FINANCIAL DISASTERS COME IN MANY FORMS:
- Natural disaster
- Illness, injury, loss of family member
- Loss of job
- Overwhelming debt
- Higher education costs

MAKE A PLAN
PLANNING HELPS PEOPLE TO:
1. Accomplish their goals
2. Manage decisions related to education, income, spending, and saving to achieve goals
3. Prepare for a rainy day by creating an emergency fund
4. Keep safe in an emergency

AN EMERGENCY FUND IS:
MONEY SET ASIDE THAT CAN BE ACCESSED QUICKLY FOR UNEXPECTED EXPENSES

3 to 6 months of living expenses is the recommended amount for an emergency fund.

PLANNING AND PREPARING FOR EMERGENCIES
- Create an emergency plan.
- Set a goal and save for an emergency fund.
- Identify and organize the items you need:
  - Important documents
  - List of financial contacts
  - Family emergency contacts
  - Cash, debit card, credit card, checkbook
  - Other personal items