




Pre-disaster financial preparedness checklist

Don't be caught off guard. Here's a financial to-do project -- a checklist of things to do before the hurricanes, wildfires, earthquakes, tornadoes or other natural disasters hit your family.

	ITEM
	<p>Keep some cash handy. Have some emergency cash or traveler's checks set aside in a safe, secure place. How much you need depends on your family's circumstances, but a few hundred dollars may be good. It should be easily accessible. Remember that banks and ATMs may be inaccessible if there are power outages, curfews or mandatory evacuations.</p>
	<p>List account numbers, institution phone numbers. Keep a log of account numbers and toll-free telephone numbers for all of your banks, credit unions and lending institutions for credit cards and mortgage and car loans. You could make photocopies of the front and back of the cards or type up a list. This information should be kept in a secure but accessible place.</p>
	<p>Flood-proof important papers. Place photocopies of important documents in a plastic bag and double wrap them.</p>
	<p>Use cell phone and e-mail as backup record-keepers. Save the toll-free telephone numbers to your credit card issuers in your cell phone contact list or e-mail the list to yourself in an encrypted, password-protected file. If cards are lost or stolen, you will be able to quickly alert credit card companies.</p>
	<p>Create a fire-safe records box. Place important financial documents in a fire safe box but keep in mind that if mandatory evacuations are ordered and your neighborhood is inaccessible for any reason you may not be able to get to the box.</p>
	<p>Spread the wealth. Don't give all of the credit cards and checkbooks to one family member. If you are separated for any reason, the other person may be stranded.</p>
	<p>Set aside emergency-only credit card. Designate one credit card for emergency use only. It should have enough available credit to accommodate purchases of food and supplies for a week or more. Making purchases on a credit card will help you document disaster related expenses, which may be reimbursed by your insurance company or other assistance program.</p>
	<p>Inform card issuers in advance, if possible. Call the credit card issuers and alert them that you may be inaccessible and give them alternative numbers where you can be reached. Ask about your available credit level and if you can increase it during the crisis, have late fees and finance charges waived temporarily or work out alternative payment plans.</p>