

Family Emergency Response

Financial Preparedness Training

INSTRUCTOR GUIDE



Family Emergency Response Training Financial Preparedness Instructor Guide

TRAINER INTRODUCTION

Welcome

Welcome to the 2019 *Family Emergency Response Financial Preparedness Training Instructor Guide*. This curriculum is designed to ensure all Fleet and Family Support Center (FFSC) staff members are prepared to help Navy families prepare for emergencies and disasters. As the facilitator of this course, you are expected to be familiar with the policies and procedures governing Family Emergency Response as well as Emergency Response for your Installation and Region.

The *Instructor Guide* contains information and activities for building and supporting knowledge retention. The *Instructor Guide* includes information obtained from various sources and resources including the *Emergency Case Management Desk Guide*, the *Emergency Family Assistance Center (EFAC) Desk Guide*, and *Ready.Navy.mil*. All materials in the *Instructor Guide* are designed to help you prepare FFSC staff to assist families and sailors with preparing for emergencies and disasters. Thank you for your dedication and service.

Acknowledgments

This curriculum was developed by Commander, Navy Installations Command's (CNIC) Fleet and Family Readiness Division (N9) in partnership with Financial Educator/Personal Financial Manager Michael LeClear. The CNIC staff appreciate those who give their best every day in direct service to our military commands, Sailors and their families.

Website Disclaimer

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The Trainer's Toolkit

This toolkit was designed to provide you with information and best practices for preparing for and facilitating FER Financial Preparedness training.

Training Preparation and Logistics

Do everything you can to make your participants feel comfortable. Think about the logistics and preparation that need to go into delivering your training. The more you can practice and prepare, the more confident you will be. While surprises and mishaps may happen, manage what you can control to the best of your ability.

Seating

Seating arrangements should promote collaboration and discussion among participants as well as clear viewing of the content material.

Table Clusters. Table clusters are recommended for classes of 15 to 30 participants.



U Shape. A “U” shape design is recommended for classes of less than 15 participants



Training Preparation Procedures

- Review all training materials, even if you have previously taught FER Financial Preparedness training.
- Emergency Case Managers & Personal Financial Managers at the Fleet and Family Support Center can be contacted if you would like to have these subject matter experts co-teach the course and field client questions on the financial and emergency preparedness subjects.
- Ensure that all phone numbers, website addresses and other local information are current.
- Prepare and test all equipment and learning aids (i.e., computers, projectors, screens, video files and microphones) well in advance of your training.
- Practice using all equipment in the actual training environment, if possible.
- Send reminders to participants with the logistics of the training (i.e., building location, parking, etc.).
- Prepare enough materials, including a few extras, for all registered participants.

Training Day Procedures

- Arrive early to have all equipment and materials in place before participants arrive.
- Be in the training space at least 15 minutes before the training to greet participants.
- Respect participants’ time by starting the training promptly.
- Face the audience, not the screen. Avoid reading from your visual aids, if possible.
- End on time.

Characteristics of a Successful Trainer

Experienced trainers know that training excellence is achieved by developing four essential characteristics:

Expertise: involves knowing your subject matter and the technical fundamentals of training and facilitation. It also means recognizing and tapping into the expertise adult learners bring to the classroom.

Enthusiasm: demonstrates that you like your subject area and training. It is conveyed by how you say what you say — your body language, facial expressions and tone of voice.

Empathy: means that you understand your learners and that you have “walked a mile in their shoes.” It involves looking at the content from their perspective and asking yourself, “What would I want to know?”

Clarity: involves your ability to convey information and directions in a way that can be understood by your participants.

Adult Learners

Adult learning is complex and differs from learning in childhood. The more presenters know about adult learners and their needs, the better they can facilitate training. Adult learning theory is based on six principles:

Need to know: Adults need to know why, what and how the information will apply to life.

Self-concept: Adult learners see themselves as capable and independent.

Prior experiences: Among participants, there will be a wide range of emergency response experience. They will expect to be able to share these experiences and their experience of Navy life.

Readiness to learn: Adults are ready to learn when there is a need to know something directly related to their real-life situation, such as helping set up an EFAC.

Orientation to learning: Adults are problem-centered in their orientation to learning. Participants will best learn from the real-world scenarios presented during the training.

Motivation to learn: Adults respond to external motivators, such as recognition, promotion or pay raises.

The most potent motivators are related to internal motivators, such as curiosity, exploration and interest.

Questions

Questions can be strategically used for multiple purposes. Many preformatted questions have been included in the FER sample script, but feel free to include your own as you become more familiar with the content and your target audience. Ask questions to:

- Assess participants’ prior knowledge and experience.
- Engage participants throughout the training.
- Check knowledge and understanding.
- Apply classroom learning to a real-world environment.

Fielding questions from participants is a routine part of your role as a trainer, but it can be both an art and a science. Here are some recommendations for handling questions throughout your sessions:




- Set the ground rules for handling questions at the beginning of the training.
- Provide a “parking lot” area where participants can post or write questions of a sensitive nature or questions that can be addressed at a later time.
- Limit the time to ask questions to prevent throwing your training off track.
- Maintain eye contact with the person who asks the question.
- Repeat the question to ensure the rest of the class heard it and can follow along with the response.
- Offer to discuss sensitive or off-topic questions during a break or after class.

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- Never belittle a questioner, even if you consider the question silly or have previously provided an answer.
- Do not be afraid to say, “I don’t know, but I will find out for you,” and follow up.

Classroom Management

- How you manage the classroom will affect the learning experience for participants. Some suggestions for classroom management include:
- Model good behavior and stop any unwanted behavior.
- Keep participants involved.
- Respect individual opinions.
- Casually walk toward, stand near and/or make eye contact with participants who engage in sidebar conversations.
- Refocus a conversation that has gone off topic by directing a specific question to the class.
- Acknowledge comments made by talkative participants, provide a limited time for them to express their viewpoint and move on. Provide these participants with individual attention during breaks.
- Address any inappropriate behaviors (i.e., heckling, extreme negativity, etc.) during breaks.

	Indicates a classroom activity or an optional activity.
	Indicates that bullets or elements on the accompanying PowerPoint slide are animated in some way.
	Indicates a note box providing additional information and/or resources related to the content for the facilitator.

Training Components

DoD Instruction 6055.17

DoDI 6055.17, *DoD Emergency Management (EM) Program*, governs the Department of Defense (DoD) Emergency Management Program. Instructions are formal written guidance that inform and instruct military personnel by communicating policy and procedures used in the performance of their duties. As policies are revised, the directive is assigned numerical and alphabetical suffixes. It is critical that you stay informed of any changes to DoDI 6055.17.

Instructor Guide

The *Instructor Guide* is designed to accommodate various teaching and training styles. FFSC staff come from various backgrounds and experiences. The training methods used throughout the curriculum address the needs of participants with different backgrounds, teaching experience and learning styles.

PowerPoint Slides

Slide decks. The course contains preformatted slides that correspond to the content. As a best practice, review all slides before each session. When you are familiar with the content of the *Instructor Guide*, try to facilitate the course using only the slides. Likewise, prepare for situations in which you may not have access to technology and need to facilitate the course without the support of the slides.

Customization. Feel free to customize the slides with information about yourself, your location, local resources or updated information as it becomes available. Be sure to proofread, spell check and test all changes before conducting a training session.

Animations. Many slides are animated to add visual interest and keep participants focused on content. To remove or adjust animations while using PowerPoint, click on the “Animations” tab from the ribbon at the top of your screen and select “Animation Pane.” A window will open on the right side of your screen where you can delete or adjust existing animations. For additional information, consult the Microsoft website at <https://bit.ly/2uGrVKX>.

Supporting Materials

Emergency Case Management Desk Guide

All FFSC staff must be familiar with the *Emergency Case Management Desk Guide*. Facilitators should review the *Desk Guide* before facilitating FER training. Participants in FER training will use this *Desk Guide* as a reference tool during this course.

Emergency Family Assistance Center Desk Guide

The *Emergency Family Assistance Center (EFAC) Desk Guide* describes the process for activating, maintaining and deactivating an emergency family assistance center. FFSC staff should understand this process and their roles and responsibilities. Participants should be reminded to bring their *Emergency Family Assistance Center (EFAC) Desk Guide* to FER training upon registration.

Course Description

Family Emergency Response (FER) Financial Preparedness Training provides participants with the information needed to effectively prepare themselves and their families for an emergent situation. The content for this training includes an overview of general emergency preparedness (Be informed, Make a plan, Build a kit), ways to be financial prepared for emergencies and disasters, ways the Navy and FFSC may support families and sailors after an emergency or disaster, and resources worth knowing about.

Note: Slides are editable and local resource and policy information inclusion is encouraged by presenters.

Learning Objectives

Terminal: Upon completion of the FER Financial Preparedness workshop, participants should be able to effectively prepare and plan (both financially and physically) for emergencies and disasters. Participants should also have a better understanding of the ways the Navy and local FFSC may respond after a disaster, and what local and national resources may be available to them after an emergency or disaster.

References

Emergency Family Assistance Center (EFAC) Desk Guide

Emergency Case Management Desk Guide

DoDI 1342.22, Military Family Readiness

DoDI 6055.17, DoD Emergency Management (EM) Program

OPNAVINST 3440.17A, Navy Installation Emergency Management Program

NFAAS Support Users Guide, Version 1.6

Task Force Navy Functional Plan 3440-N46, Support Recovery of the Navy Family Following a Catastrophic Event

Ready Navy Program, Ready.Navy.mil

Federal Emergency Management Agency (FEMA), www.fema.gov

Preparation

Handouts:

Course Training Evaluation

Suggested Materials (varies depending on activities):

Name tent cards

Card stock, construction paper or heavy paper

Markers

Flip chart paper

Candy or other small prizes (optional)

Blank paper

Curriculum Outline

1. Family Emergency Response Financial Preparedness (5 minutes)
 - i. Welcome and Introduction
- B. Facilitator Introductions
 - i. Housekeeping
- C. Parking Lot
- D. Agenda Overview
- E. Ice Breaker Activity: *Great Expectations*
2. Preparedness Overview (10 minutes)
 - A. Be Informed
 - i. Types of Disasters & Emergencies
 - ii. Ways to stay informed
 - C. Make A Plan
 - i. Evacuation plan
 - ii. Family Communication Plan
 - iii. Practicing Your Plan
 - iv. Build an Emergency Supply Kit
 - v. Consider an Emergency Savings Account
 - vi. Updating NFAAS information
 - vii. Know Your Ombudsman
 - viii. Know your Resources
 - ix. Review and Update your Plan
 - D. Build a Kit
 - i. Necessary items
 - ii. Additional Items
 - iii. Portable Emergency Kit
 - iv. Workplace Emergency Kit
 - v. Vehicle Emergency Kit
 - vi. Maintaining your Kit
3. Financial Preparedness for Emergencies and Disasters (20 minutes)
 - E. Financial Wellness
 - F. Emergency Savings is Critical
 - G. Lessons Learned
 - H. Budgets
 - I. Ways to Save
 - J. Emergency Financial First Aid Kit (EFFAK)
 - i. Safeguard important documents

- ii. Save for a rainy day
- iii. Establish a Cash-in-Hand Reserve
- iv. Know your insurance coverage

K. Reducing Risk with Insurance

L. Flood Insurance

4. Response & Recovery (10 minutes)

A. Navy Family Accountability & Assessment System

- i. Mustering, Needs Assessment & Emergency Case Management Services

B. Emergency Family Assistance Center (overview)

C. Applying for Aide (FEMA)

D. Information needed to apply

E. Beware of Scams

F. Disaster Survivor Checklist

5. Resources (10 minutes)

A. Resources

- i. FEMA Financial Preparedness
- ii. National Financial Capability Month
- iii. Disaster Assistance Improvement Program
- iv. American Red Cross
- v. Emergency Preparedness Supplies
- vi. Navy Marine Corps Relief Society

B. Resources Cont.

- i. Disaster Recovery Centers
- ii. FEMA Mobile App
- iii. National Flood Insurance Program
- iv. National Weather Service
- v. National Hurricane Center
- vi. USDA Disaster Resource Center
- vii. Tips on Homeowners/Renters Insurance

C. Local Resources (optional)

- i. slide (optional, edited by site)

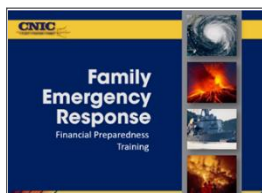
6. Questions, Review and Closing (5 minutes)

- i. Review Objectives and Key Learnings
- ii. Address any Parking Lot items
- iii. Pass out and collect evaluations

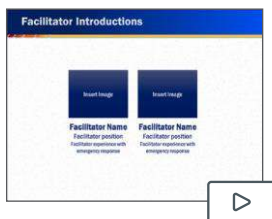
Family Emergency Response Financial Preparedness Training

Instructor Guide

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Welcome and Introduction

SAY: Welcome to Family Emergency Response (or FER) Financial Preparedness training. It is essential for you and your family to be prepared for any potential emergencies or disasters. Part of being mission ready is being prepared. With this course, Commander, Navy Installations Command (or CNIC) hopes to help you acquire the skills and resource you need to be physically and financially ready for any emergency or disaster you may face.

Facilitator Introductions

Introduce yourself and any co-facilitators by providing participants your:

- Name.
- Position.
- Experience with the emergency response program.

Feel free to share any brief experiences that demonstrate the importance of the program.

Parking Lot

SAY: We will be using a “Parking Lot,” where you can post any questions that may be off-topic or that you prefer not to ask aloud. You can use the sticky notes provided to write your question and post it in parking lot.

Agenda

SAY: The purpose of today’s training is to help you and your family prepare for emergencies and disasters. Over the course of this training we will be discussing the following:

Introduction: A quick introduction of the course and its importance

Preparedness: A quick overview of Physical Preparedness including how to stay informed, how to make a plan, and how to build a kit.

Steps to take for Financial Preparedness: Ways to be financially prepared, how to start an emergency savings, and the importance of insurance.

Response and Recovery: Ways the Navy and FFSC may respond if there is a disaster or emergency and information about FEMA claims processes.

Resources: A quick overview of National and local resources that can help you Prepare and recovery from emergencies and disasters.



ACTIVITY: *Great Expectations*

Purpose:

To capture the course expectations from participants.

Materials:

Flip chart paper

Markers

Time: 5-10 minutes

Process:

1. Use a marker to write the word "Expectations" across the top of the flip chart paper.
2. **ASK:** What expectations do you have for this training? What do you want to learn?
3. Write participants' answers on the flip chart paper.
4. Post the flip chart papers around the room and refer to each throughout class as appropriate.

Preparedness

SAY: It is important for Sailors and Navy Families to be prepared for Emergencies and Disasters. There is a host of preparedness information available on Ready.Navy.mil, but we will cover the three tenants of disaster preparedness in this section.

They include:

- Being informed
- Making a Plan
- Building a Kit.

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Be Informed

SAY: An important step to being prepared is being informed. One way to be informed is to know what types of disasters are most likely to happen in your area and the history of their occurrence.

ASK: What types of disasters might you and your family face here?

After a few answers have been gathered and discussed click on the slide to advance the following:

- Natural Disasters
- Man-Made Disasters
- Military Emergencies

SAY: Other ways to be informed are to:

- Stay informed of any specific instructions or information you may need to know regarding these specific disasters.
- Subscribe to alert services that will send instant texts or emails to let you know about bad weather, road closings, local emergencies, etc.

Staying informed throughout the cycle of an emergency incident enhances your ability to know what to do, when to act, and when it is safe to return. It also prepares you to take care of yourself and others. Look to the following resources and critical processes to help you prepare and stay informed for any hazard:

- The Wide Area Alert Network (WAAN)
- General resources including the Internet, television, radio, and social media, and command resources like your Ombudsman.
- Government websites such as Ready.gov, FEMA.gov, NOAA.gov, and CDC.gov
- Commander, Navy Installations Command Homepage at www.cnlic.navy.mil

The navigation links under Stay Informed also can help you stay informed with information on the Wide Area Alert Network (WAAN), additional resources, and regional information.

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Make a Plan

SAY: Once you're informed of the potential disasters and emergencies you may face as a family, you can begin to develop a response plan. It is important to make a plan and assure that everyone in your family is aware of that plan.

[click to advance slide]

SAY: Make an Evacuation Plan

It is important to consider what you and your family would do and where you would go if you were forced to evacuate your home or area. Often evacuations come at short notice, or without any notice at all.

- As a family, discuss where you will go in the event of an emergency.
- Discuss where your children will go if they are in school or daycare at the time of the emergency, and make sure they understand where you will intend to be.
- Your plan should also address the needs and care of pets, family members with special needs, and safely shutting off utilities.

[click to advance slide]

SAY: Make a Family Communications Plan

If you have an emergency or disaster where your family is separate, how will everyone get in contact with each other? What will you do if you don't have your phones or a means to connect? These are important things to discuss before disasters or emergencies strike.

- Create a comprehensive plan as a family for communicating in the event that you are separated during an emergency.

[click to advance slide]

- Create a sheet or card with all the phone numbers and information every individual in the family may need, and make sure every member of the family has a copy of the communications plan.
- Be aware that in the event of an emergency, phone lines and cell phone towers may be overloaded or out. You can try using text messaging if normal communication options are not available. It would be good to have a contingency plan for reaching each other.
- Ensure every member of your family has a cell phone, coins, or a prepaid phone card in order to connect with your emergency contact during emergencies.

[click to advance slide]

- Establish an in-case-of-emergency (ICE) name and number that everyone in your family has a copy of.
- Save the ICE information in everyone's cell phone.
- File a copy of emergency contact information with the command ombudsman and the command. Place this form in a sealed envelope with your signature across the seal. This will be opened only in case of emergency.

[click to advance slide]

SAY: Practice Your Plan

We consistently drill and practice things that are important for us to remember. Emergency plans are no different. If we are not actively practicing and rehearsing emergency plans with our families, we cannot expect them to be remembered what amid all of the stress and anxiety caused by a disaster.

- Set up practice evacuations or shelter-in-place drills at least twice a year for your family to ensure everyone knows what to do and where to go in the event of an emergency.
- Update your plan according to any issues that arise.
- Keep your emergency kit up to date, replacing water and perishables periodically. Make sure everyone knows where it is and to take it when sheltering or evacuating.
- Check your smoke alarms regularly.

[click to advance slide]

SAY: Build an Emergency Supply Kit

Part of having a good plan is having the right tools. We will talk more about building a kit in a minute, but make an Emergency Kit part of your family's response plans.

- To fully prepare your family for an emergency, create one or more emergency kits that include enough supplies for at least three days.
- These kits will enable you and your family to respond to an emergency more quickly.
- It is advisable to keep a small amount of cash or traveler's checks at home in your kit or in a safe place where you can quickly access them in case of evacuation. ATMs and credit card

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SAY: Consider an Emergency Savings Account

During emergencies or disasters you may need immediate access to funding. It may be hard to determine what account money should come from or where you can get enough funds for your immediate needs.

- Consider saving money in an emergency savings account that could be used in a crisis.

[click to advance slide]

SAY: Update your NFAAS information

You and your family probably hear this a lot (at least twice a year). If it important that your information is as up to date as possible because this is how the Navy identifies who may be in an affected area and who may need assistance.

- Make sure you and your family have updated information in NFAAS (Navy Family Accountability and Assessment System).
- After a declared emergency, register your needs with the Navy through the Navy Family Accountability and Assessment System (NFAAS) at <https://navyfamily.navy.mil> or call 1 877-414- 5358 or 1-866-297-1971 (TDD).

[click to advance slide]

SAY: Know your Ombudsman

During crisis and disasters, Command Ombudsmen may have the most up to date information from the Command. They are official command representatives who assist with the flow of information from commands to command families.

- Know who your command Ombudsman is, how to contact them, and where to go for command updates and information
- Make sure they have access to your contact information

[click to advance slide]

SAY: Know your Resources

Part of a solid family emergency response plan is to know where to go for help.

- Know where to go for more assistance if need be. Knowing where to go and how to receive assistance can alleviate lots of stress and anxiety that often come after a disaster or crisis.

[click to advance slide]

SAY: Review and Update your plan

Plans changes. Review and update your plan so that it is the most effective it can be for you and your family.

- Constantly evaluate your plan as a family and make adjustments as needed.

Build a Kit

SAY: Let's walk through some items you may want to consider including in your basic home kit:

Necessary

- Water—at least one gallon per person per day for at least three days
- Food—nonperishable food to support everyone in the household for at least three days (Include canned goods with low salt and high liquid content.)
- Manual can opener
- First aid kit
- Prescription medications—enough for at least three days
- Dust masks or cotton t-shirts for every member of the household to help filter the air
- Personal sanitation supplies—items such as moist towelettes (one container for every two people in the household), garbage bags, and plastic ties
- Flashlight—one flashlight for every two people in the household
- Battery-powered or hand-crank radio
- All-hazards NOAA (National Oceanic and Atmospheric Administration) weather radio
- Extra batteries—sizes and quantities based on flashlights, radios, and other items in kit)

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- Money (at a minimum, \$100 in local currency (per person), small denomination bills)
- Wrench or pliers for turning off utilities
- Local maps and your family emergency plan
- Your command muster information
- Important personal and financial documents—printed copies or electronic copies on a durable storage media such as a thumb drive and stored in waterproof container

Additional items to consider:

- Infant formula—enough for at least three days
- Diapers—enough for at least three days
- Food and water for your pet—enough for at least three days
- Items for individuals with special needs, such as wheelchair batteries or other medical equipment or supplies
- Paper plates, paper cups, plastic utensils, paper towels
- Disinfectant
- Matches in a waterproof container
- Whistle to signal for help
- Sturdy shoes
- Hats and gloves
- Sleeping bag or other weather-appropriate bedding for each person
- A weather-appropriate change of clothes for each person
- Coats, jackets, and rain gear
- Fire extinguisher
- Paper and pencil
- Books, games, puzzles, toys, and other activities for children
- Any items necessary for a specific type of disaster and to assist you during electricity, gas, water, and sewage outages. Additionally, you may want to consider having supplies for sheltering for up to two weeks.

SAY: Consider a Portable Emergency Kits

These kits can be taken with you if you are ordered to evacuate. Often times these are referred to as GO Kits. Place this kit (or these items) in a designated area where they will be easily accessible in the event of an emergency.

- Make sure every member of your family knows where the kit is.
- If you are required to shelter in place, keep this kit with you.

SAY: Workplace Emergency Kits are another item to consider

This kit should be portable enough to be maintained at your workplace. This kind of kit may come in handy if you need to evacuate from work or shelter up to 24 hours.

- Make sure you include comfortable walking shoes in case you have to walk long distances.
- This kit should include, at minimum, food, water, and a first aid kit.

SAY: You should also consider a Vehicle Emergency Kit

In the event that you are stranded while driving, keep this kit in your vehicle at all times.

- This kit should contain at a minimum: food, water, flashlights and extra batteries, first aid kit and necessary medications, signal flares, repair tools, portable AM/FM radio, seasonal items (coat, rain gear, engine fluids, shovel, ice scraper, warm clothes, gloves), comfortable/sturdy shoes, and blankets or sleeping bags. Also consider: cell phone and phone charger, reflective triangle, and baby formula and diapers if you have a small child.
- Make sure you include your family's communications plan.

SAY: Maintaining your Kits is important

Make sure to constantly evaluate your kit and their relevance to the threats in your area. Throw away and replace any expired or damaged medications, food, or water.

Find Additional Information at:

Department of Homeland Security (Ready.gov) & FEMA— www.ready.gov/make-a-plan



Financial Preparedness for Emergencies and Disasters

SAY: Part of having a well-developed family response plan includes being financially prepared. This section will cover some great tips, items to consider, and lessons learned when it comes to being financially prepared for Disasters and Emergencies.

Financial Wellness

SAY: Being financially well is important all of the time, but it's even more important when you and your family are facing an emergency or disaster.

[click to advance slide]

It is important to take steps to become financially literate. Financial literacy is the ability to make informed decisions in managing your financial resources and making smart choices on how to spend money. If you aren't there yet, that's ok. We have Personal Financial Managers here at FFSC who can assist you with becoming more Financially Literate. Your command also has Command Financial Specialists (CFSs) who can assist with this goal as well. Being educated about your personal finances and how to manage them can empower you to plan for emergencies and disasters.

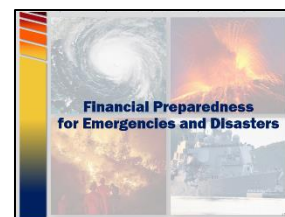
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THE BEST WAY TO PLAN FOR UNEXPECTED EXPENSES THAT MAY RESULT AFTER A DISASTER IS TO START SAVING TODAY!

[click to advance slide]

Saving money can help you and your family avoid taking on more debt to respond to the costs of rebuilding your life following an emergency.

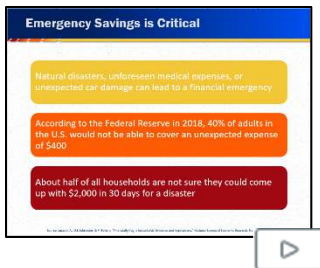
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Emergency Savings is Critical

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SAY: Whether it's a natural disaster, any other disaster, an unforeseen medical expense, or an unexpected home or car repair, you never know when you'll face an emergency.

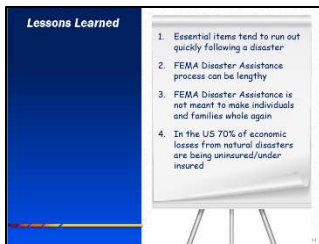
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According to a 2018 report from the Federal Reserve, 40% of adults in the U.S. would not be able to cover an unexpected expense of \$400 without scrounging up the cash by, say, borrowing from friends or family or selling something.

[click to advance slide]

About half of households are considered financially fragile, which means they're not sure they could come up with \$2,000 in 30 days if they had to fund as during a disaster.

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Lessons Learned

SAY: While there tends to be tremendous support for military members and their families immediately following a disaster, even in the form of cash payments, all essentials are unlikely to be covered from these allocations as they tend to run out quickly.

Longer term and more substantial assistance can be applied for through FEMA, although it can take months and possible appeals before any monies are received. This illustrates the importance of having a personal emergency fund. Disasters can occur anywhere, and your personal emergency fund is portable.

Under-insurance of property risks is a global challenge. Much of the protection gap is due to uninsured global natural catastrophe risk, which has been rising steadily over the past 40 years.

Swiss Re's *sigma* data shows that total economic losses from natural disasters have averaged around USD 180 billion annually in the last decade, with 70% (USD 127 billion, or USD 1.3 trillion in total over the 10 years) of that uninsured.

Earthquakes, floods and windstorms are the main perils, particularly in areas of high population and property value concentrations.

Source: Underinsurance of Property Risks: Closing the Gap. (Rep.). (2015). https://www.riskandinsurance.com/wp-content/uploads/2015/10/Swiss-Re_Underinsurance-of-property-risks.pdf

Budgets

[click to advance slide]

SAY: Many people actually have the money to save but choose to spend it instead. Some questions to ask yourself while setting a budget:

- What's your monthly total net income?
- What are your monthly living expenses?
- Who do you owe money to and how much?
- What are your monthly debt payments? (Powerpay.org)
- Do you have a monthly surplus or deficit?
- If you have a monthly deficit what is your action plan to balance your budget?
- If you have a surplus, starting or adding to a personal emergency fund can be easy!

If you're not sure where to begin with starting a budget your Personal Financial Manager (PFM) or Command Financial Specialist (CFS) can assist you.

Ways to Save

SAY: We've established that having an emergency savings is important, let's talk about some ways to make savings happen:

[click to advance slide]

- Set your savings goal based on your monthly budget and savings plan

[click to advance slide]

- Make it automatic through direct deposit

[click to advance slide]

- Maintain your emergency fund separate from your other monies so they are not utilized except for in the event of a disaster. (If you qualify for assistance, e.g., Navy Marine Relief Society, FEMA, the emergency fund can become replenished.)
- Use your tax return
- Cash is king! Post disasters, if electricity is out and services are open, cash is the only way to pay for services like food and gas.

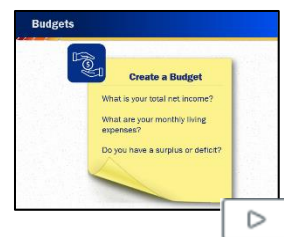
[click to advance slide]

- Keep some cash in the same location as your Emergency Financial First Aid Kit (EFFAK) to pay for emergency purchases in the event that ATM's are not functioning or banks are closed.
- THE AMOUNT OF CASH SHOULD BE BASED ON THE BASIC NEEDS OF YOUR FAMILY, INCLUDING FOOD, GAS AND OTHER THINGS THAT YOU USE ON A DAILY BASIS.

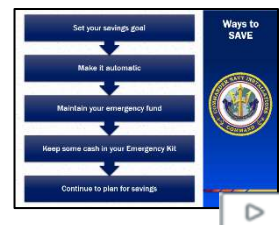
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Make savings continual.

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Emergency Financial First Aid Kit (EFFAK)

SAY: In cooperation with Operation HOPE, FEMA developed the Emergency Financial First Aid Kit (EFFAK) in 2004 and revised it in 2018 during Financial Capability Month. The EFFAK is a useful tool which helps individuals and families organize critical financial, medical, and household information. It includes a checklist of important documents and forms to compile relevant information. The EFFAK can be ordered in English or Spanish. Over 2,500 copies are ordered from the FEMA warehouse each month. EFFAK provides guidance on how to safeguard documents and is considered part of the emergency planning process.

1. **Safeguard Important Documents.** Gather financial, household, and medical documents using the Emergency Financial First Aid Kit (EFFAK) as a guide to assist in securing critical information. A copy of the EFFAK may be downloaded online from the media library at FEMA.gov.
2. **Save for a Rainy Day.** Saving money and maintaining an emergency fund is not only a good practice, but puts you in a position to help yourself, loved ones, and your community after a disaster. Set aside a certain amount of money each month or each paycheck to add to your emergency reserve. Your emergency savings can help you prepare for emergencies by acquiring rental, home, or flood insurance or assist you in getting life-saving items like food, shelter, and water in an emergency. Visit [Ready.gov/Financial Preparedness](https://www.ready.gov/financial-preparedness) for more information about how to financially prepare.
3. **Establish a Cash-in-Hand Reserve.** During disaster anything can happen; extended power outages, the closing of banking institutions and limited or no access to credit cards and ATMs. In this case, you may want to ensure that you have cash on hand that you can use to purchase a variety of goods during an emergency or disaster. A good rule of thumb is to have a mixture of ones, fives, and tens, with the highest being twenty so that you can eliminate the challenge of trying to find change during an emergency.
4. **Know Your Insurance Coverage.** Obtaining insurance for your home, apartment or business property will assist you in repairing, rebuilding or replacing whatever damages occur during a disaster. Periodically review your insurance policies. Ensure you're coverage includes floods, earthquakes, water damage, tornados, or high winds in hurricane-prone areas. Learn more at [FloodSmart.gov](https://www.floodsmart.gov)



Download a copy of the EFFAK at FEMA.gov (<https://www.fema.gov/media-library/assets/documents/96123>).

Reducing Risk with Insurance

SAY: Having homeowners or renter's insurance is very important in a natural disaster. It can help replace your assets and belongings in a flood, fire, or other event. But just because you have insurance doesn't necessarily mean that you are covered. Check with your agent to make sure you have the right riders for your area. What is a rider? It is additional coverage for a specific type of event, like a flood, earthquake, tornado, or wind storm. In California, this may be earthquake insurance. In Florida it may be flood/hurricane riders. So, make sure you speak to your agent about what your area may experience and how much the additional coverage may cost.

Also, basic policies often only cover so much in jewelry, fire arms, furs, or other personal property in a general plan. So, find out the limits and make sure there is enough to cover your assets. If not, you can ask about additional personal property coverage.

Sadly, buying an insurance plan is not enough. How are you going to prove that you once owned the items that are now ruined in a fire, flood, or disaster? Document, document, document. Keep pictures or copies of receipts on the cloud or in a fireproof/waterproof storage option.

When selecting your policy, consider the monthly payment and deductible you would have to pay if you had to make a claim. Do you want a high or low deductible? You can pay less for insurance monthly (your premium) if you have a higher deductible, say you agree to pay the first \$5000 instead of the first \$500 before your insurance if disaster strikes. If your savings can't easily cover the amount, opt for a lower deductible. Your monthly payment will be higher, but less out of pocket if you have to make a claim. Your choice of deductible really depends on your current financial situation and what you can pay out of pocket in the event of a disaster.

You have access financial help at your local Fleet and Family Support Center at no cost to you or your family. Not sure where it is, you can always use your Fleet and Family Support Center locator online.

Question: Do You Need Flood Insurance?

[click to advance slide]

SAY: Average cost of a flood insurance policy each year is \$700

Average flood insurance claim is \$43,000

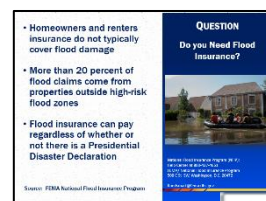
Here are some important facts to keep in mind:

- **FACT:** Homeowners and renters insurance does not typically cover flood damage.

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- FACT: More than 20 percent of flood claims come from properties outside high-risk flood zones.
- FACT: Flood insurance can pay regardless of whether or not there is a Presidential Disaster Declaration.
- FACT: Disaster assistance includes: a U.S. Small Business Administration loan, which must be paid back with interest, or a FEMA disaster grant, which is about \$5,000 on average per household. By comparison, the average flood insurance claim is nearly \$43,000 and does not have to be repaid.

Source: FEMA National Flood Insurance Program



For more information on Flood insurance:
Your homeowners, renters, or business insurance agent may be able to help you.
You can also contact the National Flood Insurance Program (NFIP):
Help Center at 800-427-4661
FEMA/ National Flood Insurance Program, 500 C St SW, Washington, D.C. 20472
floodsmart@fema.dhs.gov

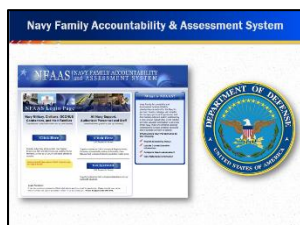
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Response & Recovery

SAY: Now that we've discussed ways to prepare both physically and financially, let's quickly discuss a few ways the Navy and FEMA may respond and assist you with recovery if a disaster or emergency were to impact you.

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Navy Family Accountability & Assessment System

SAY: If an event impacts an area or population in a large way, the Navy MAY activate an event in NFAAS.

NFAAS is a tool that the Navy uses for accounting for all personnel and families after a major event.

Additionally, NFAAS can be used to open Needs Assessments. After an event, the Navy can open an assessment that allows sailors and families to self assess their needs. If one is filled out and needs are identified, a case is generated in the NFAAS system. An Emergency Case Manager (ECM) is then assigned to that case. This Emergency Case Manager assists families in receiving focused support, guidance, and recovery resources from a trained Fleet and Family Staff member.

Emergency Family Assistance Center

[click to advance slide]

SAY: If an event impacts an installation or a large population at an installation, the installation Commanding Officer (CO) can establish an Emergency Family Assistance Center (EFAC). An EFAC is generally hosted by Fleet and Family Support Center and joins many services together in one place for military members and their families to receive post disaster recovery support.

The types of post disaster services offered at an EFAC are:

- Housing or temporary lodging
- Transportation
- Medical Support
- Emergency Case Managers (who can provide NFAAS assistance)
- Psychosocial services
- Religious and pastoral care
- Child and youth services
- Legal Services
- Financial Services
- Information & Referral services
- Casualty and Mortuary affairs
- Public Affairs

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Applying for Aid

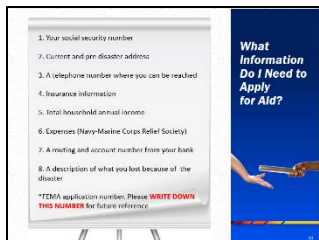
SAY: If you have been affected by an event that is declared a federal disaster by the President, you should immediately call FEMA to apply for Federal assistance

- FEMA's Individuals and Households Program (IHP) provides financial and direct services to eligible individuals and households affected by a disaster who have uninsured or underinsured necessary expenses and serious needs. IHP is not a substitute for insurance and cannot compensate for all losses caused by a disaster; it is intended to meet the survivor's basic needs and supplement disaster recovery efforts. Source: <https://www.fema.gov/media-library/assets/documents/24945>
- FEMA will often assist military members and their families with completing applications for assistance. A FEMA representative may be present at an installation Emergency Family Assistance Center (EFAC), operated by the Fleet & Family Support Center (FFSC.)

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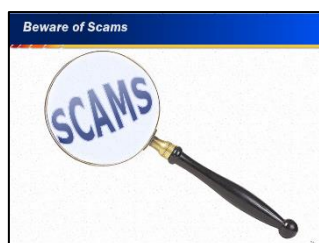
What Information do I need to apply for aid?

SAY: To apply for disaster relief aid you will most likely need the following information:

1. Your social security number
2. Current and pre disaster address
3. A telephone number where you can be reached
4. Insurance information
5. Total household annual income
6. Expenses (Navy-Marine Corps Relief Society)
7. A routing and account number from your bank (only necessary if you want to have disaster assistance funds moved directly into your bank account.)
8. A description of what you lost because of the disaster

*After you complete your application for assistance, you will receive a FEMA application number. Please WRITE DOWN THIS NUMBER for future reference

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Beware of Scams

SAY: If you encounter an individual or situation that causes you concern or seems suspicious, you should immediately report the matter to local authorities or to the National Center for Disaster Fraud at 866-720-5721.

Federal workers must not solicit or accept money, although someone may pose as a government official.

If in doubt, ask for an official, government-issued laminated photo ID. A shirt or jacket with a logo is not definite proof of identity.

Safeguard your personal information (such as your Social Security number or bank account numbers), and be cautious about providing it to unknown individuals.

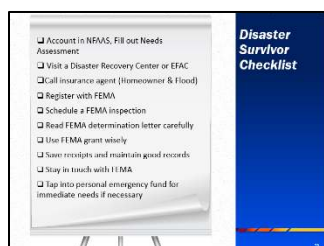
Beware of people going door-to door to damaged homes or contacting you while claiming to be building contractors.

Disaster Survivor Checklist

SAY: If you or your family is impacted by a disaster or emergency there are a few things you can do during to assure a successfully recovery. Here is a checklist of things to remember:

1. If there has been an event create in NFFAAS- Account and/or fill out a Needs Assessment
2. Visit the nearest Emergency Family Assistance Center (EFAC) or community Disaster Relief Center
3. Call your insurance agent (Homeowners, Flood, renters, etc).
4. Register for disaster assistance with FEMA.

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5. Schedule a FEMA inspection
6. Read your FEMA determination letter carefully
7. Use your FEMA disaster grant wisely
8. Save receipts and maintain good records
9. Stay in touch with FEMA
10. Tap into personal emergency funds for immediate needs if necessary.

Resources

SAY: Lastly, part of being prepared to handle an emergency or disaster is to know where to go for assistance. Knowing your resources can reduce a lot of the stress and anxiety that can come in the aftermath of an emergency or disaster. Let's take a moment to discuss some resources that may be beneficial for you to know about before disaster strikes.

Resources (continued)

SAY: Some great resources to know about are:

FEMA Financial Preparedness www.ready.gov/financialpreparedness

Federal Emergency Management Agency's Financial Preparedness Section can help you gather critical information, assess ways to consider building an emergency savings, information on how to obtain property, health, and life insurance, and obtain further information on Emergency Financial First Aid Kits.

National Financial Capability Month www.usa.gov/flec

Information, resources and tools provided by the Financial Literacy and Education Commission (FLEC) and the Ready Campaign to encourage people to take action to improve their financial futures and to be prepared for when disaster strikes.

Disaster Assistance Improvement Program www.disasterassistance.gov

Active Government resource listing where you can type in your zip code to locate assistance, apply online, and check your assistance status.

American Red Cross www.redcross.org
(Click on Get Help, military family Section)

Red Cross partners with the US Military to assist military families with Emergency Communication, Financial Assistance, Deployment Support, Information and Referral Services, and provide Services for veterans. They also Have Disaster Relief & Recovery information and information on How to Prepare for Emergencies.

Emergency Preparedness Supplies www.redcross.org/store

You can shop with the red cross store for emergency supplies such as car survival kits, 4 Person, 3 day Emergency Preparedness Kits, and even NOAA Weather Alert Radios.

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RESOURCES	
Disaster Recovery Centers	www.fema.gov/disaster-recovery-centers
FEMA Mobile App	www.fema.gov/mobile-app
National Flood Insurance Program	www.fema.gov/national-flood-insurance-program
National Weather Service	www.nws.noaa.gov
National Hurricane Center	www.nhc.noaa.gov
USDA Disaster Resource Center	https://www.usda.gov/topics/disaster
Tips on Homeowners/Renters Insurance	www.usa.gov/property-insurance

Navy-Marine Corps Relief Society

www.nmcrrs.org

Navy Marine Corps Relief Society can assist with Quick Assist Loans, Disaster Relief Grants and Emergency Travel. Find out more about ways they can help by visiting their website.

Resources (Continued 2)

Disaster Recovery Centers

www.fema.gov/disaster-recovery-centers

A Disaster Recovery Center is a readily accessible facility or mobile office where survivors may go for information about FEMA programs or other disaster assistance programs, and to ask questions related to their case. Representatives from the Governor's Office of Homeland Security and Emergency Preparedness, the Federal Emergency Management Agency, U.S. Small Business Administration (SBA), volunteer groups and other agencies are at the centers to answer questions about disaster assistance and low-interest disaster loans for homeowners, renters and businesses. They can also help survivors apply for federal disaster assistance

FEMA Mobile App

www.fema.gov/mobile-app

FEMA's app provides real-time alerts from National Weather Service for up to 5 locations nationwide, has emergency safety tips for over 20 types of disasters, and allows users to locate emergency shelters and disaster recovery centers in your area. For more information about the FEMA app visit this website or download it in your google play or app store.

National Flood Insurance Program

www.fema.gov/national-flood-insurance-program

The National Flood Insurance Program aims to reduce the impact of flooding on private and public structures. It does so by providing affordable insurance to property owners, renters and businesses and by encouraging communities to adopt and enforce floodplain management regulations.

National Weather Service

www.nws.noaa.gov

Get up to date weather information for your area.

National Hurricane Center

www.nhc.noaa.gov

National Hurricane Center and Central Pacific Hurricane Center information and updates.

USDA Disaster Resource Center

<https://www.usda.gov/topics/disaster>

information about specific disasters and emergencies, how to prepare, recover, and help build long-term resilience, as well as information about USDA assistance during disaster events.

Tips on Homeowners/Renters Insurance

www.usa.gov/property-insurance

Information about different types of insurance to protect your property.

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Local Resources (Optional)

This slide is transitional to allow for an input of local area resources

Resources (Optional)

Update this slide with local resources for your area.

Questions

Update this slide with presenter contact information.

Allow the participants to ask questions and open for discussion.

Pass out evaluations for completion by participants. Collect evaluations.

Thank participants for their time.