Emergency Financial First Aid Kit

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FEMA

ABOUT OPERATION HOPE, INC.

On September 11, 2001, when terrorists effectively closed Operation HOPE's recently inaugurated office at 1 Liberty in New York City, right beside the World Trade Center complex, John Bryant, Operation HOPE's founder, chairman and CEO, looked for a greater meaning and any sense of good that might come from the disaster. He found that larger meaning and a sense of mission benefiting all American citizens in creating HOPE Coalition America (HCA), now a national partner with the U.S. Department of Homeland Security, Federal Emergency Management Agency (FEMA), and Citizen Corps. As HCA began providing free financial recovery services and economic triage to those affected by natural disasters and national emergencies, Bryant saw first-hand that Americans need not only financial recovery services, but a tool to assist them in better preparing in advance. In partnership with the U.S. Department of Homeland Security's Citizen Corps, Operation HOPE created the Emergency Financial First Aid Kit (EFFAK) to provide Americans with that tool. The EFFAK was publicly unveiled during the Citizen Corps Affiliate Signing Ceremony at the U.S. Department of the Treasury on Monday, September 27, 2004.

Operation HOPE, Inc. (OHI), is America's first non-profit social investment bank and a national leader in providing financial literacy and economic empowerment programs. Through ongoing collaborations and long-term partnerships with leading government, private-sector and community interests, OHI works to bring self-sufficiency and a sustained spirit of revitalization to America's inner-city communities. In addition to HOPE Coalition America, OHI operates a growing network of HOPE Centers: inner-city banking centers that, as of October 2004, had created more than 800 new homeowners and small business owners. The centers have facilitated more than $125 million in funded loans, and more than $212 million in commitments for homeownership and small business loans from their 250 bank and corporate partners. In addition, OHI's Banking on Our Future program, the nation's only national urban delivery platform for financial literacy, has provided financial literacy education and related services to more than 135,000 children across the country. Taken together, these programs make Operation HOPE the national leader in economic empowerment tools and services for the underserved in America. For more information, visit *www.operationhope.org.*

The EFFAK is a tool for all Americans. Regardless of our annual income or our financial assets, we all need to have our financial records in order to help maintain stability in the event of an emergency. Completing the EFFAK is your first step!

ABOUT CITIZEN CORPS

Citizen Corps is the Department of Homeland Security's nationwide grass-roots movement to actively involve everyone in America in making our families and our communities safer, stronger and better prepared for all threats and hazards. We all have the ability – and the responsibility – to be more aware of and prepared for a possible disaster, public health incident, crime, or terrorist attack; to learn the skills needed to help others in times of crisis; and to volunteer our time to support our local emergency responders.

Citizen Corps was created to help everyone in American be better prepared and to encourage active participation from citizens in local, hometown security. The Citizen Corps programs and activities are coordinated by state, local, and tribal Citizen Corps Councils, which bring together the expertise of emergency responders with the energy and spirit of volunteers, the private sector and other community stakeholders. Your local Citizen Corps Council can provide information on family preparedness measures, such as:

- Having emergency supplies kits in the home, vehicle, and workplace;
- Completing the EFFAK and storing your documents in a safe place;
- Practicing family evacuation and communications plans;
- Learning about the natural hazards in your area and the terrorist threats we all now face; and
- Understanding alerts, warnings, and local emergency services.

In addition, your Citizen Corps Councils can provide opportunities for you to get trained in first aid and emergency response skills, participate in community emergency preparedness exercises, and volunteer to support your local community safety efforts. Citizen Corps programs include Community Emergency Response Team (CERT) training, Fire Corps, Medical Reserve Corps, Neighborhood Watch/USAonWatch, Volunteers in Police Service, and affiliate organizations – all with the mission to involve citizens in the goal of a safer America.

We all have a role in hometown security. Citizen Corps asks you to embrace the personal responsibility to be prepared; to get training in first aid and emergency skills; and to volunteer to support local emergency responders, disaster relief, and community safety. Please visit *www.citizencorps.gov* to learn more and to find the Council nearest you.

EMERGENCY FINANCIAL FIRST AID KIT

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We live in a vulnerable world where it's likely that we — or someone we know — will be affected by a disaster, public health event, crime, or terrorism. Emergencies often come when we least expect it, yet many of us do not think to prepare our financial interests in advance. The Emergency Financial First Aid Kit (EFFAK) is here to help.

The EFFAK is a simple tool designed to assist you and your family in maintaining financial stability in the event of an emergency. The EFFAK helps you to identify and organize key financial records and provides a quick reference file for your most important financial documents. You can complete the EFFAK as an individual or as a household, but be sure to include information on all accounts for which you have a legal responsibility or obligation, including all joint and separate accounts and liabilities.

If you need any assistance completing your EFFAK, please call 1-888-388-*HOPE* (4673), and we will walk you through the process, step by step. For more information on HOPE Coalition America and to access a Personal Disaster Preparedness Guide, please visit *www.hopecoalitionamerica.org*.

In addition to organizing your financial documents, there are other important steps you should take right now to be better prepared for any emergency, from a natural disaster to a household accident. Develop a household communications plan and organize disaster supplies kits for the home, workplace and vehicle. The Department of Homeland Security offers free publications on citizen preparedness, including *Are You Ready? A Guide for Citizen Preparedness*. Visit *www.citizencorps.gov* for more information and for links to other helpful safety information websites, including *www.ready.gov*.

We also encourage you to get involved in your community's preparedness, to participate in community exercises and drills, to take training in first aid and emergency response skills, and to volunteer to support your local first responders. And be sure to learn about emergency plans for your children's schools, your workplace, neighborhood and community. Your local Citizen Corps Council can help you get started. Please visit *www.citizencorps.gov* to learn more and to find the Council nearest you.

FIVE TIPS TO PREPARE FOR AN EMERGENCY

1. **Complete all sections of the Emergency Financial First Aid Kit (EFFAK):**

   - Personal Household Information
   - Professional Advisors and Health Care Providers
   - Checklist of Important Legal Documents and Financial Statements
   - Private Security / Access Information

   Also be sure to collect all supporting original documentation. If you do not have the original document, contact the appropriate office/authority to obtain a reissued copy. We also strongly suggest that you date all forms as you complete them.

2. **Review all the supporting documentation** for accuracy and to be sure the document is still in effect.

   For example, if you are a homeowner, be sure that your property coverage is still adequate and take photographs or a video of valuable personal property; if you are a renter, be sure that your lease clearly states the amount of your current rent.

   If you store financial records on your computer, have a backup file on diskette and remember to update the diskette at least quarterly.

   If there are any documents that you should have but presently don't, such as a will, living will, life insurance or health coverage, make sure to take the necessary steps immediately to obtain these items.

3. Once your documents are in order, **make a copy of your completed EFFAK** — all the completed forms and the relevant legal documents.

4. **Keep your EFFAK in a safe place**. Store your completed EFFAK, all original documents, photographs, and computer backup disks in an off-site safety deposit box. Be sure to keep this key in a safe place.

   In addition, keep a copy of your EFFAK and copies of your original documents at home in a fireproof/waterproof metal box or safe. Because ATMs do not work when electricity is out or they may not be restocked during an emergency, be sure to include some $10 and $20 bills in your storage box.

   If you have an attorney, you may also want to provide him or her with a copy of your EFFAK in a sealed envelope to be opened with your approval or in the event you become incapacitated.

5. **Update your kit whenever your documents change**, for example, if you sell or buy a house, get married or divorced, change your will, have new tax filings, a new passport or change your parental status. At a minimum, be sure to review and update your EFFAK **at least once a year**.

Please make additional copies of any form as required.

PERSONAL HOUSEHOLD INFORMATION

Complete this brief summary of personal information for your household. In the event of an emergency or if you are incapacitated, this information will help others get in touch with your family and household members.

RESIDENCE

Address | Apt.

City | State | ZIP Code

Home Telephone

YOUR NAME

Last Name | First Name | Middle Name

DATE OF BIRTH_____

CONTACT INFORMATION

Work Phone | Cell Phone

E-mail | Other

YOUR EMPLOYMENT INFORMATION

Company/Firm

Address | Suite

City | State | ZIP Code

NAME OF SUPERVISOR

Last Name | First Name | Middle Name

CONTACT INFORMATION

Work Phone | E-mail

Home Phone | Other

Please make additional copies of any form as required.

NAME OF SPOUSE/PARTNER

Last Name | First Name | Middle Name

DATE OF BIRTH_____

CONTACT INFORMATION

Work Phone | Cell Phone

E-mail | Other

YOUR SPOUSE/PARTNER EMPLOYMENT INFORMATION

Company/Firm

Address

City | State | ZIP Code

NAME OF SUPERVISOR

Last Name | First Name | Middle Name

CONTACT INFORMATION

Work Phone | E-mail

Home Phone | Other

EMERGENCY NOTIFICATION Who would need to be notified if something happened to you or your spouse/partner?

Name _____ Relationship _____

CONTACT INFORMATION

Work Phone | E-mail

Home Phone | Other

Please make additional copies of any form as required.

List the names of children and other individuals living in the residence

Last Name | First Name | Middle Name

Date of birth | Relationship to you

Contact Information

School | Phone

Work Phone | Cell Phone

E-mail | Other

Last Name | First Name | Middle Name

Date of birth | Relationship to you

Contact Information

School | Phone

Work Phone | Cell Phone

E-mail | Other

Last Name | First Name | Middle Name

Date of birth | Relationship to you

Contact Information

School | Phone

Work Phone | Cell Phone

E-mail | Other

Please make additional copies of any form as required.

PROFESSIONAL ADVISORS

Accountant

Last Name | First Name | Middle Name

Company/Firm

Street | Suite

City | State | ZIP Code

Contact Information

Work Phone | E-mail

Home Phone | Fax

Additional Information

Attorney

Last Name | First Name | Middle Name

Company/Firm

Street | Suite

City | State | ZIP Code

Contact Information

Work Phone | E-mail

Home Phone | Fax

Additional Information

Please make additional copies of any form as required.

PROFESSIONAL ADVISORS (cont'd)

FINANCIAL PLANNER

Last Name | First Name | Middle Name

COMPANY/FIRM

Street | Suite

City | State | ZIP Code

CONTACT INFORMATION

Work Phone | E-mail

Home Phone | Fax

ADDITIONAL INFORMATION

ADDITIONAL ADVISORS

Last Name | First Name | Middle Name

COMPANY/FIRM

Street | Suite

City | State | ZIP Code

CONTACT INFORMATION

Work Phone | E-mail

Home Phone | Fax

ADDITIONAL INFORMATION

Please make additional copies of any form as required.

CHECKLIST OF IMPORTANT LEGAL DOCUMENTS AND FINANCIAL STATEMENTS

Please review the list of important documents below and check whether you have the document, whether you need to obtain the document, or whether the document does not apply to your household. Next, collect the documents you have and obtain the ones you still need. These documents, along with the completed forms provided here, make up your EFFAK.

Once you have all of these documents together, you should make a copy of your entire EFFAK. As important information is often printed on the backs of these documents, please be sure to copy both sides.

Because these documents contain such important and personal information, we strongly recommend that you keep all original documents, photographs and computer backup disks in an off-site safety deposit box. And be sure to keep the key to your safety deposit box in a safe place too!

In addition, keep a copy of your EFFAK and copies of your original documents at home in a fireproof/waterproof metal box or safe. Because ATMs do not work when electricity is out or they may not be restocked during an emergency, be sure to include some $10 and $20 bills in your storage box.

If you have an attorney, you may also want to provide them with a copy of your EFFAK in a sealed envelope to be opened with your approval, or in the event you become incapacitated.

IMPORTANT LEGAL DOCUMENTS THAT APPLY TO MY FAMILY

1. Birth Certificate(s)/Adoption Papers	1. have _____need _____N/A _____
2. Marriage License	2. have _____need _____N/A _____
3. Divorce Papers	3. have _____need _____N/A _____
4. Social Security Card(s)	4. have _____need _____N/A _____
5. Passport/Green Card	5. have _____need _____N/A _____
6. Naturalization Documents	6. have _____need _____N/A _____
7. Will	7. have _____need _____N/A _____
8. Power(s) of Attorney (personal/property)	8. have _____need _____N/A _____
9. Mortgage or Real Estate Deeds of Trust	9. have _____need _____N/A _____
10. Vehicle Registration/Ownership Papers	10. have _____need _____N/A _____
11. Other_____	11. have _____need _____N/A _____

Tax Statements

12. Previous Year's Tax Returns — 12. have _____need _____N/A _____
13. Property Tax Statement — 13. have _____need _____N/A _____
14. Personal Property Tax (i.e. Car Tax) — 14. have _____need _____N/A _____

Financial Accounts

15. Bank/Credit Union Statements — 15. have _____need _____N/A _____
16. Credit/Debit Card Statements — 16. have _____need _____N/A _____
17. Retirement Accounts (401K, TSP, IRA) — 17. have _____need _____N/A _____
18. Investment Accounts (Stocks, Bonds, Mutual Funds) — 18. have _____need _____N/A _____
19. Other _____ — 19. have _____need _____N/A _____

Sources of Income/Assets

20. Recent Pay Stubs for All Sources of Income — 20. have _____need _____N/A _____
21. Government Benefits (e.g. Social Security, Temporary Assistance for Needy Families, Veterans') — 21. have _____need _____N/A _____
22. Alimony Income — 22. have _____need _____N/A _____
23. Child Support Income — 23. have _____need _____N/A _____
24. Professional Appraisals of Personal Property — 24. have _____need _____N/A _____
25. Rewards Accounts (e.g., Frequent Flyer Programs, Hotel Rewards) — 25. have _____need _____N/A _____
26. Other _____ — 26. have _____need _____N/A _____

Financial Obligations

27. Mortgage Statement — 27. have _____need _____N/A _____
28. Lease — 28. have _____need _____N/A _____
29. Utility Bills (Electric, Water, Gas) — 29. have _____need _____N/A _____
30. Car Payment — 30. have _____need _____N/A _____
31. Student Loan — 31. have _____need _____N/A _____
32. Alimony Payments — 32. have _____need _____N/A _____
33. Child Support Payments — 33. have _____need _____N/A _____
34. Elder Care Facilities — 34. have _____need _____N/A _____
35. Other Debt _____ — 35. have _____need _____N/A _____

Insurance

36. Property Insurance — 36. have _____need _____N/A _____
37. Rental Insurance — 37. have _____need _____N/A _____
38. Auto Insurance — 38. have _____need _____N/A _____
39. Life Insurance — 39. have _____need _____N/A _____
40. Other _____ — 40. have _____need _____N/A _____

Medical

41. Health Insurance ID Card (s) — 41. have _____need _____N/A _____
42. Record of Immunizations/Allergies — 42. have _____need _____N/A _____
43. List of Necessary Medications — 43. have _____need _____N/A _____
44. Disabilities Documentation — 44. have _____need _____N/A _____
45. Living Will — 45. have _____need _____N/A _____
46. Dental Records / Child Identity Cards / DNA Swabs — 46. have _____need _____N/A _____
47. Other _____ — 47. have _____need _____N/A _____

Military

48. Current Military ID — 48. have _____need _____N/A _____
49. Military Discharge DD 214 — 49. have _____need _____N/A _____
50. Other _____ — 50. have _____need _____N/A _____

Other Financial/Legal Documentation

51. _____ — 51. have _____need _____N/A _____
52. _____ — 52. have _____need _____N/A _____
53. _____ — 53. have _____need _____N/A _____

We suggest you include a date on each line as you collect and obtain your necessary documents. This will help you track your progress as you work toward preparing your household finances for any unanticipated emergency.

IMPORTANT: If you are a small business owner, you should make sure that you safeguard your business finances as well: backup computer files routinely, keep original of critical document in an off-site safety deposit box and keep copies in a secure fireproof, waterproof container on site.

HELPFUL HINTS: CHECKLIST OF IMPORTANT LEGAL DOCUMENTS

These helpful hints provide direction in identifying the best resources for gathering the documents listed on the Checklist of Important Legal Documents and Financial Statements.

IMPORTANT LEGAL DOCUMENTS

1–3. You can obtain copies of birth, death, marriage, divorce and adoption certificates from your state health or social services administrations office for a minimal fee.

4. The IRS says US Citizens who receive income are required to have an SSN. Call your local social security office (you can get the local number by calling 1-800-772-1213 and telling the operator where you live) for assistance in obtaining new/replacement cards, or refer to the SSN web page *http://www.ssa.gov/ssnumber/* for further assistance.

5. A copy of your passport will expedite obtaining a replacement passport if needed. Information about obtaining a passport is available at *http://travel.state.gov/passport/.*

6. Information on U.S. Citizenship and Immigration Services is available at: *http://uscis.gov/graphics/formsfee/forms/*. Naturalization documents are the only acceptable proof of citizenship for individuals not born in the United States.

7. A Will is an extremely helpful document that can help reduce family conflicts, probate, time and expenses during the stressful time of losing a loved one. A Short Form Will, an uncomplicated will used to give all assets equally to one or more heirs, can generally be obtained for less than $10. Most financial planners can help you with this or you can contact your local legal aid offices.

8. A Power of Attorney is a legal document that authorizes another person to act on your behalf. That person does not have to be an attorney, just someone you trust to make decisions for you if you cannot make them yourself. A power of attorney can grant complete authority or can be limited to certain acts and/or for certain periods of time.

9. If you need a copy of your mortgage or deed of trust, contact your lending institution. Proof of home ownership may be required in order to receive federal disaster assistance.

10. If you do not have your car ownership papers, you should be able to get a reissued vehicle title or registration from your local Department of Motor Vehicles.

TAX STATEMENTS

12–14. Tax returns from the previous year may be required to apply for new loans and to verify qualifications for income-based assistance.

FINANCIAL ACCOUNTS

15–19. Include statements from all your financial accounts and credit/debit cards. These documents will include the name of the financial institution, the name of the account holder, the account number and contact telephone numbers.

SOURCES OF INCOME/ASSETS

20–26. Having proof of your income sources will be important if you are confronted with an event that interrupts your income. To learn more about government benefits, grants, and financial aid and to obtain any needed documentation, please visit *http://www.firstgov.gov/Citizen/Topics/Benefits.shtml*
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FINANCIAL OBLIGATIONS

27–35. Having a record of your financial obligations can be extremely important to demonstrate your discretionary income and to qualify for income-based assistance following a disaster. If you do not have a lease, having proof of utility payments is very important to demonstrate residence in the home.

Insurance

36–40. Call the claims numbers on your insurance policies to verify that the policy numbers are correct. Review your coverage to be sure that they are still adequate for your current circumstances.

Medical

41. Obtain a copy of your Health Insurance I.D. Cards from your health care provider.

44. A Living Will is a legal document that indicates the type of care and degree of medical intervention you would want in the event of a life-threatening medical condition. These can be obtained free of charge. Discuss this with your health care provider.

45. It is important for you to have identification records for your children, which may include dental records and child identity cards with fingerprints, recent photographs and DNA swabs.

Military

48–49. If you are a veteran, obtain copies of your Military DD214 — the documents for veteran benefits and enhanced social security entitlements. Copies may be obtained by contacting the US National Archives & Records Administration at 1-866-272-6272 or 1-86-NARA-NARA or by accessing Veterans Records online at *http://www.archives.gov/research_room/vetrecs/index.html*.

PRIVATE SECURITY/ACCESS INFORMATION

In the electronic age, many documents, accounts, and billing statements are now online. While this provides convenience, it is important to ensure that you also have hardcopy or paper documentation as well. If you bank or pay your bills electronically, be sure to periodically print records from these accounts and include these in your EFFAK.

In addition, electronic payments, credit/debit cards and software programs for taxes and other finances require a password, PIN or personal security questions as an extra measure of protection. It is important to keep these access codes secure; DO NOT include a list of passwords and PINs in your EFFAK documents.

Tips on Passwords and PINs

Choosing secure passwords is one of the most important things you can do to keep your accounts safe and avoid the headaches and potential suffering caused by security breaches. Be sure to select a password or PIN that is something you will be able to remember, but that is NOT something easily associated with you, such as a birth date, phone number, nickname or other reference someone could easily discover. *Never write your password down or store it in an unencrypted file on your computer.*

And NEVER give out a password or PIN for any account to anyone, no matter who the person is or claims to be. No customer service representative, systems administrator or corporate security officer should ever ask you for your password or PIN. If someone is authorized to access your account, he or she does not need your password to gain access.

Financial Account Information (Banks, Credit Unions, Retirement Accounts)

Name of Institution

Name of Account Holder

Account Number

Web Site

Financial Account Information (Banks, Credit Unions, Retirement Accounts)

Name of Institution

Name of Account Holder

Account Number

Web Site

Please make additional copies of any form as required.

Credit/Debit Card Information

Card Type (MasterCard, Visa, AMEX, etc.)

Issuer of the Card

Account Number

Expiration Date

Security Code (American Express: 4 digits on front of card/Visa or MasterCard: last three digits above signature)

Member Services Number

Card Cancellation Phone Number

Web Site

Credit/Debit Card Information

Card Type (MasterCard, Visa, AMEX, etc.)

Issuer of the Card

Account Number

Expiration Date

Security Code (American Express: 4 digits on front of card/Visa or MasterCard: last three digits above signature)

Member Services Number

Card Cancellation Phone Number

Web Site

Please make additional copies of any form as required.

Insurance Policies

Firm/Institution Name

Name of Policy Holder

Account Number | Claims Phone #

Type of Policy | Coverage Period

Web Site

Insurance Policies

Firm/Institution Name

Name of Policy Holder

Account Number | Claims Phone #

Type of Policy | Coverage Period

Web Site

Insurance Policies

Firm/Institution Name

Name of Policy Holder

Account Number | Claims Phone #

Type of Policy | Coverage Period

Web Site

Please make additional copies of any form as required.

FINANCIAL OBLIGATIONS (Annual, Quarterly & Monthly Payments)

Payee

Account/Policy Number

Name of Account Holder

Payment Amount Due Date(s)

Date of Final Payment (if applicable)

Web Site

FINANCIAL OBLIGATIONS (Annual, Quarterly & Monthly Payments)

Payee

Account/Policy Number

Name of Account Holder

Payment Amount Due Date(s)

Date of Final Payment (if applicable)

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NOTES AND SPECIAL INSTRUCTIONS

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The Emergency Financial First Aid Kit is available free from FEMA.
Call (800)480-2520 and ask for document #532.
It is also available as a free download online at
www.operationhope.org