**Financial Recovery Following a Disaster** (60 seconds)

This is XXXXXXX, XXXXXX Extension Agent with the University of Kentucky, College of Agriculture, Food and Environment.

Natural disasters can occur anywhere and at any time. After the disaster, you will face many decisions that can impact your family’s financial well-being. If you will be out of your home for an extended period of time while repairs are made, consider taking the following steps: 1. Cancel home-based services such as phone, internet, cable, or utilities you won’t be using; 2. Complete a change of address form at the post office to ensure you receive your mail; 3. Notify your mortgage company and home owner’s insurance company of disaster damage to your property; 4. If you have vehicle damage or loss, contact your auto insurance agent. Do not sign anything from any insurance companies indicating final payment to you. Disaster-related damages may continue to surface for several weeks or months. If you are concerned about your ability to pay your bills, contact your creditors to explain your situation. You may be able to arrange a modified payment plan.

**Document Your Loss** (60 seconds)

This is XXXXXXX, XXXXXX Extension Agent with the University of Kentucky, College of Agriculture, Food and Environment.

After a natural disaster, it is important to document your property damage and loss. You will often be required to provide written documentation when you submit claims for your homeowner’s or renter’s insurance policy and to qualify for assistance programs. You may also be able to submit uncovered property losses on your income taxes. It is important to include as much detail as possible, such as the item’s manufacturer, model, serial number, age, the value of the item if new, the approximate current value of the item, and the damage it incurred. Taking pictures of the damage to submit with the written documentation if helpful. If you experienced significant loss, this can be a difficult and time-consuming task, so allow family members, neighbors, and other volunteers to assist in the process.

**Documentation is Important for Financial Recovery** (60 seconds)

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Many families have been affected by the recent storms and tornados experienced across Kentucky. During the weeks and months following the events, you will be talking with many people and making many decisions. Be sure to document your conversations, so you remember who you talked with, when, and the details of each conversation. To help you stay organized, consider getting a notebook, calendar, and large envelope. In the notebook, record details regarding the disaster, to-do lists, and contact information for organizations and individuals you have been working with. Use the calendar to record appointments, deadlines, and actions taken. Finally, use the large envelope to store disaster-related receipts. Insurance or assistance programs may cover some expenses, but you will need documentation.

**Be Wary of Scams** (60 seconds)

This is XXXXXXX, XXXXXX Extension Agent with the University of Kentucky, College of Agriculture, Food and Environment.

During the cleanup efforts following the recent natural disaster, be cautious of scams for home repairs, advance fee loans, protection from foreclosure, and charity scams or fraud. In general, be alert to people who are soliciting door-to-door or who demand cash payments. Be certain to read all paperwork before you sign contracts. If you are confused by language or wording in the contract, do not sign the paperwork until someone else has read the contract and you understand what you are signing. Check references and compare bids for home-repair companies. Be certain to have a contractor detail everything in writing, including an estimated price, before the work begins. Do not make the final payment to contractors until the work is complete. Protect yourself by being wary of loans that seem too easy to get or that guarantee financing. Often these will have large upfront fees. Do not give out credit card numbers, bank account information, or your social security number over the phone to people or companies you do not know.