



## Financial Preparedness Before a Disaster

Being ready for an emergency is more than storing water and supplies. If disaster strikes, having your finances in order will help sustain you and your family during the emergency and help make recovery easier. Take these steps before flooding, snow storms, wildfires, earthquakes, tornadoes, or other natural disasters hit:

**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 size and other circumstances, but consider essentials such as gasoline, bus or train fare, and several nights of lodging and food. Every week, add a few dollars to an envelope and hide it in a safe place at home that you can easily access during an emergency.

**Keep a list of account and phone numbers:** Keep a list of account numbers and toll-free telephone numbers for your credit cards, mortgage/car loans, investment accounts, and insurance policies. You can make photocopies of the front and back of the cards or type up a list and e-mail it to yourself in an encrypted, password-protected file.

**Use cellphone and email as backup record-keepers:** Save the toll-free telephone numbers to your credit card issuers in your cellphone contact list – and bring a cellphone charger!

**Store records in safe deposit box and/or a fire-safe records box:** Place important original documents (i.e., deeds, birth certificates, titles, passports, wills, financial documents) in a safe deposit box at a bank or credit union, and copies of these documents in a fire-safe box that you can easily access and take with you in emergencies.

**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 without being able to pay for what they need.

**Is your credit card ready for emergencies?** By paying off your balance and keeping your debt low, you will ensure that you enough credit to accommodate unplanned purchases of food and supplies for a week or more during an emergency.

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**You don’t have to break the bank to be prepared for an emergency.**

**If you have advance warning of an emergency,** call your credit card companies, alert them about the emergency threat, and give them alternative ways to contact you. Ask about your available credit limit and if you can increase it during the emergency, have late fees and finance charges waived temporarily, or work out alternative payment plans.

If you have questions about financial transactions, products, or companies, call the PA Department of Banking and Securities at 1-800-PA-BANKS.

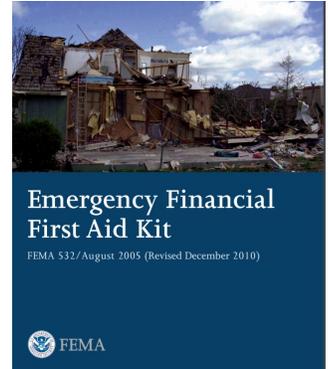
## Building your Emergency Financial First Aid Kit

Building an Emergency Financial First Aid Kit means safely storing copies of important documents, such as financial account information, deeds, titles, wills, birth and marriage certificates, and passports. If disaster or emergency strikes, having access to these documents will help you and your family recover more easily from the disaster or emergency.

While some of these documents may be electronic, you should also organize and safely store these versions on paper in an "evacuation box." In an emergency, you may be without power, internet access, or even computers/devices to access electronic documents.

Start today! Begin with a simple folder or large envelope (or even a shoebox!) and gather those documents you will need in a disaster. You can find a [checklist here](https://www.fema.gov/media-library/assets/documents/96123) (<https://www.fema.gov/media-library/assets/documents/96123>) for your use.

The process of gathering and identifying documents itself is a useful exercise that will help you prepare for other issues you confront in an emergency. Once you've gone through the checklist, consider upgrading to a waterproof plastic bag or even a lockable, durable box. You may also want to make additional copies to store in a separate location, like a safe deposit box in a bank or credit union.



### Three keys to financially surviving a disaster or emergency

You may have only hours or minutes to react to a natural disaster or other emergency. Recovering will be tough, but taking three easy steps to prepare will ease the next few days and weeks:



**1. Make sure to have emergency cash available:** "Cash is king" - Be sure to have some cash on hand. Choose medium and small dollar bills in the event you can't make change. Also, keep a roll or rolls of quarters for vending machines or other meters. How much you need depends on your family size and other circumstances, but consider essentials such as gasoline, bus or train fare, and several nights of lodging and food.



**2. Make sure you have personal identification:** "Identification is key" - without the ability to verify your identity, access to assistance - financial or otherwise, will be more difficult. Make sure you have a driver's license, passport, or other government-issued identification. Write down (and keep safe) key information about yourself and family members, including identification numbers, emergency family contacts, and essential businesses (employers, banks, insurance company, schools, etc.).



**3. Make sure you have contact information:** "Who do you call" - Contact information - keep paper and electronic copies of account and phone numbers for important financial institutions, including your bank or credit union, insurance, mortgage lender, car payment, and credit cards.

## National Volunteer Week (April 15<sup>th</sup> to April 21<sup>st</sup>)

National Volunteer Week is an opportunity to recognize and thank volunteers who lend their time, talent, voice and support the causes they care about in their community. Their stories can serve to inspire others to find ways to take action that creates change.

During National Volunteer Week, we celebrate the impact of volunteer service and the power of change-makers to come together to tackle tough challenges, and build stronger, more vibrant communities.

For further information or to locate volunteer opportunities throughout Pennsylvania, check out these volunteer agency websites:



### Pennsylvania Volunteer Organizations Active in Disaster

The PA VOAD consists of organizations active in disaster response throughout the state of Pennsylvania. The PA VOADs role is to bring volunteer organizations together and enable them to understand each other and work together during times of disaster preparedness, response, relief and recovery. They also have access to goods, services, buildings, etcetera, that can provide support during an emergency in case the community has an urgent need.

The PA VOAD adheres to the "4C's"; principles that serve as the foundation for the PA VOAD as it collaborates with local, regional, and national partners to coordinate disaster relief, response, and recovery efforts in times of disaster.

- Cooperation
- Communication
- Coordination
- Collaboration

For further information on PA VOAD, visit their website at:

<https://pavoad.communityos.org>



Team Rubicon in Millcreek, PA. Photo provided by Erie News Now

## Pennsylvania Tornado Trivia



Pennsylvania is home to all types of weather, including tornadoes. As we turn the page from winter to spring, our tornado season kicks in across the Commonwealth. Although tornados can occur any time, peak tornado appearances occur between March and May. On average, Pennsylvania experiences about a dozen tornadoes annually. Pennsylvania has a history of dangerous, and damaging tornadoes. Check your knowledge on Pennsylvania tornadoes with this trivia challenge.

Q: Are most PA tornadoes weak or strong?

A: Nearly 95 percent of Pennsylvania tornadoes are classified as weak (winds <135mph), but all can do damage and cause injury or death.

Q: True or False. Tornadoes have occurred in all 67 PA counties?

A: True. Every county has experienced a tornado of at least an EF-1 intensity (that's winds of 86mph or higher!)

Q: Has Pennsylvania has ever experienced an F/EF-5 tornado?

A: Mercer County is the only county to experience an F-5 tornado in PA history. A tornado with winds exceeding 200mph passed through Wheatland, Mercer County on May 31, 1985.

Q: Which county has the fewest tornadoes on record? Which have the most?

A: Cameron County has the least tornadoes on record (2) while Westmoreland and Lancaster Counties have the most (33 each).

Q: True or False. The only month without a recorded tornado is February.

A: False. Up until February 2016, there was one recorded tornado in the month of February. Then, two formed in 2016 and two formed in 2017, for a total of five February tornadoes to date.

## Tornado Shelter Tips

### Safest place.

Basement  
or interior room,  
stairwell or  
hallway on  
a low floor.



**Worst place.**  
Avoid windows,  
doors and  
outside walls.

Cover yourself with  
blankets or a mattress  
for protection. A  
helmet can be used  
for added protection  
against head injuries.

## PEMA is Social!

*Find us, visit us, like us, tweet us, retweet us!*



Twitter

<https://twitter.com/ReadyPA>

<https://twitter.com/PEMAdirector>

Facebook

<https://www.facebook.com/BeReadyPA>

## PEMA Can Also be Found on the Web!

*Be Informed, Be Prepared, and Be Involved!*



[www.Ready.PA.gov](http://www.Ready.PA.gov)



**pennsylvania**

EMERGENCY MANAGEMENT AGENCY

[www.pema.pa.gov](http://www.pema.pa.gov)

### Preparedness Events in April

#### Financial Literacy Month

(<http://www.financialliteracymonth.com>)

#### National Volunteer Week

(April 15<sup>th</sup> to April 21<sup>st</sup>)

(<https://ww2.pointsoflight.org/nvw>)

#### Pennsylvania Severe Weather Preparedness Week

(April 23<sup>rd</sup> to April 27<sup>th</sup>)

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Be sure to include your name and email address. Please place ReadyPA Monthly in the subject line.

### Additional Resources

Pennsylvania Emergency Management Agency: [www.pema.pa.gov](http://www.pema.pa.gov)

ReadyPA: [www.Ready.PA.gov](http://www.Ready.PA.gov)

SERVPA: [www.Serv.PA.gov](http://www.Serv.PA.gov)

Federal Emergency Management Agency: [www.fema.gov](http://www.fema.gov)

Office of the State Fire Commissioner: [www.osfc.pa.gov](http://www.osfc.pa.gov)

Pennsylvania Department of Human Services: [www.dhs.pa.gov](http://www.dhs.pa.gov)

Pennsylvania Department of Health: [www.health.pa.gov](http://www.health.pa.gov)

PA State Animal Response Team: [www.pasart.us](http://www.pasart.us)

PA Department of Transportation: [www.penndot.gov](http://www.penndot.gov)

PA511Connect: [www.511pa.com](http://www.511pa.com)