

My Personal Finance Emergency Checklist

The following information should be completed and kept in a safe and secure place. If you choose to scan it, be sure to add a password. Only share your password with a trusted family member in case of emergencies.

Money and Financial Accounts

Make a List of Your Financial Accounts

List your checking and savings accounts in the following table

Bank/Credit Union Name	Account #	Purpose*
<i>Ex. Bank of America</i>	<i>1234567</i>	<i>Monthly Bills</i>

*bills, emergencies, vehicle repair/replacement, gift giving, travel/vacations, education, etc.

Emergency Cash

Have a reasonable amount of cash on hand (secure place in apartment) in case of emergency. Should be enough to pay for trip home, cover cost of food and gasoline for 2 weeks.

Your Estimated Cash Need: \$_____

Side Hustle

Consider taking on a side hustle if you have time and are in need of income for top priority expenses. Work with an established company. Beware of anyone offering you cash or payment “under the table.” If you get injured on such jobs, you have not access to workman’s compensation or unemployment insurance.

- Food delivery (e.g. Grub Hub, Door Dash)
- Ride sharing (e.g. Uber, Lyft)
- Freelance writing
- Tutor, Test Proctor
- Run errands or do odd jobs through TaskRabbit or Fiverr
- Upload photos to paid sites (e.g. Shutterstock, Foap)
- Dog walking or pet sitting (e.g. Rover)

Spending and Debt Payments

- Commit to save a portion of EVERY source of income

I commit to save \$_____ from every source of income. Signed: _____

- Build a two- to three-week stockpile of staple food, canned foods, and important supplies (toilet paper, toiletries, personal care). Purchase one extra can of food every week.
- Avoid the hoarding and herding mentalities
 Hoarding = stockpiling excessive amounts of food and supplies in a short-period of time that will likely never be used or go bad before being use.
 Herding = stocking up on unnecessary supplies and food just because others are doing so.
- Continue to make your monthly debt payments.
 In times of difficulty:
 - o Contact your creditor directly to discuss concessions and hardship programs
 - o Contact a nonprofit credit counseling agency like Money Fit to discuss repayment plans
 - o Meet with a bankruptcy attorney to discuss protecting your home, income or other assets from debt collections.

Assets

- Complete the following table to list your current assets (property of value). Assets typically include real estate, vehicles, jewelry, businesses, collectibles, appliances and furniture.

Item Description	Purchase Date	Purchase Price	Current Value	Amount Owed	Current Equity*
<i>Ex. '13 Corolla</i>	<i>Jan 2018</i>	<i>\$15,000</i>	<i>\$8,000</i>	<i>\$10,000</i>	<i>-\$2,000</i>

*Equity is the current value of the asset minus any amount owed

Protecting Your Money

Avoid Scams

Stay vigilant against scammers and fraudsters who pop up everywhere (emails, mail, telephone, street corners, social media...) during emergencies and natural disasters.

- *Phony Philanthropists*: Asks for donations to their new charity or that they are collecting funds on behalf of a major charity. Instead, they will disappear into the night with your donation (and more, if you give them your account information)
TIP: If you want to donate, go directly to the charity's website
- *Government Poser*: Caller ID may show name of government office, but you should disregard. Notifies you that you have qualified, or may qualify, for government assistance. Then, asks you for your personally identifying information (name, date of birth, social security number, etc.). May also ask for your bank account number and routing number to supposedly deposit your financial assistance directly into your account. Instead, they will drain your account, steal your identity, open new credit card accounts and loans in your name, leaving you with the financial mess to clean up.
TIP: Hang up or delete immediately. If you qualify for assistance, the government will contact you through official mail or have you come to an established government office. NEVER give your social security and date of birth to anyone who calls or emails you.
- *Boqus Insurance Claims*: Will claim they will ensure you get your insurance pay out but will ask you to confirm your policy number, name, and address. Do not give any such information. May also ask for an upfront deductible payment to process the policy claim.
TIP: Hang up and call your insurance agent directly.
- *Fictitious Repairs*: Will claim to offer special discount services and repairs for victims of the disaster or emergency. Often offering limited-time discounts. Instead, will take your payment and disappear.
TIP: Ask for company name and phone number. Confirm with Better Business Bureau and online presence before returning call.

Documents and Documentation

- Do a photo or video inventory of each room in your home. Store online*.
- Make a list of current prescriptions (who takes them, Rx number, pharmacy, strength, daily dosage, prescribing doctor).
- Assemble and protect ownership and obligation documents, such as mortgages, deeds, titles, and lease agreements.
- Take a photo of your educational diplomas and training certifications. Store online*.
- Take a photo of your driver's license and car insurance card. Store online*.

*Use a password for protection

