

Title:

Financial Readiness: How Prepared Are You?

Word Count:

581

Summary:

Here are some tips to make sure that you are prepared financially.

Keywords:

safe, financial, safe deposit, deposit, home, list, documents, inventory, insurance, fireproof

Article Body:

Home is where most people feel safe and comfortable. But sometimes ' say, when a hurricane, fl

When it comes to preparing for situations like weather emergencies, financial readiness is as

Here are some tips for financial readiness in case of an emergency:

Conduct a household inventory. Make a list of your possessions and document it with photos or

Buy a lockable, fireproof file box. Place important documents in the box; keep the box in a se

- your household inventory
- a list of emergency contacts, including family members who live outside your area
- copies of current prescriptions
- health insurance cards or information
- policy numbers for auto, flood, renter's, or homeowner's insurance, and a list of telephone
- copies of other important financial and family records ' or notes about where they are ' in
- a list of phone numbers or email addresses of your creditors, financial institutions, landl
- a list of bank, loan, credit card, mortgage, lease, debit and ATM, and investment account n

Social Security cards

- backups of financial data you keep on your computer
- an extra set of keys for your house and car
- the key to your safe deposit box
- a small amount of cash or traveler's checks. ATMs or financial institutions may be closed.
- Consider renting a safe deposit box for storage of important documents. Original documents
- deeds, titles, and other ownership records for your home, autos, RVs, or boats
- credit, lease, and other financial and payment agreements
- birth certificates, naturalization papers, and Social Security cards
- marriage license/divorce papers and child custody papers

- passports and military papers (if you need these regularly, you could place the originals in a fireproof safe)
- appraisals of expensive jewelry and heirlooms
- certificates for stocks, bonds, and other investments and retirement accounts trust agreements
- living wills, powers of attorney, and health care powers of attorney insurance policies
- home improvement records
- household inventory documentation
- a copy of your will

Choose an out-of-town contact. Ask an out-of-town friend or relative to be the point of contact in an emergency.

After some emergencies, it can be easier to make a long distance call than a local one.

Update all your information. Review the contents of your household inventory, your fireproof safe, and your out-of-town contact.

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