Developing, Delivering, and Evaluating an Online Financial Preparedness Challenge

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K-State Research & Extension
Double Check Your Insurance Coverage!

Could you afford to repair or replace a storm damaged auto? Do you have money saved to pay the deductible?

#prepareKS
https://blogs.k-state.edu/preparekansas/
Introduction
Disasters such as the tornadoes that hit Greensburg and Reading, Kan., and Joplin, Mo., have been significant news stories in the last few years. Would you have been prepared to take action if you were in one of these situations? Many people have installed smoke detectors, fire alarms, and deadbolt locks in their homes and stocked extra food in the pantry. To be prepared, you should also have a household inventory, check your insurance coverage, and prepare a grab-and-go box. And after a disaster, do you know how to keep your finances in order? Read on to learn.

Prepare a Household Inventory
A household inventory is an itemized list of the contents of your home, including basement, attic, and garage. It could also include a list of the contents of storage areas, such as sheds or other small buildings on your property. If you have a rented storage unit off-site, consider completing an inventory for that, as well. An accurate inventory is a necessity whether you are a homeowner or a renter.

An inventory of your belongings helps set an approximate value of items owned to determine needed insurance coverage. In case of a loss, your insurance company will require a listing of all items lost or destroyed in order to settle the insurance claim. It is often difficult to reconstruct a list of belongings from memory because it is easy to overlook items that are out of season or hidden away, as well as those you use regularly.

The initial investment of time and effort in preparing the inventory may seem significant, but once completed the inventory will be useful for a long time with regular updating. As new items are obtained or others discarded, change your inventory accordingly.

When making an inventory, photograph or videotape every wall in each room of your home and storage areas. Photograph open closets, cabinets, cupboards, and drawers. Take close-ups of unique or expensive items to document their existence and condition. Date the photographs and use them to show all furniture, furnishings, accessories, and other items that are large and small in the room. When videotaping, verbally describe the contents as you move around a room. Photos or videos to accompany your written inventory will be useful. Both can serve as a record of ownership and document the condition of items. Each can also characterize the uniqueness and content of a collection, such as coins or musical instruments. Unique items such as antiques and textiles can be fully represented by a photo or video. Save photos or videos on a flash drive or other media storage device. Photos could be printed and stored with your inventory in a safe place.

Be as specific and accurate as possible when describing your furnishings and equipment. For furniture, include the color, wood type, and size. For appliances, record the manufacturer, model, serial number, and size. Product manuals will provide much of this information. When listing items include the original cost, the date purchased, any alterations or repairs done on the item, and the corresponding cost. Include this information in your written inventory or scan a copy to keep this information electronically. Also include any personal items owned by family members but not always stored at home, such as sports equipment stored in school lockers.

One form at for recording an inventory can be found at www.extension.org/pages/11276/household-inventory. Find the Household Inventory Interactive Form. After you download the form, print it and hand write the inventory information, or fill out and save it on your computer. Be sure to back it up with external memory, and keep that copy in a safe place, away from your residence.
Piloted online challenge in March 2013 with K-State Research And Extension Faculty and Staff
Help your family prepare for disasters

Help your family prepare for disasters
Posted on August 23, 2014 by deliss4

Prepare Kansas is an online challenge to help your family be prepared for disasters. The challenge starts September 1st. Register here.

Watch the Prepare Kansas video to learn more about how it works.

2 Responses to Help your family prepare for disasters

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Activities by Week
- 2014 Prepare Kansas Hoja de Monitoreo del Reto
- 2014 Prepare Kansas Tracking Sheet

Blogs we're following
- EDENotes Official Blog of the Extension Disaster Education Network

Helpful links
- Family Communication Plan for Parents and Kids
- Know Your Hazards Part of being prepared is knowing your risk for various hazards
- KSReady.gov State of Kansas portal to information and resources on emergency planning and preparedness for the public, businesses, schools, children, elected officials and first responders
- Make a Plan Family communication plan from KSREADY.GOV

Learn more
- Get Financially Prepared: Take Steps Ahead of Disaster A fact sheet from the K-State
• Sign up
• Impact report
• Program improvement
New KSU Extension programs run through month of September

Creating a household inventory can seem like a daunting task. Trust me, I had a panic in April of 2012 when a series of tornadoes came too close for comfort to our rural Elkhorn County home. When Rose Janssen was issuing warnings for Barton County and then rural areas of northeast Rice County, I knew it was not living among and our farm was in its path. I gathered my kids and put them in a safe spot in the basement. Then I sat back upstairs, grabbed my video camera and compiled the quickie video household inventory known to make this video now runs in our safe deposit box, but it is by no means a quality inventory that I would want to use for insurance purposes should our home be damaged or destroyed by a fire or natural disaster.

Sometimes, life in the heartland is not for the faint of heart. At least that’s the way it seems when homes and communities experience tornadoes, flooding, drought and other disasters like Hurricane Katrina.

For every disaster that makes the news, there are many more fires, storms and others that we don’t hear about. Each disaster can be just as devastating to an individual, a family or a neighborhood and recovering from any disaster is difficult.

Prepare Kansans is a new K-State Research and Extension online challenge designed to help individuals, families and businesses be better prepared ahead of disasters, in order to make recovery easier. The program focuses on a few activities every week during September, including:

- Developing a household inventory, checking for adequate insurance coverage, putting together a grab-and-go box, and recovery tips for after a disaster.
- September has been declared National Preparedness Month by the Federal Emergency Management Agency. A kid’s work now can make recovering from a disaster less difficult.
- The Prepare Kansas challenge is broken down into a few activities to do every week, which makes the tasks easier than if you are trying to complete them from a long list.
- Join me, and others across the state, as I take the Prepare Kansas challenge and take steps ahead of disaster. We all can feel organized and a bit more secure should our homes or businesses encounter disaster. Midway District participants who complete 6 of the 8 challenge tasks will receive a “No Batteries Needed” Radio/Flashlight/Phone Charger.

Take the challenge on as a family or as a team, don’t put the pressure on just one person to do the work. Working on each activity (inventory, insurance, grab and go, recovery) gives families an opportunity to not only work together on becoming better prepared, but can spark discussions about preparedness in general and the best ways to handle future emergencies.

For more information or to register for Prepare Kansas, contact Jamie Rathbun at 785-832-4447.

Jamie Rathbun is the family and consumer sciences agent in the Midway Extension District. Her column appears twice monthly in the Elkhorn County Independent. Send the column via email to jrmcmahon@ksu.edu or call the Elkhorn Extension Office at 785-472-4443.
Results
Lessons Learned

• Not more than two challenge tasks per week
• Have tasks build on one another
• Have tracking sheet for participants to use throughout the challenge

Still Pondering

• How often do participants want to hear from us
• Effectiveness of weekly count down as challenge approaches- for early registrants
• Usefulness of materials translated to other languages
KEEP CALM
YOU’RE PREPARED

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