



DISASTER PLANNING



Consolidated Credit Counseling Services, Inc.

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1-800-210-3481

www.ConsolidatedCredit.org

Congratulations on taking this important step to learn about personal finance issues. Consolidated Credit Counseling Services, Inc. has been helping Americans across the country solve their credit and debt problems for more than a decade.

*Our Educational Team has created over forty publications to help you improve your personal finances. By logging on to **www.ConsolidatedCredit.org** you can access all of our publications free of charge. We have the tools to help you become debt free, use your money wisely, plan for the future, and build wealth. The topics Consolidated Credit addresses range from identity theft and building a better credit rating to how to buy a home and pay for college. On our web site, you will also find interactive credit courses, a debt calculator, a personalized budgeting tool, and much more.*

*We are dedicated to personal financial literacy and providing a debt-free life for Americans. If you are overburden by high interest rate credit card debt, then I invite you to speak with one of our certified counselors free of charge by calling **1-800-210-3481** for free professional advice. We also have partnership programs available where groups, businesses and communities can hold financial workshops and received free money management guides and workbooks like the one you are reading now. Please call **1-800-210-3481** if you would like to discuss pursuing a personal financial literacy program. Text JOIN to 71610 and receive financial tips, free money advice, and much more!*

Sincerely,



*Gary Herman
President*

Consolidated Credit Counseling Services, Inc.

Hurricane Disaster Planning: Be Safe and Financially Prepared

Each year families across the region watch their money suddenly disappear as they prepare for hurricane season. Stockpiling water, ice, batteries, propane and canned goods can get expensive. Add to that, the money spent on plywood, shutters, filling up gas tanks, hotel costs if evacuating, lost wages because of missing work and soon all your savings is spent – but the monthly bills continue to pile up.

In June of 2006, the Department of Labor reported that the average weekly wage in Florida is \$708, 8.9 percent below the national average. If a family earning such wages or, less than those wages, is not prepared for the growing cost of disaster planning, they could be financially devastated after a single, active hurricane season. Florida's hourly workers have already lost millions due to the hurricanes, and families living paycheck-to-paycheck have also suffered terrible financial setbacks.

Be Prepared for the Long Term

Prepare a hurricane budget, which includes repetitive costs associated with each and every hurricane warning – such as filling cars with gasoline, replenishing ice, propane and water and the amount of money taken

out of savings to have “cash on hand” in the event of banks and ATM machines not up and running. Gas alone is costing families \$50 to \$100 to fill up their tanks. Multiply that by four weeks and a family who owns two cars, \$400 to \$800 dollars can be spent on gas alone.

Families should start a “Hurricane Fund” each year to help them financially survive a long hurricane season. By saving \$20 out of each pay period, a family can gather over \$1,000. It is well documented that even hurricanes that DON’T hit your area will cost you money just by preparing for the worst. That is why it is so essential to have your hurricane fund at its maximum.

If You are in a Financial Emergency

After the storm has passed, many families find themselves in a financial state of emergency and have questions about paying bills, insurance, and unemployment benefits. The following are some tips that may help your financial situation during a crisis.

If you are concerned about paying off your bills take advantage of grace periods on mortgage and credit card payments that are offered to hurricane victims.

Most mortgage lenders will offer 90-day grace periods on payments and some credit card companies will offer 30-day grace periods, but hurricane victims must contact

these creditors in order to get the grace periods.

If you are renting, your renters insurance pays for damage or loss of your personal property. It does not cover damage to the structure of your home, which is the landlord’s responsibility.

If you have lost your job, or your employer is no longer in business as a result of the storm, immediately file for state unemployment benefits. Applicants must file with state unemployment agencies.

Be careful who you give personal information to. FEMA, insurance companies, and banks may need to get details like social security numbers to verify your identity. Most other organizations do not need this information.

As far as working with contractors, be very careful. Get estimates from more than one licensed, bonded, reputable contractor; check licenses and permits; get contracts in writing and find out what neighbors are paying for similar work.

Also, pay as the work is getting done, not up front. Be sure all official inspections and approvals are in place before making a final payment.

Other Valuable Tips

Here is a list of other things to do to help protect your family and your assets.

- Prepare a personal evacuation plan. Be prepared when a hurricane warning is issued. Identify a safe location for shelter and plan driving directions and alternative routes. Fill your car's gas tank and keep enough cash handy for emergencies.
- Review your disaster insurance policies, including flood, homeowners, and/or renters insurance. Check to verify the property is fully protected from damage in weather-related natural disasters. Lenders may be able to assist rebuilding efforts with insurance claim information. Often, the lender is listed as a lien holder on the insurance policy and can act as a valuable source of information.
- Review your mortgage information, including loan agreements and escrow papers. Major disasters often rely on records to establish ownership. Having mortgage documentation may shorten the time it takes to collect insurance and benefit claims due to natural disaster loss. Residents who have questions or concerns about their mortgage can contact their local lender, where they can receive information about loan options to rebuild their homes.

- Protect your important financial information. This information should be stored in protected, watertight containers and include receipts and family records, wills, deeds, stock certificates, proof of residence, bank statements and credit card information.
- Have a plan to prepare for heavy winds and to secure the property. Residents should make sure the property is protected by boarding windows, locking doors, turning off electricity and gas and unplugging major appliances. Make trees more wind-resistant by removing dead limbs prior to the storm.
- Prepare a disaster supply kit. This kit should include daily necessities, such as blankets, bottled water, first-aid supplies, flashlights and emergency generators, non-perishable food, medicine, and battery-powered radios.
- Maintain copies of your household inventory and other documentation, including photos. This will assist the adjuster in assessing the value of the destroyed property.
- Take precautions if the damage requires you to leave your home. Let your agent or insurance company know your temporary forwarding address and phone number.
- Write down the name, address and claims-reporting

telephone number of your insurance company, which may differ from your agent's contact information. Keep this information, along with a copy of your policy, in a safe place and make sure you have access to it if you are forced to evacuate your home.

After the Storm

While most tips are geared toward preparing you and your family before the storm, here are some guidelines to help you after the storm.

- Remain where you are until the official “All Clear” notification is given by local emergency management officials.
- Use your battery-operated radio at home to monitor conditions and receive the latest instructions.
- If you are returning home following a hurricane, be aware that travel times will be long and roadways may be hazardous.
- Assess immediate family needs.
- Assess immediate hazards and conditions in your area.
- Assess damage to your house and property, recording and photographing when possible to protect your assets.

- Observe directives regarding disposal of garbage and storm debris.

Observe safety measures such as:

- Use gas and charcoal grills outdoors only, as they can cause fires and produce deadly carbon monoxide gas.
- After power is restored, leave the main circuit breaker off until water has receded.
- Do not turn on appliances which are damp or wet.
- Leave air conditioner off until power has stabilized.
- Use extreme care with chain saws and generators.
- Avoid downed wires and debris which can cause injury.
- Follow boil water directives, purify as necessary, and use only uncontaminated water for drinking, brushing teeth, and cleaning contact lenses.
- Coordinate with insurance agents and city officials for permanent repairs.



About Consolidated Credit Counseling Services, Inc.

Consolidated Credit Counseling Services, Inc. is a consumer oriented, public education organization. We are an industry leader in providing credit counseling and debt management services throughout the United States, and a HUD Certified Counseling Agency.

Our mission is to assist individuals and families end financial crises and help them solve money management problems through education, motivation, and professional counseling.

We are dedicated to empowering consumers through educational programs that will influence them to refrain from overspending and abusing credit cards, as well as to encourage them to save and invest. We sponsor local free seminars that are also available to any group or organization that requests our educational services.

Our professionally trained counselors have assisted thousands of families across the United States. Regardless of whether your financial problems are due to the purchase of a new home, birth of a child, major illness, or any other circumstance, we can help.

Our organization is funded primarily through voluntary contributions from participating creditors. Our programs are designed to save our clients money and liquidate debts at an excellent rate.

Consolidated Credit Counseling Services, Inc. is a member of the Better Business Bureau, the United States Chamber of Commerce, the Greater Fort Lauderdale Chamber of Commerce, and the Association of Independent Consumer Credit Counseling Agencies.

Now you can find **FREEDOM FROM DEBT!**

Consolidated Credit Counseling Services, a nationally recognized organization, will provide you with professional financial education, counseling and resources.

In addition, you can benefit from customized Debt Management Programs, which incorporate a bill consolidation plan to help you regain your financial freedom.



**Our professionally trained
Certified Public Accountants
will negotiate directly with
your creditors to:**

- Reduce or even eliminate interest rates!
- Lower monthly payments by up to 50%.
- Eliminate late charges and over-limit fees.
- Consolidate debts into one lower payment.
- Help you pay off debt faster.
- Rebuild your credit rating.
- Save you thousands of dollars.
- Get you on a plan to be debt free!



Call today, and take your first step
toward financial freedom!

1-800-210-3481

or visit www.ConsolidatedCredit.org



You can be **debt free**



There is help waiting for you now.

- Reduce or eliminate interest charges.
- Consolidate credit card bills into one lower monthly payment.
- Pay off your debt in half the time.
- Save thousands of dollars.



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