

Are You Prepared for a Natural Disaster?

Steps to take now so you'll be ready to protect your family and your finances in the event of a natural disaster.

Being prepared is the best way to protect your family and your finances in a natural disaster. Here are some steps you can take to prepare for severe weather, blackouts, wildfire and other disasters:

- 1. Stock up on water.** The Federal Emergency Management Agency (FEMA) suggests storing three gallons of water per person (to last three days).
- 2. Ramp up food storage.** Store enough food for at least three days. Keep nonperishable foods on hand, such as canned beans and vegetables, canned meats, dried fruits, peanut butter and granola bars.
- 3. Gas up your car.** If you drive a car, make a habit of filling up the tank before the fuel gauge is low. You'll be in a better position to travel quickly in the event of an evacuation and/or gas shortage.
- 4. Prepare your first aid kit.** Keep a first aid kit in your home and in your car, and make sure it's stocked with bandages, antiseptic ointment and other necessities. For a list of basic disaster supplies and first aid items, visit [ready.gov/kit](https://www.ready.gov/kit).
- 5. Learn first aid and/or CPR.** Consider taking a first aid class or basic CPR class so you're ready to help if there is an emergency. Find a CPR or first aid class in your area at [americanheartassociation.org](https://www.americanheartassociation.org).
- 6. Create an emergency contact list.** View a printable American Red Cross emergency contact card.
- 7. Discuss emergency plans with your family.** Make sure everyone knows where to go if there is a tornado warning or if the power goes out in your home. Have a spot to meet outside your home in case of fire. Designate an out-of-town emergency contact—a person you can contact if you need to leave the area. Get started on your emergency plan here: [ready.gov/make-a-plan](https://www.ready.gov/make-a-plan).
- 8. Keep cash on hand.** In case of an extended power outage that disables electronic pay systems, you may need some cash available to pay for the things you need. Consider keeping a few hundred dollars in a waterproof and fireproof safe in your home. Choose smaller bills (\$5s, \$10s or \$20s) so you don't have to worry about breaking larger bills.
- 9. Review homeowners insurance coverage.** If the unthinkable happened—your home destroyed by fire, tornado or other natural disaster—you want to know that you have adequate coverage to repair or replace your home. In the event of a flood, homeowners insurance alone may not cover you, so depending on where you live, you may also consider adding flood insurance. FEMA and the Army Corps of Engineers maintain flood insurance rate maps that show the level of risk for most communities throughout the country. Visit your local zoning or building planning office or go to [floodsmart.gov](https://www.floodsmart.gov) to learn your risk.
- 10. Build your emergency savings fund.** A financial cushion can help you bounce back after a natural disaster. Experts recommend saving enough to cover three to six months of expenses. Learn more about building your [emergency savings](#) and use an [emergency savings calculator](#) to determine how much you may want to sock away.