



Are you ReadyPA?

Social Media Toolkit - April 2021

Use this toolkit of key messages and templates to educate your community about the importance of preparedness. The content in this toolkit is based on the PEMA and FEMA preparedness messaging calendars and are ready for you to use to help make a Ready PA.

This month's topics:	Tools:
Financial Preparedness	Social Media Messages
Four Steps to Financial Preparedness	Graphics (follow link below graphic to download)
Severe Weather Awareness	Talking Points
Financial Preparedness	

Social Media: Financial Preparedness

Facebook

Disaster can strike without warning. Complete your free Emergency Financial First Aid Kit (EFFAK) today to organize all your crucial documents for peace of mind tomorrow. Get started today: <https://community.fema.gov/EFFAK>

Financial Preparedness and COVID-19 Scams:

- Be cautious about sharing personal financial information, such as your bank account number, social security number, or credit card number.
- Do not click on links in texts or emails from people you don't know. Scammers can create fake links to websites. Visit government websites, like [cdc.gov/coronavirus](https://www.cdc.gov/coronavirus), directly in your internet browser.
- If you have been exposed to COVID-19, a contact tracer from your local health department might call you to let you know and ask you to self-quarantine at home away from others. Discussions with health department staff are confidential. They will not ask for financial information.
- Keep in mind that scammers may try to take advantage of financial fears by calling with work-from-opportunities, debt consolidation offers, and student loan repayment plans.
- Contact the Federal Trade Commission (FTC) at [ftc.gov/complaint](https://www.ftc.gov/complaint) if you receive messages from anyone claiming to be a government agent or if you believe you've been a victim of a COVID-19 related scam.

Twitter

Improve your financial resilience with the Emergency Financial First Aid Kit (EFFAK)! This free toolkit helps you collect and organize your critical information essential for emergency recovery. Learn more at: <https://community.fema.gov/EFFAK>

It's always the right time to prepare for your financial future! Start today by completing the Emergency Financial First Aid Kit (EFFAK), a free tool to help you collect and secure vital information for disaster recovery. Learn more: <https://community.fema.gov/EFFAK>

Graphics: Financial Preparedness

According to FEMA's 2020 Financial Resilience Survey:

91% of those who experienced a disaster reported a financial impact

Recover faster with the [free EFFAK](#).

It's always the right time to prepare for your financial future!

Complete the EFFAK today for peace of mind tomorrow.

Download the [free EFFAK](#) to get started!

Emergency Financial First Aid Kit (EFFAK)

FEMA

[Download](#) these graphics.

Talking Points: Financial Preparedness

- 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.
- Being ready for a disaster is more than storing water and supplies. You also need to be financially ready. Starting early and having adequate insurance, a plan to pay your bills and access to your important records and accounts will help you get back on your feet faster and avoid problems with your credit when you need it most.
- The [Emergency Financial First Aid Kit \(EFFAK\)](#), a joint publication from [Operation Hope](#) and FEMA can help you prepare now. Use the [EFFAK](#) to identify your important documents, medical records and household contracts.
- When completing the kit, be sure to include pictures or a video of your home and your belongings and keep all your documents in a safe space.

Planning

- It is important to have control over your money now, so your family can depend on you to cover their basic needs even when an emergency happens.
- You can gain control over your money when you [know how you are spending it](#).
- You can discover how to save for emergencies, eliminate debt, and pay your bills by [creating a budget](#) and using it.

Saving

- Ease your worries on how to maintain basic needs during an emergency by [having an emergency fund](#).
- You should set aside some money for emergencies to increase your chances of recovering quickly from the unexpected.
- Start building your emergency fund by saving a small amount of money regularly.

Insurance

- Home or rental insurance is the fastest way to recover from an emergency. Check with an insurance agent and understand your coverage options.
- Floods can happen anywhere, and most homeowner insurance does not cover flooding. Talk to your insurance agent and see if you need to purchase flood insurance from the [National Flood Insurance Program](#).

Four Steps to Financial Preparedness

Social Media: Four Steps to Financial Preparedness

Facebook

If a disaster or other emergency strikes, 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, renters, or flood insurance policy, bank account information, and other records and contacts in one secure location will help you recover faster.

The free Emergency Financial First Aid Kit gives you the peace of mind that your important financial information is at your fingertips. The EFFAK helps you organize critical financial, medical, and household information. It includes a checklist of important documents and forms to compile your relevant information.

Download the EFFAK to get started: <https://www.fema.gov/media-collection/emergency-financial-first-aid-kit>

Twitter

If a disaster happened today, could you easily find your crucial household, financial, and medical documents to recover quickly? Use the checklists in the free Emergency Financial First Aid Kit (EFFAK) to ensure nothing is missing. Get the EFFAK at: <https://community.fema.gov/EFFAK>

Is your family's essential household information stored in a safe place? Learn about how your family can secure vital information for disaster recovery in the Emergency Financial First Aid Kit (EFFAK). Learn More: <https://community.fema.gov/EFFAK>

Graphics: Four Steps to Financial Preparedness

The graphic consists of four panels, each representing a step in the process. Each panel has a green header with a white box containing the step number and title, followed by a main title in large white letters on a black background, and then a green text box with instructions. A small PEMA logo is in the bottom right of each panel.

- Step #1: COMPILE**
Complete and date all the forms in the Emergency Financial First Aid Kit. Use the checklists to identify the documentation that you should collect.
- Step #2: REVIEW**
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 renter's insurance is up-to-date.
- Step #3: SAFEGUARD**
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.
- UPDATE**
Determine a schedule for routine review of the Emergency Financial First Aid Kit, important documents, insurance policies, and more.

Share these graphics from PEMA's [Facebook](#) and [Twitter](#) when they're posted throughout April.

Talking Points: Four Steps to Financial Preparedness

1. Compile

- Complete and date all the forms in the [Emergency Financial First Aid Kit \(EFFAK\)](#).
- 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.
- 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.
- Consider saving money in an emergency savings account that could be used in any crisis.

2. Review

- 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 renter's insurance is up-to-date.
- 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

- 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 off-site storage service.
- If you bank or pay your bills electronically, we recommend periodically printing your account records to include with your [EFFAK](#).

4. Update

- 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

Severe Weather Awareness

Social Media: Severe Weather Awareness

Facebook

One way to be prepared for severe weather is making sure you get weather alerts (and in multiple ways).

Receiving important, timely weather information can help you make the best decisions for your safety.

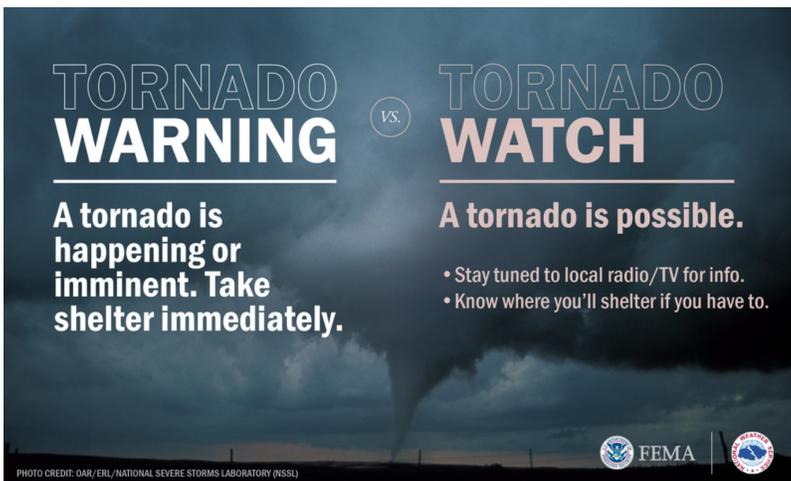
Sign up for PA weather alerts: <http://bit.ly/Alert-PA>

Twitter

Talk with your kids about #SevereWxPrep. Know the facts: <https://www.ready.gov/kids>

Make a plan to connect during severe weather by text, email, social media, and more. #SevereWxPrep

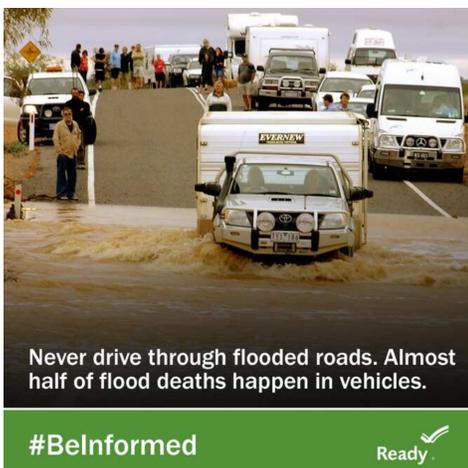
Graphic: Severe Weather Awareness



[Download](#) this graphic.



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Talking Points: Severe Weather Awareness

- Severe weather can happen anytime, in any part of the country. Severe weather can include hazardous conditions produced by thunderstorms, including damaging winds, tornadoes, large hail, flooding and flash flooding, and winter storms associated with freezing rain, sleet, snow and strong winds.
- Pennsylvania is home to various types of weather, but the most damaging is often tied to thunderstorms.
- The National Weather Service (NWS) issues watches and warnings for severe thunderstorms with the potential to produce tornadoes, damaging wind and large hail.
- **IF YOU ARE UNDER A THUNDERSTORM WARNING, FIND SAFE SHELTER RIGHT AWAY!**
 - When thunder roars, go indoors!
 - Move from outdoors into a building or car.
 - Pay attention to alerts and warnings.
 - Unplug appliances.
 - Do not use landline phones.
- **Prepare NOW**
 - Know your area's risk for thunderstorms. In most places, they can occur year-round and at any hour.
 - Create an emergency plan so that you and your family know what to do, where to go, and what you will need to protect yourselves from the effects of a thunderstorm during the COVID-19 pandemic.
 - Sign up for your community's warning system. The Emergency Alert [System \(EAS\)](#) and [National Oceanic and Atmospheric Administration \(NOAA\)](#) Weather Radio also provide emergency alerts. Sign up [updates](#) and follow the latest guidelines about coronavirus from the [Centers for Disease Control and Prevention \(CDC\)](#) and your local authorities to prevent the spread of COVID-19.
 - Identify nearby, sturdy buildings close to where you live, work, study and play.
 - Cut down or trim trees that may be in danger of falling on your home.
 - Consider buying surge protectors, lightning rods, or a lightning protection system to protect your home, appliances and electronic devices.
- **Survive DURING**
 - When thunder roars, go indoors. A sturdy building is the safest place to be during a thunderstorm.
 - If you are sheltering with people who are not part of your household, be sure to wear a mask and maintain a distance of at least six feet between yourself and others. Masks should not be worn by children under 2 years old, people who have trouble breathing, and people who cannot remove them on their own.
 - Pay attention to weather reports and warnings of thunderstorms. Be ready to change plans, if necessary, to be near shelter.
 - When you receive a thunderstorm warning or hear thunder, go inside immediately.
 - If indoors, avoid running water or using landline phones. Electricity can travel through plumbing and phone lines. Do not wash your hands with soap and water. Instead, use hand sanitizer that contains at least 60 percent alcohol to help slow the spread of COVID-19.
 - Protect your property. Unplug appliances and other electric devices. Secure outside furniture.
 - If boating or swimming, get to land and find a sturdy, grounded shelter or vehicle immediately.
 - If necessary, take shelter in a car with a metal top and sides. Do not touch anything metal. Avoid touching your eyes, nose, and mouth.
 - Avoid flooded roadways. [Turn Around. Don't Drown!](#) Just six inches of fast-moving water can knock you down, and one foot of moving water can sweep your vehicle away. Floodwaters may contain debris, chemicals, or waste that are harmful to your health.

READY PA MONTHLY NEWSLETTER

The newsletter is designed for all citizens and includes information about each of the monthly preparedness topics.

- When you receive the electronic copy, forward it to community groups, personal care homes, hospitals and schools, etc.
- Make the newsletter available on your website and promote it and its content via social media posts and more.
- Include a link to the most recent newsletter, which can be found on ready.pa.gov.
- Click [here](#) for the most recent Ready PA newsletter.

Ready PA Logo

www.ready.pa.gov



Ready PA Tip Sheet

Share the link to the April Tip Sheet in your communications:

https://www.ready.pa.gov/BeInformed/ReadyPA_Newsletter/Documents/Action-Sheet-April-2021.pdf