Are you financially prepared for a disaster?

Be prepared before a disaster.

- Build a relationship with a bank: Build a relationship with a financial institution now to help you deal with any issues after a disaster. Setting up direct deposit and auto payment through your bank can help in case of emergency.

- Inventory your property and contents: In the case of a natural disaster, you'll need a good inventory of your home, other property and the contents within them. Keep a good list and take photos for safekeeping.

- Gather your financial information: Do you know all of your account information and the location of all of your assets? Gather the information and record it in an easy-to-use format.

- Develop an emergency fund to cover insurance deductibles and short term costs: Stash money away in a true emergency fund. Most insurance policies have deductibles and you'll likely have out-of-pocket costs in a disaster situation. Money set aside will help ease a financial crunch.

- Understand current insurance policies and reassess annually: Pull out your insurance policies on an annual basis and understand the true nature of your coverage - deductibles, exclusions and any limitations. Ask questions and make changes if you see gap areas.

Visit www.kansascityfed.org/planprepareprevail to find links and resources to help you be financially prepared for a disaster.