



2019 National Financial Capability Month

How to Guide

National Financial Capability Month, observed every April, serves as a reminder for the Nation to review their financial health. This How-To Guide for Stakeholders includes strategies to successfully promote the 2019 National Financial Capability Month to individuals, families, and organizations within your communities.

What's Included in this How-To Guide?

1. Key Messages and Talking Points
2. Financial Preparedness Blurbs
 - 2.1. Template Newsletter Blurb
 - 2.2. Template Website Content Blurbs
3. Social Media Content
 - 3.1. Social Media Messaging
 - 3.2. Shareable Graphics
 - 3.3. Additional Financial Preparedness Resources

What Themes and Events Should You Expect During National Financial Capability Month?

FEMA developed four weekly themes that you can promote to align with messaging:

Week	Dates	Themes	Social/Digital Media Events
1	April 1 - 7, 2019	General Financial Preparedness	April 2, 3 PM ET Facebook Live! Kick-off
2	April 8 - 14, 2019	Planning and Budgeting	April 10, 1 PM ET Twitter Chat
3	April 15 - 21, 2019	Saving	April 17, 4 PM ET Webinar
4	April 22 - 28, 2019	Insurance	April 24, 1 PM ET Twitter Chat

How Can You Help Promote National Financial Capability Month?

You can help promote National Financial Capability Month by disseminating the information contained in this guide to engage individuals and community stakeholders.

- **Talking Points:** Share information about National Financial Capability Month in your community by using the talking points to help with the discussion.
- **Financial Preparedness Blurbs:** Use our customizable newsletter content to share information with your audiences and stakeholders.
- **Social Media Content:** Engage your audience on social media by sharing messaging, graphics, and links to additional financial preparedness content.

KEY MESSAGES AND TALKING POINTS

Use these key messages and talking points to communicate about financial preparedness and 2019 National Financial Capability Month.

Key Messages

- Prepare for the risks where you live. Personal financial planning helps families prepare for disasters both big and small.
- Create a rainy day fund. Consider saving money for disasters by setting aside money for unexpected costs including hotel stay, food, gas, and insurance deductibles.
- Check your insurance coverage. Having insurance for your apartment, home, or business property is the best way to be sure you will have the necessary financial resources to help you repair, rebuild, or replace whatever is damaged.
- Take time to collect and secure critical documents such as personal financial, insurance, medical, and other records now – before an emergency. That will give your family peace of mind that they have the documentation needed to start the recovery process without delay.

Talking Points

Week 1, April 1 – 7: General Financial Preparedness

Planning your financial future is important for all of us. Taking first steps is important to create your financial goals.

- April is National Financial Capability Month. Use this as a chance to check up on your finances. Learn how you can be financially prepared when disaster strikes.
- Learn how to prepare yourself and your family for an unexpected emergency or disaster by visiting ready.gov/financial-preparedness.
- Consider saving money in an emergency savings account. You never know when a disaster will strike. Prepare by setting aside money in a rainy day fund that could be used in any crisis.
- Saving is the best financial defense against disasters. A little bit at a time can go a long way. Learn more on how to save smart at <https://www.usa.gov/flec>.
- Have all the documents and digital copies you need to protect yourself after a disaster. Use the checklists in the Emergency Financial First Aid Kit ([EFFAK](#)) and see if you're missing anything.

Week 2, April 8 – 14: Planning and Budgeting

- Know where your money is going. One step is to know how much you are making and what you are spending, then adjust your budget to set aside money for emergency savings.
- Track your costs and get smarter with your money, you never know when you will need it after a disaster: <https://www.usa.gov/flec>.

- Be ready for the unexpected, prepare for disasters now for peace of mind later. Create a budget that includes a savings and spending plan: <https://www.usa.gov/flec>.
- Just like saving, small spending can add up. Spend smarter to be ready for a disaster with these personal budgeting resources: <https://www.usa.gov/flec>.
- There is a tool to help you manage your budget, so you can make a plan and set money aside for an emergency fund and insurance. Download a [budget worksheet](#) from USA.gov/flec.

Planning and Budgeting for Youth:

- Start talking with your children early about money.
- Helping your children gain financial knowledge, skills and habits can help youth be better prepared to make important financial decisions throughout adulthood, including having an emergency savings fund for when disaster strikes.

Week 3, April 15 – 21, 2019: Saving

- The best way to be financially prepared for a disaster is saving. Learn more: <https://www.usa.gov/flec>.
- Take small steps to be ready when a disaster strikes. Set aside a little bit each month for your emergency saving fund. Get more tips: <https://www.ready.gov/financial-preparedness>.
- Save for a rainy day because you never know when it may pour. Invest in your safety by setting aside money for emergencies. Learn more: <https://www.usa.gov/flec>.
- Regular saving can pay off in many ways, especially in case of an disaster or emergency. Learn how you can prepare your finances: <https://www.usa.gov/flec>.
- Encourage your kids to start building good money habits. Saving a little bit at a time helps them learn the importance of preparing for all kinds of emergencies: <https://www.usa.gov/flec>.
- Learn how to prepare yourself and your family for the unexpected emergency or disaster by visiting [ready.gov/financial-preparedness](https://www.ready.gov/financial-preparedness).
- For ways to help you save money, go to the Financial Literacy and Education Commission's Mymoney.gov at <https://www.mymoney.gov/save-invest/Pages/saveandinvest.aspx>.

Saving for Youth

- Start talking with your children early about money.
- Helping your children gain financial knowledge, skills and habits can help youth be better prepared to make important financial decisions throughout adulthood, including having an emergency savings fund for when disaster strikes.

- Find links to information for youth on how to save money on Money.gov at <https://www.mymoney.gov/Pages/for-youth.aspx>.

Week 4: April 22 – 28, Insurance

- Before disaster strikes, review your insurance coverage. Insurance is the fastest way to recover after a disaster. Learn more steps you can take to be financially prepared: <https://www.ready.gov/financial-preparedness>.
- Review existing policies for the amount and extent of coverage to ensure that what you have in place is what is required for you and your family for all possible hazards. Homeowners insurance does not typically cover flooding, talk to your insurance agent, you may need to purchase flood insurance from the [National Flood Insurance Program](#).
- Where it rains it can flood. One inch of water in your home can cost \$25,000 in damage. Do you have flood insurance? For more information, go to [Ready.gov](#).
- Homeowners and renters insurance do not typically cover flood damage. Contact National Flood Insurance Program Help Center at 800-427-4661. Talk to your agent to find out what is covered by your existing policy and ask about flood insurance. For more information, go to [Ready.gov](#).
- Floods can happen anywhere. [Ninety-eight percent](#) of counties in the United States have experienced a flood, but homeowners and renters insurance do not typically cover flood damage.
- Talk to your insurer about your car, home, or rental insurance coverage today. Know what coverage you have and do not have ... and what you might need to get.

RESEARCH FINDINGS

According to academia, research shows that:

- In 2017, natural disasters caused approximately \$306 billion in damage in the United States.
- According to a FEMA survey, less than half of the people who responded to the questionnaire on disaster preparedness had developed an emergency plan and discussed it with their families in the last year.
- A recent survey of more than 5,000 individuals conducted by the Federal Reserve revealed an extremely telling statistic: about 40 percent of Americans said they would not have enough money to cover a \$400 emergency expense.
- Financial stress after a disaster, particularly those who cannot cover expenses, can result in long-term behavioral health effects such as post-traumatic stress disorder, depression, anxiety, and increased use/misuse of drugs and/or alcohol.
- Social capital is an important factor in helping low-income families prepare for and recover from a disaster.
- Disaster assistance will likely not cover the cost of damages for those that are uninsured, and the national rate for uninsured losses for disasters is around 70 percent.
- Lack of access to documents may delay application or compensation for disaster relief programs.
- National Financial Capability Month was established to raise public awareness about the importance of financial education in the United States and consequences associated with a lack of understanding about personal finances.

FINANCIAL PREPAREDNESS BLURBS

Template Newsletter Blurb

Include information about the 2019 National Financial Capability Month in your April newsletters.

Title: April is National Financial Capability Month

Financial Preparedness

Part of being prepared is understanding your finances. For that reason, it is important to address financial wellness as a building block of preparedness. Over the month of April, FEMA's Ready Campaign is encouraging people to take action to improve their financial futures and prepare for financial disasters. The more financially prepared we are as a nation, the more resilient we will be to disasters. It is vital that individuals and families have a financial plan to face emergencies—only then can we build a true culture of preparedness in every home and community across the Nation.

National Financial Capability Month is Ongoing Throughout April

National Financial Capability Month, observed every April, serves as a reminder for the Nation to review their financial health. The 2019 National Financial Capability Month kicks off with a Facebook Live Event on April 2, 2019 at 3:00 PM ET, during which FEMA’s Ready Campaign and financial subject matter experts will discuss the importance of financial preparedness and what Ready has planned for the rest of the month.

The second week of the month (April 8 – 14) will focus on **Planning and Budgeting**. On April 10, 2019 at 1:00 PM ET, FEMA’s Ready Campaign will lead a Twitter Chat, supported by other governmental and community-based organizations, in which they will highlight the importance of planning and budgeting and answer questions from the public.

The third week of the month (April 15 - 21) will focus on **Saving**. On April 17, 2019 at 4:00 PM ET, FEMA’s Ready Campaign will conduct a webinar featuring Youth Preparedness Council members and other important stakeholders to discuss how saving money enhances preparedness.



Finally, the last week of the month (April 22 - 28) will focus on obtaining **Insurance**, and how it can be a valuable tool in mitigating the financial effects of a disaster. On April 24, 2019, 1 PM ET, FEMA’s Ready Campaign will lead a Twitter Chat, supported by subject matter experts, to answer questions from the public and provide guidance for learning about and purchasing insurance.

Template Website Content Blurbs

Financial Preparedness (Option 1)

Life can be unpredictable and financial disasters can happen at any moment. Not preparing for financial disasters can impact you and your loved ones, so it is important to take simple steps toward a better financial future by becoming financially prepared. Over the month of April, FEMA’s Ready Campaign and the Financial Literacy and Education Commission (FLEC) are encouraging people to take action to improve their financial futures. The more financially prepared we are as a nation, the more resilient we will be when faced with disaster.

Financial Preparedness (Option 2)

Part of being prepared is understanding your finances. For that reason, it is important to address financial wellness as a building block of preparedness. It is vital that individuals and families have a financial plan to face emergencies—only then can we build a true culture of preparedness in every home and community across the Nation.

National Financial Capability Month is Ongoing Throughout April (Option 1)

National Financial Capability Month—which occurs every April—is a social media campaign to reach the public with practical and actionable tips and resources to improve their financial future. Each week, FEMA’s Ready Campaign and stakeholders from across the financial preparedness community will engage with the public to promote financial preparedness messaging and tools via social media. Additionally, Ready will be leading interactive events with the public, including a Facebook Live event, two Live Twitter Chats, and a webinar.



National Financial Capability Month is Ongoing Throughout April (Option 2)

National Financial Capability Month, observed every April, serves as a reminder for the Nation to review their financial health. The 2019 National Financial Capability Month kicks off with a Facebook Live Event on April 2, 2019 at 3:00 PM ET, during which FEMA’s Ready Campaign and financial subject matter experts will discuss the importance of financial preparedness and what Ready has planned for the rest of the month.

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Finally, the last week of the month (April 22 - 28) will focus on obtaining **Insurance**, and how it can be a valuable tool in mitigating the financial effects of a disaster. On April 24, 2019, at 1:00 PM ET, FEMA’s Ready Campaign will lead a Twitter Chat, supported by subject matter experts, to answer questions from the public and provide guidance for learning about and purchasing insurance.

Follow FEMA on
Facebook and Twitter!

@FEMA

@readygov

#FinancialFuture2019

Social Media Content

Social Media Messaging

Use the hashtags, emojis, sample tweets and graphics to spread the word about National Financial Capability Month!

Hashtags and Emoji Use

- Use the following hashtag to accompany your posts during Financial Capability Month: #FinancialFuture2019
- Relevant emojis can also be incorporated into the posts. An example of incorporating emojis:
 - You never know when a disaster will happen. You can prepare by setting aside money in a rainy day fund. 📁 Learn more financial preparedness tips: <https://www.ready.gov/financial-preparedness> #FinancialFuture2019
 - Documenting your personal property can help #insurance claims if a disaster happens.
 - 📷 Take photos and videos of your property.
 - 📦 Store these records in a safe place and back them up online.
More tips: <https://www.ready.gov/financial-preparedness> #FinancialFuture2019

Week 1: General Financial Preparedness

- April is National Financial Capability Month. Use this as a chance to check up on your finances. Learn how you can be financially prepared when disaster strikes: <https://www.ready.gov/financial-preparedness> #FinancialFuture2019
- You never know when a disaster will happen. You can prepare by setting aside money in a rainy day fund. Learn more financial preparedness tips: <https://www.ready.gov/financial-preparedness> #FinancialFuture2019
- Saving is the best financial defense against disasters. A little bit at a time can go a long way. Learn more on how to save smart: <https://www.usa.gov/flec> #FinancialFuture2019
- Do you have all the documents and digital copies you need to protect yourself after a disaster? Use the checklists in the EFFAK and see if you're missing anything: <https://www.ready.gov/financial-preparedness> #FinancialFuture2019

Week 2: Planning and Budgeting

- Take control of your finances and make a savings plan for when disaster strikes. Learn how: <https://www.ready.gov/financial-preparedness> #FinancialFuture2019

- Keep track of your money with a spending plan. Learn more on how you can be in control of your finances: <https://www.usa.gov/flec> #FinancialFuture2019#
- Do you know where your money is going? Track your expenses and get smarter with your money, you never know when you will need it after a disaster: <https://www.usa.gov/flec> #FinancialFuture2019
- Prepare for disasters now for peace of mind later. Create a budget that includes a savings plan, and be ready for the unexpected: <https://www.usa.gov/flec> #FinancialFuture2019
- Just like saving, small spending can add up. Spend smarter to be ready for a disaster with these personal budgeting resources: <https://www.usa.gov/flec> #FinancialFuture2019#

Week 3: Saving

- Take small steps to be ready when a disaster strikes. Set aside a little bit each month for your savings. Get more tips: <https://www.ready.gov/financial-preparedness> #FinancialFuture2019
- The best way to be financially prepared for a disaster is by saving. Learn more: <https://www.ready.gov/financial-preparedness> #FinancialFuture2019
- Do you have a rainy day fund? Invest in your safety by setting aside money for emergencies. Learn more: <https://www.usa.gov/flec> #FinancialFuture2019
- Regular saving can pay off in many ways, especially in case of a disaster or emergency. Learn how you can prepare your finances: <https://www.usa.gov/flec> #FinancialFuture2019
- Encourage your kids to start building good money habits. Saving a little bit at a time helps them be prepared for all kinds of emergencies: <https://www.usa.gov/flec> #FinancialFuture2019

Week 4: Insurance

- Before disaster strikes, review your #insurance coverage. Insurance is the fastest way to recover after a disaster. Learn more steps you can take to be financially prepared: <https://www.ready.gov/financial-preparedness> #FinancialFuture2019
- Where it rains it can #flood. One inch of water in your home can cost \$25,000 in damage. Do you have flood insurance? Learn more: <https://www.ready.gov/financial-preparedness> #FinancialFuture2019

- Homeowners and renters insurance do not typically cover flood damage. Contact National Flood Insurance Program Help Center at 800-427-4661. Talk to your agent to find out what is covered by your existing policy and ask about flood insurance. <https://www.ready.gov/financial-preparedness> #FinancialFuture2019
- Documenting your personal property can help #insurance claims in the event of a disaster. Take this free action now and protect yourself later. <https://www.usa.gov/flec> #FinancialFuture2019

FEMA PrepTalk

- Are you financially prepared for an emergency? Find out during @FEMA's PrepTalk with John Hope Bryant of @OperationHope: www.fema.gov/preptalks/bryant #FinancialFuture2019
- Watch the @FEMA PrepTalk from @OperationHope's John Hope Bryant on financial preparedness: www.fema.gov/preptalks/bryant #FinancialFuture2019
- Learn about how to financially prepare from John Hope Bryant of @OperationHope on @FEMA's PrepTalk: www.fema.gov/preptalks/bryant #FinancialFuture2019
- John Hope Bryant of @OperationHope provides a @FEMA PrepTalk on financial literacy and liquid asset poverty: www.fema.gov/preptalks/bryant #FinancialFuture2019

Shareable Graphics

Financial Preparedness Graphics