassandra, for that insightful information and for the broad connections that the community members across the country can make directly with the Consumer Financial Protection Bureau. This effort many of you may know or may not know this effort is part of a larger financial capability month effort and FEMA is working alongside of our partners at the Financial Literacy Education Commission to help America get involved in financial preparedness. So what I am going to do very quickly is recap some of the key resources that were highlighted today. Once again we want to make sure everybody knows that attended this webinar that we will be providing the PowerPoint slides, the recordings as well as additional resources that were shared on this webinar to help you get involved with financial preparedness. Next slide.

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In addition to providing you that e-mail we've also worked with our partners from the Ready Campaign to standup the new financial preparedness webpage which you can access at [www.ready.gov/financialpreparedness](http://www.ready.gov/financialpreparedness). There you will find access to all of the information talked about today and much more. It includes tools and resources such as EFFAK and recovery toolkit as well as tips regarding inventory in your home and possessions, what to do with important documents and additional information. This will also be the repository for new resources that we are creating with our partners from the Financial Literacy Education Commission. Next slide.

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The new resources that I discussed just a moment ago include an update to the Emergency Financial First Aid Kit. We work with the whole committee partners, we work with Operation Hope, Consumer Financial Protection Bureau and USDA to ensure to provide an updated version that meets some of the needs of individuals and families as well as business owners. In addition, we will be working on a financial tip sheet to help financial literacy educators implement financial preparedness into their curriculum. As well as providing our resources to the [mymoney.gov](http://mymoney.gov) website this is run by our friends at the Department of Treasury. We will have many more materials that are going to be updated and posted again on the [www.ready.gov/financialpreparedness](http://www.ready.gov/financialpreparedness). Next slide.

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Before beginning to our question and answer period, I want to make sure that we outlined five concrete steps that you can take today to not only get involved in financial preparedness and stay involved. Number one is we hope that for those who are not National Preparedness Coalition members that you join the National Preparedness Coalition and contribute to the discussion on how to advance not only financial preparedness but community resiliency across the nation. The second step is you can actually access an activity that can be done in under 10 minutes that's called *Safeguarding Your Valuables* through our Ready.gov financial preparedness website. The third thing that we hope that you do today; in addition to sharing the webinar and the PowerPoint that you share the webpages and resources that help America start early as it relates to maintaining their financial capabilities and potentially expanding them. For those who want to get more involved with emergency preparedness overall, we strongly encourage you to connect with your local Citizen Corps Councils and Community Emergency Response Teams. There they will help you with disaster preparedness education and provide training opportunities for free for any citizen that lives in that particular local jurisdiction. You can follow the link on the page provided to find the council nearest you. And finally as a National Preparedness Coalition member we not only want to hear about your stories but we want to also hear about your ideas

and resources that you may be using and networks you have been able to create to address the needs of the nation as it relates to financial preparedness and community resiliency. Next slide.

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With that, we will get into our question and answer period. We have about 17 minutes for all questions and answers. We will do the best we can to address as many questions as possible. For those questions we won't address we will provide them to our presenters and see with the process would be to make sure we have questions where we can answer them addressed. I will pass it over to Lauren who will explain how the question and answer part works. Lauren.

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Thank you, Marcus and thank you again to all our presenters for taking the time to speak to us today. As you can see, there's a question and answer chat pod for all of you to type in your questions and click submit. We will do our best to answer your questions to the best of our ability.

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We are going to wait a minute or two to get some good questions.

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The first question that I see if we can post is Debbie Coles' question, Lauren. The question is would you mention names of the preparedness apps again. I will pass it over to Susan and you can talk more about the apps.

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This is Becky from North Dakota State so I can take that one. The first app is not at this point really designed for preparedness, it is designed for recovery. It is called the Disaster Recovery Log. It is available for Android and iPhone's and the goal and ironically we developed it right before Minot North Dakota flooded but when you have to evacuate your home, the one thing you don't leave home without is your Smartphone. The regular camera may be in the basement which is flooded by now, by gosh we all keep that Smartphone with us. The goal was to have people take their phone back to their flooded home or whatever the case may be, to document several speakers today said document, document, document and to take those pictures and to either speak into the phone to record, "ok this was the TV we bought in December of 2011 that cost about this much," this is obviously assuming you didn't have your preparedness work done or could have been done and you still have to document the damage. Again, we are trying to expand the use of the disaster recovery log and we will even have to come up with a new name so it is both a preparedness tool and a recovery tool and it will have some of those forms from the disaster toolkit right in the phone and an iPad and tablet version too so it will be easier to type in.

The other one like I said has nothing to do with finances, but it is so popular I wanted you to know it was out there is the Winter Survival Kit if you get stuck in a snowstorm which some of you don't have to worry about, some of us North Dakota are out of our still worrying about, it helps you think. It will automatically call your contacts. It will say you have a 12-gallon gas tank and it is about half-full, how long will that gas last, if I have to turn my engine off and on to stay warm. It will remind me or alarm will actually go off to wake me up every half hour to move the snow out from the exhaust and things like that. Those are both available. You can Google NDSU Extension phone apps to learn more.

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Great. Thank you.

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I am sorry, Lauren. One other thing I want to mention I see there are a lot of questions of people who may have been kicked out of the webinar and are wondering if they will be able to view the full recording, it will be fully recorded and we will provide the presentations once that recording is complete as well.

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Did you have anything you wanted to add, Lauren?

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I was just going to bring up another question, this is from Stacy Randall and it is also about the emergency preparedness toolkit and she asks how does the emergency preparedness toolkit provide proactive tips on how to prepare for any emergency versus how to recover from one?

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This is Fred Smith with Operation Hope. The emergency financial first aid kit allows the individual to take actions and record information prior to a disaster and gets them to think about the things that they will face if a disaster affected them in their area. That same kit is used in the recovery process because with the personal disaster preparedness kit if you have a guide, if you have all of that information, it will help you and certainly we found over the years and all studies have indicated that the best way to get people to focus on preparedness is after they have been through a disaster or someone they know has been through a disaster so we find it very useful before disasters and frankly, more people focus on it in disaster areas after a disaster than pre disaster.

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Great, thank you Mr. Smith and our next question comes from Wes Light and Wes asks are there any kits that employers could give to their employees? Like a brochure?

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Both the emergency financial first aid kit and the personal disaster preparedness guide is available online at OperationHope.org. That's [www.operationhope.org](http://www.operationhope.org). And employers should in their best interest encourage all of their employees to download the document online. It will soon be on the FEMA website also and utilize it because those are the things that will get their employees prepared and help them recover after a disaster and certainly after a disaster, every employer needs their employees back to work and focusing on their business in the shortest period of time.

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Lauren, This is Susan Shockey. If we can have Trish and Sara respond to those questions too?

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Sure. Go ahead Trish.

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Okay, the recovery after the disaster the Family Financial Toolkit what's nice about that is it is five or six units and so depending on the unit an employer could only print out one unit or print off the entire document. Or they could look and think of which of the tools or worksheets would be useful. This type of information both our information and what FEMA has, all of the resources that we've shared make for some great opportunities for lunchtime seminars at work. You can even have contest for people, units that get their preparedness done ahead of time and you can make it fun at the worksite, but I certainly the disaster -- financial toolkit is breakable into small units or in its entirety. Sara, do you have anything to share?

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Not really, except that the toolkit is definitely can be consumed in chunks as you indicated, Trish. It can also be consumed in a variety of ways both in preparedness and in response.

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I would like to just add in response to Wes' question, the CFPB has a whole host of brochures on different topics from savings to credit and credit reports and all of those are available to order that you can distribute to employees. You can also download them off the site as well. You can put links on your employee website to our ask CFPB site on [consumerfinance.gov](http://consumerfinance.gov). That can be another resource for employees.

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Great. Excellent. Our next question comes from Bob Hest who asks what recommendations are therefore town and local municipality officials to prepare in advance to cover financial needs during recovery.

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This is Susan Shockey with USDA. The community development educators have put together the *Building Disaster Resilient Places* and if you're interested in knowing more about this, FEMA, goes along with the FEMA *Comprehensive Preparedness Guide 101*. It has some really good activities to plan and be ready as a community, you know to be ready for the disasters and so some of the questions that you are asking would be included in this notebook.

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And it has been prepared by the Southern Region of Community Development Extension Specialist.

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I'd like to suggest to Bob also, having things for the residents of towns and local municipalities in one place where people know where to go so like [Ready.gov](http://Ready.gov), having it on a general website or general place in the town or municipality where people know to go to look for information and can help them to prepare in advance and think about things that they should gather, having the EFFAK, for example available, and some other good ideas that may be helpful to towns and local municipal officials.

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Great.

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If I can add one more thing for Mr. Hest and I think this is for all committees. I think affiliation is a key component as well. Reaching out to your local Operation Hope Center if there's a Hope Center in your community as well as you're local American Red Cross, both organizations will work with you on finding ways to help provide financial assistance as it relates to disaster preparedness and financial preparedness'. Mr. Smith I didn't know if you want to speak more with that and how people can work with Operation Hope pre disaster as an organization in addition to the toolkit?

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Very definitely, thank you Marcus, I would especially for major organizations or any organizations and certainly elected or appointed officials responsible for disaster preparation and recovery, they can always go to our website and look at our services, but more importantly, if they want to call me direct, Fred Smith, 213-793-1777, I would be happy to work with them and we do seminars in areas so one point of coordination, I will coordinate and we will help you help your communities.

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Great, thank you, Mr. Smith. Next question comes from Robert Holloman and Robert has asked the question is there a kit that focuses on small business preparedness and recovery?

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I'm not sure which presenter would like to --

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I will start and I would love for Fred Smith and Becky to talk about the business preparedness as a whole. From the FEMA perspective, so we have [Ready.gov/business](http://Ready.gov/business), it's a link that we will send out as well and also our partners at the Small Business Administration have partnered with a group to create [mybusiness.org](http://mybusiness.org) which is a great repository of best practices and information with prerecorded webinars that talk about how to pair your business for preparedness and recovery. The short answer is I think the kits and the information we are providing today I know in EFFAK we're going to have information for business owners to use to adapt some of the materials. But in addition, partnering in use in the recovery toolkit may be helpful to get you as a business owner established first. I will pass it back over to Becky and Mr. Smith to talk more about their interactions with the businesses, small businesses in particular.

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Yes, this is Becky Koch from NDSU the [Ready.gov](http://Ready.gov) website for businesses is excellent. All we did was turn it into a training program. Initially when we started that process several years ago the PDF couldn't be saved and technology has improved enough that you honestly want to save the documents and update those documents, but more than anything it is going through that process so the course that's on the EDEN website and I will type that in here in just a minute for you, if you want to go to it on your own and you are very welcome to, but it helps you document and think about who's going to be our spokesperson, where are our backup locations, what is essential, where's our computer stuff backed up offsite and things like that. I don't know if I'd call it a kit, but it is really an easy walk through to help business of almost any size prepare for a disaster.

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My experience has been yes, there are a lot of resources out there that are great resources. It is something that I believe as an area and as an industry which I believe preparation and recovery is, that we need to continue to focus on small businesses simply because the small business owner typically does not have the time or will not take the time to utilize all the resources that are out there and we need to make it a lot easier for them to take those actions. We assist businesses recover after disasters and frankly we find very few of them have truly thought about preparing their business for recovery so it is a wide-open field, information is there, but we need to do a better job or develop better ways to encourage businesses to use it.

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Lauren, did you want to ask the next question?

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The next question comes from Patty Davidson and Patty asks in the event of a disaster such as a tornado, would you recommend a healthcare business to reach out to the county, the state or both for help?

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This is Marcus again. I just want to make a quick plug to a philosophy that I've learned to live by in my short time being here. They said the worst time to exchange business cards is at the sight of a disaster so one of the things we want to encourage you to do is affiliate with your local emergency manager as soon as possible if you foresee your organization having a role in a

disaster. You can also connect with their local Citizen Corps Council which is typically run by your local Emergency Management Agency or local government office and there's a Voluntary Organization Active in Disasters. Mr. Smith, I don't know if you want to speak more to the VOAD network and where businesses, small business organizations may be able to connect there?

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Thank you, Marcus. Absolutely. National VOAD which you can access just by going to their website [VOAD.org](http://VOAD.org) and there is a state VOAD and all states, so if you go to the national website they will point you back to a contact in your local state and I would encourage everyone to contact that state VOAD and get connected through that process.

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Another core component particularly for health care based organizations is to connect with their local public health offices and public health officials as well. They work very closely with emergency managers on the ground and it is best to be prepositioned as an organization to be of best help in times during disasters. Do we have any more questions, Lauren?

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No, Marcus, I believe that's it for now.

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All right, we like to thank everybody who was able to join us again. We sincerely apologize for the inconvenience that was caused with our system a bit earlier but for those that have stuck with this, we very much appreciate you. We are going to bring back up the exit poll for those that weren't able to fill out at the beginning. We really hope that you share this webinar and the resources we are going to provide in the next few days with your networks. Once again, this is a part of the Financial Capability Month effort. I'd like to thank USDA, NIFA, I would like to thank EDEN, Operation Hope and Consumer Financial Protection Bureau as well as our friends at the Ready Campaign and the Financial Literacy Education Commission for helping bring this wonderful information to the forefront. With that, we thank all of you and hope you have a wonderful rest of the week. Thank you.