Following a disaster, starting your financial recovery process quickly and efficiently depends on having access to personal financial, insurance, medical, and other records. This month, take time to collect important records and ensure you have the documentation needed in the event of an emergency.

**Step 5: FINANCIAL PREPAREDNESS**

The Federal Emergency Management Agency (FEMA) recommends including financial preparedness in your emergency preparedness efforts. The **Emergency Financial First Aid Kit (EFFAK)**, a joint publication from Operation Hope and FEMA, can help you prepare financially and provide tips to reduce the impact disasters can leave you with financially.

*Use the EFFAK as a guide while storing important documents.*
*Download at www.ready.gov/financial-preparedness*

- Gather identification information for all members of your family, such as photo IDs, birth certificates, Social Security cards, military service IDs, and pet ID tags.
- Gather financial documents including record of housing payments, insurance policies, sources of income, and tax statements.
- Medical documents should include physician information, copies of health insurance cards and policies, immunization records, and medications.
- Obtain property (homeowners or renters), health, and life insurance if you do not have them. Homeowners insurance does not typically cover flooding, so you may need to purchase flood insurance from the National Flood Insurance Program.
- Consider saving money in an emergency savings account that could be used in any crisis.

**RESOURCES**
- [Ready.gov](https://www.ready.gov/financial-preparedness)
- [Oregon.gov](https://www.oregon.gov/OEM/hazardsprep/Pages/2-Weeks-Ready.aspx)
- [FEMA.gov](https://www.fema.gov/media-library/assets/documents/96123)

**Supplies**

- **The Emergency Financial First Aid Kit (EFFAK)** and the necessary documents for you and your family
- **Water**: Continue to build your water supply.
- **Food**: Continue to add to your supply of non-perishable food
- **Cash**: Add cash to your kit. Keep cash in small bills.
- Extra blankets
- Warm clothing

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**One Step Ahead**

**Plan an Emergency Outfit** — Emergencies can happen at any time, including when you’re asleep. Get one step ahead by placing an emergency outfit with your go-bag.

- Make sure all garments are made of cotton or wool so they breathe well and can burn off without melting, in case of fire.
- Have all members of your household prepare an emergency outfit.

*Your emergency outfit should include:*

- A pair of shoes or boots that provide good traction in all weather
- Pants (not shorts)
- Long-sleeved t-shirt
- Jacket
- Hat
- Gloves
- Handkerchiefs/bandanas to cover your face
- Goggles, to protect eyes from smoke/dust
Share Your Progress and ENTER TO WIN!

Share your photos for a chance to win great emergency preparedness prizes!

- Take a photo of your emergency preparedness progress. Your photo can include:
  - Your supplies
  - A designated storage area
  - Activities, such as shopping or packing an emergency kit

Send your photo to us by March 17, 2020, to be entered in the next prize drawing.

- Photos can be sent to TeamEmerald@epud.org,
- Posted to our Facebook page (www.facebook.com/EmeraldPUD),
- or mailed/delivered to the EPUD office at:

  EPUD 1 Step Forward, 33733 Seavey Loop Road, Eugene, OR 97405

Eligibility: Must be an EPUD customer to participate in prize drawings. Limit one entry per household per month. By submitting your photo, you consent to EPUD using your photo and first name on our social media channels, email communications, and printed publications.

View or download past editions of 1 Step Forward newsletters at www.epud.org/1-step-forward-monthly/

Congratulations, MERIANNE & RYAN H!

MeriAnne and Ryan are the winners of January’s prize drawing! Their photo shows a portion of the supplies they’ve collected.

MeriAnne and Ryan are no strangers to emergency preparedness. They enjoy gathering supplies and finding space-saving solutions for storage and have been at it for several years.

Way to go, MeriAnne and Ryan!

They won a WeatherX® Weatherband/AM/FM Radio and a loaded Mayday® Survival Kit. The kit includes food, water, flashlight, radio, tent, utility knife, first aid materials, and much more.

Thank you for participating in EPUD’s 1 Step Forward program!