

Get Financially Prepared: Take Steps Ahead of Disaster

Leader's Guide

Family Resource Management
Program Focus Team

Introduction

Recent natural disasters have emphasized the importance of emergency preparedness. Natural disasters can strike suddenly. Are you prepared to evacuate quickly with important documents if disaster strikes? Taking time now to make sure your financial documents are up-to-date and accessible can save a lot of time and frustration in the event of a fire, storm, or flood.

Lesson Objectives

Participants will:

- increase knowledge of what a household inventory is, its value, and uses;
- become familiar with resources for compiling and storing a household inventory;
- learn the importance of having adequate insurance coverage;
- understand the importance of creating a grab-and-go box in preparation for an emergency; and
- learn the importance of creating a system to document damage, recovery, and expense efforts following a disaster.

Intended Audiences

- Mothers of preschoolers or mother's day out program participants
- Head Start groups, public and private school parents' groups
- Family and Community Education (FCE) Units
- Church groups
- Senior citizen groups
- Work groups in the community
- Other community groups

Before the Lesson

- Review the leader's guide and fact sheet (MF3055), and the PowerPoint if you plan to use it.
- Obtain copies of the *Get Financially Prepared: Take Steps Ahead of Disaster* fact sheet (MF3055) for each participant.
- The presentation may be an oral presentation, or you may download the PowerPoint presentation from the K-State Research and Extension Family and Consumer Science website.
- Review three or more of the websites listed under Resources.
- Gather materials needed for the activities in the lesson that you choose to do.
- Talk with someone who has recently lived through a disaster of some kind. What would they have done differently to better prepare for this situation? What did they do that helped them with this situation? What would they want others to know about being prepared before a disaster? What would they want others to know about for recovery after a disaster?

Kansas State University Agricultural Experiment Station and Cooperative Extension Service



References and Resources

eXtension Articles:

Household Inventory, <http://www.extension.org/pages/11274/household-inventory>

SMART Financial Goal Setting, <http://www.extension.org/pages/11099/smart-financial-goal-setting>

Recovery After Disaster: The Family Financial Toolkit, <http://www.extension.org/pages/59588/recovery-after-disaster-the-family-financial-toolkit>

Preparing Your Pets for Disasters, <http://www.extension.org/pages/60952/preparing-your-pets-for-disasters>

Family Preparedness: <http://eden.lsu.edu/EDENCourses/FamilyPreparedness/Pages/CourseMaterials.aspx>

Know Your Stuff:

Home Inventory, www.knowyourstuff.org

Insurance Information Institute:

www.iii.org

Red Cross:

Disaster Recovery, www.redcross.org/preparedness/FinRecovery/nextweeks/loss.html#reconstructing

How Are You Doing?

A Financial Checkup, www.ksre.ksu.edu/library/famec2/mf2721.pdf

Publication 2949-I Preparing your Evacuation "Grab and Go" Box. LSU Ag Center

www.lsuagcenter.com/nr/rdonlyres/405b7245-4746-4480-9578-f3ce54172f2b/25562/pub2949ievacuation-grabboxfinal.pdf

Presenting the Lesson

Begin with an anchoring warm-up. Use the document titled "Rate This List for a Basic Emergency Supply Kit" for a rate and share activity. (This list can be found on the K-State Research and Extension FCS website or you can email Jamie Rathbun, jrathbun@ksu.edu.) Have participants look over the list individually, making sure they only look at the list on the front side. Would they add anything else? After a few minutes, have them share their observations about the list with a partner in the room. After a few more minutes, discuss with the whole class observations about the list. Participants can now look at both sides of the paper. The second side is a list for financial emergency preparedness and things to put in a grab-and-go file or box. This list is the topic for the lesson. These sheets should be taken home by participants so they can use them when preparing their own emergency supply kit and grab-and-go box.

Lesson Activities

Household Inventory:

1. With a computer, white board or projector screen, and Internet connection, show the *Guided Tour of Know Your Stuff — Home Inventory*, the Insurance Information Institute's free online home inventory software, at www.knowyourstuff.org/iii/login.html. Or make PowerPoint slides to show screenshots of the software, if an Internet connection isn't available.
2. With a computer, speakers, whiteboard or projector screen, and Internet connection, show the Taking Inventory video (1:42), which briefly but thoroughly demonstrates the process for preparing a home inventory using the Insurance Information Institute's free online home inventory software, at www.knowyourstuff.org/iii/login.html.
3. Have participants write a few sentences about one of their most valued material possessions. Prompts for writing include: How was the possession acquired? Why is it so important to them? Besides its monetary value, what does it represent to them? What are memories of using it or the person who gave it to them? How would they feel if it were destroyed? Can it be replaced? Allow time to reflect on their writing. Ask the group to share what they wrote with a partner at their table, or ask volunteers to share what they wrote with the class. For this activity, the instructor will need to ensure participants have a pen or pencil, paper, and writing surface.

Grab-and-Go

1. Ask participants if they know the phone numbers of their insurance company, their bank account numbers, or driver's license number off the top of their heads. Do they know the location of their insurance policies, home inventory, and keys to the safe deposit box? Are they all together in one place? How quickly could they gather the items listed under the grab-and-go box header on the fact sheet in the event the tornado sirens were blown?

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Community Awareness Activities

- Bring items to create a grab-and-go box or notebook and give to a local organization or family in need. Include the fact sheet from this lesson to assist them in assembling their box.
- Partner with an organization that works with older Americans or individuals with disabilities or special needs. Consider working with faith-based organizations to communicate the importance of disaster preparedness to the community.
- Pet owners should take into account special care their pets may require during a disaster. Consider working with veterinarians or animal shelters to inform community members of the safety precautions necessary for pet safety and security.
- September is National Preparedness Month. Consider combining a preparedness event with an event already planned and scheduled in your community. Activities might include organizing practice drills, helping people in your community make an emergency plan, or hosting a preparedness event.
- Write a letter to the editor of a local newspaper describing the importance of being financially prepared for a disaster.
- Use social media to promote disaster preparedness.

Get Financially Prepared: Take Steps Ahead of Disaster Evaluation

What benefits did you get from this program?

I am now motivated to schedule time to accomplish some financial disaster prevention tasks.

Strongly Agree Agree Neutral Disagree Strongly Disagree

I understand the importance of creating a system to document damage and recovery expenses and efforts.

Strongly Agree Agree Neutral Disagree Strongly Disagree

As a result of participating in this program, please check which of the following actions you **intend** to take.

Intended Actions	Intend to do	Have in place but need to update	Have in place and remain satisfied	Have no plans (or does not apply)
Make a list of well-defined goals and actions I need to take to get financially prepared for a disaster.				
Complete a household inventory (written/photo/video).				
Review insurance coverage on my home and property and make needed adjustments.				
Develop a grab-and-go box.				
Other action:				

What is the first thing you plan to do as a result of participating in this program?

Please share other comments on the back of this sheet.

Why am I asking for your contact information? To help us improve this program, we want to know about the changed behaviors or actions participants take after attending this program. If you are willing to provide us with follow-up information 30 to 60 days after your participation, please provide your contact information. Your participation is entirely voluntary and your information will not be used in any other way.

Name: _____ Email/Phone: _____

Address: _____ City: _____ Zip: _____

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