

YOUR CRISIS CHECKLIST

7 SMART FINANCIAL MOVES WHEN DISASTER STRIKES

1) Contact your family, friends and church.

Immediately contact your family and those who love you. Give them a quick update on your location, condition, and well-being and how they can stay in contact with you. Social media can be helpful if you have access. Some may be willing and able to help you during this time. Seek their prayers. Be honest about your needs and the financial implications. Your family and friends may not be able to contribute money, but may be able to help with next steps or connect you with others who can. If you are missing a family member after a disaster **this site has some valuable information.**

As soon as possible, let your church family know of your location, condition, well-being and needs as well. They will often be the first responder to mobilize local assistance. This is no time to be shy - let them know what you need and be willing to accept help. If the disaster is widespread in your community and you are able, listen to learn of the needs of other believers and find ways you can serve as well as be served. The Bible tells us that the Body is made up of many parts and each of us has a purpose. 1 Corinthians 12:26 says: *"If one member suffers, all suffer together; if one member is honored, all rejoice together."* Work together to use your gifts and talents to support, serve and comfort one another.



2) Contact FEMA and your insurance agency.

FEMA (Federal Emergency Management Agency) is a government agency that supports citizens and first responders during times of emergency. You can find up-to-date resources and information at the **FEMA website**. Often, claims need to be filed for financial assistance when private insurance coverage is not applicable.

Notify your primary insurer(s) and ask to learn more about your coverage. In extreme cases you will want to ask about coverage in your auto, home, general liability and even life insurance policies. Find out what assistance is available, if any, and inform them of your circumstance. Be sure to take pictures of the damage you or your property has sustained during the disaster.



3) Make a Crisis Budget.

When a crisis hits it's time to **reset your budget** for the immediate short-term to focus on the essentials while you regroup. This budget is based on the same biblical principles as your normal budget, but with key adjustments since your income may be temporarily interrupted. Many times in a crisis, people make poor decisions driven by fear or panic. You need to pray, remain calm and focus on the basic necessities. Remember, God is the owner and provider of all things. *"The earth is the Lord's, and everything in it, the world, and all who live in it."* (Psalm 24:1 NIV). He will be faithful to get you through this crisis.



4) Talk to your employer.

Often employers are working on plans to offer assistance or make provisions for their employees affected by the disaster. Make your needs known and ask your employer to work with you as you are getting your life back to normal. Be in constant contact as you are able. If you are self-employed or run your own business, communicate with your key customers and staff. Let them know you are making plans to take care of your accounts as things return to normal.



5) Seek wise counsel and develop a plan to go forward.

Once you have all the information from relief organizations and your insurance company, it's time to make a plan for your future. How has your job or income been affected? Can you recover your losses? Are you going to rebuild? What are your short-term and long-term plans? You can access **Crown's Money Map here**. It may be a helpful guide as you contemplate your future financial plans. Be careful with every decision you make while in shock or grief. Keep your guard up. Many times scammers, criminals and con artists prey on the people who are most vulnerable or desperate. Be extra careful when hiring any labor to be done, especially rebuilding your home. **Tips for hiring a reputable contractor.**



6) Work to make extra income.

If your job or business is interrupted and extra income becomes necessary, consider a part time job to help you through the crisis. Companies like Uber, Lyft or Upwork offer opportunities for part time, contract work. There are many potential sources for jobs via the cleanup and rebuilding that will take place in the area where the disaster occurred. It is possible that an economic boom will happen in the area of disaster as relief funds pour into the community. Consider hiring out as a contractor via websites like TaskRabbit or Handy. Possibly start a home based business like making food for the workers and volunteers or helping with children while other families rebuild their homes.



7) Turn to the Lord and trust Him.

It is likely you have experienced a devastating loss of some form if you are reading this information. Remember that Job lost his business, his servants, his assets, his children and his health - *all at the same time*. These are the words that came from his mouth during the shock, horror and grief he was experiencing:

"Naked I came from my mother's womb, and naked I will depart. The Lord gave and the Lord has taken away; may the name of the Lord be praised."

Job 1:21 NIV



Cast your cares upon the Lord, He cares for you. No matter how much sorrow and grief you may be experiencing right now, our God is the God of all Hope. He will be with you in the storms ahead. Don't lose faith. He is with you and can deliver you safely through your darkest valleys.

Remember that we are here to help.

You can find us at crown.org or call us at 1-800-722-1976.