Your disaster checklist

Consumer Financial Protection Bureau

AUTHENTICATED U.S. GOVERNMENT INFORMATION GPO

Be prepared: Protect your personal finances

If you had to leave your home in an emergency, you would have only minutes to choose what stays and what goes, and your financial records may be one of the last things on your mind.

Collecting, copying, and storing your financial information now could help you avoid problems and recover faster after a disaster. This checklist can help. Use it to make sure you have the information and documents you will need. Then, keep it with your important documents so you can refer to it when needed.

Account numbers

Use the sample table on the right, or a separate piece of paper, to organize your account and customer service numbers.

Personal records

Gather and make copies of:

- Driver's licenses
- Passports
- Social Security cards
- Birth certificates
- Marriage and divorce papers
- Home titles or deeds
- Car, boat, or RV registrations and titles

Financial records

Most financial records can be replaced, but you will need your insurance information if your property is damaged, or if you or a family member needs medical care. Keeping this information safe will also help you avoid trouble if questions arise later about your investments, taxes or workplace benefits.

Make and store copies of:

- Insurance policies
- A room-by-room inventory of your belongings
- Investment records
- Income tax information
- Pay stubs and employer benefits records
- Wills, living wills, trusts, financial and medical powers of attorney

Computer files

If you keep financial records, passwords, family photos and videos on your computer, consider backing the information up to a secure cloud storage service, or back up your data regularly and keep the backups somewhere safe.

	Account number	Customer service number
Loans and credit cards		
Mortgage		
Home equity loan		
Car loan		
Credit card		
Student loan		
Other:		
Home and utilities		
Rent		
Cable or satellite		
Water		
Electricity		
Phone		
Other:		
Other financial accounts and insurance policies		
Homeowners or renters insurance		
Auto insurance		
Medical insurance		
Checking account		
Savings account		
Investment account		
Other:		

Keep important documents safe and always make copies

Be sure to secure and copy your important papers. Keep the originals in a water-tight container, fire safe, or a bank safe deposit box. If you keep your documents at home, be sure you can grab them in a hurry and go.

Store your copies somewhere else – in a secure place at work or with a trusted relative or friend.

If you have access to a computer, you can scan your documents and then put them on a flash drive or store the information at a secure online storage website.

Inventory your belongings

A written inventory of your belongings, backed up by a video of each room in your home, can help prove what you lost and what was damaged.

After a disaster

If a disaster strikes your home, as soon as possible, contact your credit card company, your mortgage lender, and other creditors to let them know about your situation. Most of them will have ways to help.

If you can't live in your home, check with your utility companies (e.g. electric, gas, cable) to see if you can shut off service to add extra money to your budget.

Many people and groups will offer help. Disaster-chasing criminals may also show up and try to scam you.

About the CFPB

The CFPB is a 21st century agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives.

Learn more at consumerfinance.gov

Connect with us

Submit a complaint
consumerfinance.gov/complaint

Tell your story
consumerfinance.gov/your-story

Ask CFPB
consumerfinance.gov/askcfpb

Share your thoughts
facebook.com/cfpb
twitter.com/cfpb

Watch out for:

- Up-front fees to help you claim services, benefits, or get loans. Government employees never charge to help you get a benefit or service.
- Contractors selling repairs door-to-door, especially if they offer deep discounts or ask you to pay them up front.
- Insurance agents who try to sell you after-the-fact policies.
- Organizations with names similar to government agencies or charities.