



** This news release from K-State Research and Extension is available online at <https://ksre-learn.com/financial-disaster-preparedness>

Grab and Go: Organize important documents before disaster, expert says

K-State's Kiss shares tips on financial emergency preparedness

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MANHATTAN, Kan. – Nobody ever really expects to be a victim of natural disaster.

But the National Oceanic and Atmospheric Administration (NOAA) reports that since 1980, the United States has sustained 355 weather and climate disasters at an average expense of \$57.8 billion per year.

Americans can't change the weather, but in addition to keeping themselves safe, they can be prepared to recover financially from disaster, says Kansas State University family resource management specialist Elizabeth Kiss.

"One of the best things to do is to start or add to what's called a 'Grab and Go' box," Kiss said. "If bad weather is approaching...and you need to evacuate your house, you just take the box with you and go, and you'll have the things you need to recover from any eventual loss."

Items that should be stored in a Grab and Go box, according to Kiss, include originals or paper copies of such items as:

- Birth certificates.
- Social security cards.
- Marriage certificates.
- Passports
- Driver's license.
- Credit cards.
- Titles for vehicles.
- Insurance policies, particularly property insurance.
- Household inventory

Then, consider some personal items such as photos, letters and various keepsakes, and even a small amount of money. The box should be waterproof and/or fireproof, Kiss said.

“We have become very dependent on things being online, but depending on the severity of any sort of emergency, we may be able to recover faster with paper copies,” Kiss said. “We just don’t know.”

Preparing a household inventory and building a Grab and Go box may seem daunting, but Kiss says it begins by doing just a little bit at a time.

“In terms of the household inventory, we recommend starting with one room, or even one part of a room at a time,” she said.

“Something is better than nothing. You can even videotape documents with your phone these days, or take pictures...that’s a start. You do need to have some documentation about when things were purchased and what their value was, but video or pictures is a start. Then be sure you take your documentation from your phone and store it in a way electronically that you can access it if something were to happen to your phone.”

Kiss also suggests talking with insurance agents to make sure you’re adequately covered for loss to the home and personal property; and consider storing copies of your important documents off-site – such as in the home of a trusted friend or relative.

“Much of this is records that you would be keeping anyway,” Kiss said. “(A Grab and Go box) is a form of record keeping, and it’s just being proactive to have it in one place in case of an emergency.”

More information on preparing important documents ahead of disaster is available in the K-State Research and Extension publication, [Get Financially Prepared: Take Steps Ahead of Disaster](#).

Information is also available online from [K-State Research and Extension](#), and from the U.S. government website, <https://www.ready.gov>.

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FOR PRINT PUBLICATIONS: Links used in this article
Get Financially Prepared: Take Steps Ahead of Disaster,
<https://bookstore.ksre.ksu.edu/pubs/MF3055.pdf>

Prepare Kansas (K-State Research and Extension), <https://blogs.k-state.edu/preparekansas>

Ready.gov (U.S. Government), <https://www.ready.gov>.

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