

Life, Health and You



Financial Preparedness Tips

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Emergencies and disasters can create unexpected financial challenges. Taking a few simple steps now can help you protect your finances and make recovery easier if the unexpected happens.

Prepare Now

- **Build an emergency fund.** Set aside money for unexpected expenses and keep a small amount of cash in a secure place in case ATMs or credit cards aren't available.
- **Gather important documents.** Keep copies of IDs, insurance policies, financial records, tax documents and medical information in one secure, accessible location.
- **Review your insurance.** Make sure your homeowners/renters, health and life insurance provide the coverage you need. Remember that flood damage typically requires separate flood insurance.
- **Back up important records.**

Store copies in a secure cloud account, external drive or safe-deposit box so you can access them if your home is damaged or inaccessible.

Protect Yourself From Scams

Disasters can create opportunities for scammers. Protect yourself by:

- Never sharing sensitive information, such as your Social Security or bank account number, with unexpected callers or messages.
- Avoiding links in suspicious emails or texts.
- Being cautious of offers involving government payments, debt relief, student loans or work-from-home opportunities.
- Reporting suspected scams to the **Federal Trade Commission (FTC)**.

Make a Financial Plan

Consider signing up for **direct deposit** for Social Security or other federal benefits to avoid disruptions caused by lost or delayed mail. Online and mobile banking can also help you manage your finances when in-person banking isn't available.

Making a Budget

1. **List your expenses.** Include bills such as rent, utilities and phone service, along with everyday spending like food, gas and entertainment.
2. **Add your income.** Include your paycheck and other sources of income. If your income varies, estimate your average monthly amount.
3. **Compare income and expenses.** Subtract your expenses from your income. If you're spending more than you earn, look for areas where you can cut back.
4. **Make saving a part of your budget.** Set aside leftover money for emergencies, larger purchases or future goals.

National Health Observances

Each month, we feature select National Health Observances (NHOs) that highlight important health & life issues affecting people every day.

Every October is recognized as [National Breast Cancer Awareness Month](#) in order to bring awareness and provide tips and resources to recognize early signs of cancer; as well as finding a cure.

[Health Literacy Month](#) was established to highlight the important of making health information easy to understand & to provide resources on navigating the healthcare system.

October 10 [is World Mental Health Day](#) in order to raise awareness of the importance of mental health.

Mental Health Minute



Coping with Financial Stress

- Identify stressors: Pinpoint what's causing your financial stress, such as debt, spending or lack of savings.
- Be patient: Break larger goals into smaller steps and celebrate your progress.
- Set a schedule: Choose a regular time to review bills, spending and your budget.
- Avoid comparisons: Focus on your own financial situation rather than comparing yourself to others.
- Manage stress: Exercise, get enough sleep, practice mindfulness and make time for activities you enjoy.
- Ask for help: Consider working with a financial professional if you need additional guidance.

LIVE MONTHLY WEBINAR:

Handling Financial Stress

Date: 10/14/2026 | Time: 1:30 PM to 2:30 PM EST

[REGISTER FOR THIS EVENT](#)



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