

# National Preparedness Month

**"PREPARED, NOT SCARED"**

## Week 1: Save Early for Disaster Costs

In addition to the initial physical and emotional distress that individuals experience during and after a disaster, the financial impact can also be staggering. Preparing in advance for the costs that will be incurred during a potential disaster can greatly aid in both short term and long term recovery efforts.

The Inter-Lutheran Emergency Response Team is a collaborative ministry between the Pacifica and Southwest California Synods of the Evangelical Lutheran Church of America, and the Pacific Southwest District of the Lutheran Church-Missouri Synod.

Our mission is to equip Lutheran congregations and entities to prepare for and respond in the event of a disaster.

## Check Your Insurance

Your home, your personal belongings, and your business are meaningful and valuable assets. If a disaster strikes, having insurance for your home or business property is the best way to ensure you will have the necessary financial resources to help you repair, rebuild, or replace whatever is damaged. Yet, more than half of all homeowners in the United States do not carry adequate homeowners insurance to replace their home and its contents should a catastrophic loss occur. Now, before a disaster strikes, take the time to:

- Document Your Property
- Understand Your Coverage Options
- Ensure You Have Appropriate Coverage For Relevant Hazards

For more information, check out FEMA's [Document and Insure Property Guide](#).

## Plan Financially

In the stressful circumstances following a disaster, having access to personal financial, insurance, medical, and other records is crucial for starting the process of recovery quickly and efficiently. Taking the time now to collect and secure these critical records will give you peace of mind and, in the event of an emergency, will ensure that you have the documentation needed to start the recovery process without delay.

1. Gather financial and critical personal, household, and medical information.
2. Consider saving money in an emergency savings account that could be used in any crisis. Keep a small amount of cash at home in a safe place. It is important to have small bills on hand because ATM's and credit cards may not work during a disaster
3. Obtain property (homeowners or renters), health, and life insurance if you do not have them.
4. Download the [Emergency Financial First Aid Kit](#) (EFFAK) to get started planning today.