

Financial Emergency Preparedness

Disasters and other emergencies can disrupt finances and daily routines. Financial emergency preparedness helps individuals plan for, recover from, and rebuild after unexpected events.



Types of Financial Emergencies

A financial emergency is any unplanned expense or loss of income, such as a missed paycheck, medical bill, home damage, or car repair. According to the [Federal Emergency Management Agency](#) (FEMA), 6 out of 10 U.S. households experience at least one financial emergency each year, and about one-third of families have no savings. Financial emergencies commonly result from health issues, household expenses, or natural disasters.

Preparing for Financial Emergencies

Key steps include building emergency savings, reviewing insurance coverage, and organizing important documents.

Establishing an emergency savings account as part of a household budget can help manage unexpected expenses or income disruptions. Even modest savings can provide financial stability during emergencies.

Review insurance coverage regularly to understand available protections and coverage limits. Common types include health, life, disability, property, renters insurance, and disaster insurance. Ensure coverage aligns with current needs and comfort levels.

Organize important documents using tools such as Illinois Extension's [Key Records and Contact Information Worksheet](#) available online.

Another resource is FEMA's Emergency Financial First-Aid Kit (EFFAK), a free toolkit designed to keep critical documents accessible during emergencies. It is available by calling 800-480-2520 (Publication P-2063) or online at fema.gov/emergency-financial-first-aid-kit.

Store documents securely, update them regularly, and share their location with trusted family members or caregivers.

Avoiding Financial Fraud

Scams are common after disasters, including fake charities, mortgage scams, and robocalls. Do not share personal or financial information with anyone you do not know. Report suspected scams to local law enforcement.

Tips to avoid fraud include:

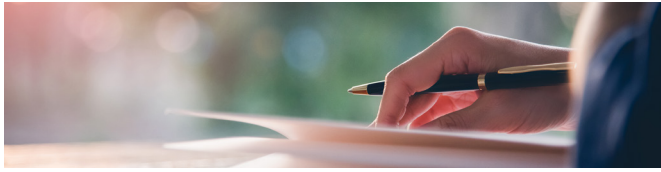
- Don't make decisions under pressure.
- Watch for price gouging.
- Stay informed about scams.
- Protect against identity theft.

Emergency Financial Resources

- consumerfinance.gov/an-essential-guide-to-building-an-emergency-fund/
- consumer.ftc.gov/articles/how-organize-your-finances-times-disaster
- illinois.gov/ready/plan/Pages/Seniors.aspx
- redcross.org/get-help/how-to-prepare-for-emergencies/older-adults.html

Life Story Writing to Improve Your Overall Wellness

Think about a fond memory you have. Think about how it made you feel, how it smelled or tasted, what you heard, and what it physically felt like. This is the power of writing your stories on paper. It can bring back memories or moments you haven't thought about in a long time. It can also motivate you to write the stories that matter most to you, to pass down to your family, friends, and others. Storytelling also has cognitive benefits. When we listen to someone's story, our brains are highly engaged. We try to predict what happens next. According to Uri Hasson, a professor of neuroscience and psychology at Princeton University, our brain waves actually start to sync with those of the storyteller. As we process the story being told, the brain regions responsible for complex information processing are engaged.



How Can I Write My Own Stories?

The beauty of this is that it's very simple to get started. All you need is a pen or pencil and some paper.

You can simply start by writing down your most cherished, or not-so-cherished, memory. As you write, think about the five senses: sight, touch, taste, smell, and hearing.

Remember to be descriptive in these areas. Don't worry about good grammar or getting every detail correct. You can always go back and edit. Getting it down on paper is always the hardest step.

If you are experiencing that dreadful writer's block, try finding some writing prompts that inspire you. This can help you come up with stories you want to write about. Or find a writing class in your local community. It can be as formal or informal as you would like.

You don't need to be a published author or an expert storyteller to do this. Anyone at any level can write about their own experiences.

To help get us motivated, your first homework assignment is to put pen to paper! Directions: Using your five senses, describe what summer felt like to you during your childhood. You may not have enough room to finish your story here, so use additional paper as needed.

The Importance of a Good Night's Rest

According to the [Centers for Disease Control and Prevention](#) (CDC), more than 36% of adults in the United States do not get enough sleep each night. Most adults need 7 to 9 hours of sleep daily to support overall health and well-being.

Getting enough quality sleep has many important benefits, including:

- Improved memory, focus, and mental health
- Stronger immune system
- Better metabolism and weight balance
- Lower risk of chronic diseases
- Increased energy and alertness
- Reduced risk of falls or accidents

A good night's sleep can set the tone for a productive day, helping with learning, problem-solving, decision-making, and creativity.

Why Is Sleep Sometimes Difficult?

Many factors can make it harder to get restful sleep. Health conditions, medications, pain, stress, or mental health challenges can all play a role. Common sleep disorders may also interfere with rest, including:

- **Insomnia:** difficulty falling or staying asleep
- **Sleep apnea:** pauses in breathing during sleep
- **Movement disorders:** conditions that cause restlessness at night

Tips for Better Sleep

The good news is that small changes can make a big difference. Try these tips to improve your sleep:

- **Keep a regular schedule:** Go to bed and wake up at the same time each day.
- **Create a bedtime routine:** Relax with calming activities such as reading or taking a warm bath.
- **Make your space comfortable:** Adjust your room temperature and bedding to your preference.
- **Avoid late naps:** Try not to nap too close to bedtime.
- **Limit caffeine:** Especially later in the day.
- **Reduce screen time:** Turn off devices before going to bed.
- **Watch what you eat and drink:** Avoid large meals and excessive liquids late at night.
- **Talk to your doctor:** If sleep problems persist, medical support can help.

Give a few of these tips a try and see if they improve your sleep.