

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.

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.


About the CFPB


The CFPB is focused on making the consumer financial markets work for families by enforcing federal consumer laws and by empowering consumers to take more control over their financial lives. We are working to foster a marketplace:


- Where customers can see prices and risks up front and where they can easily make product comparisons.
- In which no one can build a business model around unfair, deceptive, or abusive practices.
- That works for American consumers, responsible providers, and the economy as a whole.


Contact Us


 **Website**
consumerfinance.gov


 **General inquiries**
Consumer Financial Protection Bureau
1700 G Street NW
Washington DC 20552

 **Submit a complaint by phone**
855-411-CFPB (2372);
TTY/TDD 855-729-CFPB (2372)

 **Submit a complaint online**
consumerfinance.gov/complaint/

 **Submit a complaint by mail**
Consumer Financial Protection Bureau
P.O. Box 4503
Iowa City, Iowa 52244

 **Find answers to frequently asked consumer questions**
www.consumerfinance.gov/askcfpb/

 **Share your thoughts**
[Facebook.com/cfpb](https://www.facebook.com/cfpb)

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consumerfinance.gov

YOUR DISASTER CHECKLIST

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. You can use it to make sure you store the documents you will need.

Keep this checklist secured with your important documents so you can refer to it when needed.

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, titles, or deeds

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 information

List account numbers and customer service phone numbers for all your monthly payments and insurance policies.

	Account number	Customer service number
LOANS AND CREDIT ACCOUNTS		
MORTGAGE	_____	_____
HOME EQUITY LOAN	_____	_____
CAR LOAN 1	_____	_____
CAR LOAN 2	_____	_____
CREDIT CARD 1	_____	_____
CREDIT CARD 2	_____	_____
STUDENT LOAN 1	_____	_____
STUDENT LOAN 2	_____	_____
OTHER:	_____	_____
	_____	_____
	_____	_____
HOME AND UTILITIES		
RENT	_____	_____
WATER	_____	_____
ELECTRICITY	_____	_____
CABLE OR SATELLITE	_____	_____
PHONE	_____	_____
OTHER:	_____	_____
	_____	_____
	_____	_____
OTHER FINANCIAL ACCOUNTS AND INSURANCE POLICIES		
HOMEOWNERS INSURANCE	_____	_____
RENTERS INSURANCE	_____	_____
AUTO INSURANCE	_____	_____
MEDICAL INSURANCE	_____	_____
CHECKING ACCOUNT 1	_____	_____
CHECKING ACCOUNT 2	_____	_____
INVESTMENT ACCOUNT 1	_____	_____
INVESTMENT ACCOUNT 2	_____	_____
SAVINGS ACCOUNT 1	_____	_____
SAVINGS ACCOUNT 2	_____	_____
SAVINGS BONDS	_____	_____
OTHER:	_____	_____
	_____	_____
	_____	_____