

By: Alisha Fisher

K-State Research and Extension Greenwood County

Family and Community Wellness Extension Agent

*“Prepare for Financial Emergencies”*

Natural disasters, job loss, or sudden health issues can throw any family into financial turmoil, often without warning. These events bring not only emotional stress but also serious financial challenges. According to Kansas State University Family Resource Management Specialist Elizabeth Kiss, planning ahead can significantly reduce the stress and impact of unexpected expenses.

“If you don’t have an emergency fund, now is the time to start,” says Kiss. “Even a small amount adds up over time.” Setting aside money consistently, even \$20-\$40 a month, can create a valuable safety net. Ideally, your goal should be to save enough to cover six months of essential expenses based on your normal monthly spending. “The more cash you have, the less you’ll need to put on credit, which you’ll have to pay back with interest,” Kiss adds. To stay on track, treat saving like a regular bill, budget for it every month, and avoid dipping into that money unless it’s truly an emergency. You might even consider keeping the money in a separate account to reduce temptation.

If a natural disaster causes property damage, start by filing an insurance claim as soon as possible. Prioritize your available funds to cover basic needs first, such as housing, food, and transportation. If your home is unlivable, contact your utility companies to turn off unnecessary services to avoid extra costs.

If a financial emergency is the result of a job loss, Kiss recommends filing for unemployment benefits right away, even if you aren’t sure you’ll qualify. Reach out to community agencies for help finding resources like food banks and housing assistance.

In addition to saving, Kiss stresses the importance of organization. Keep your important records and documents in a safe place. If you have to grab something quickly, you’ll have all the information you need in one place. Review your homeowner’s and health insurance policies regularly to ensure your coverage matches your expectations, and update as necessary. Prepare for financial emergencies now by saving consistently, reviewing coverage, and organizing your important documents. You will be better equipped to face the unexpected and protect your family from financial hardship.

Information comes from Kansas State University Publications.

Join us for a hands-on nutrition series where kids in 2nd–5th grades will learn about building balanced plates, choosing healthy snacks, and making smart food choices. Each session includes a fun, easy recipe they can prepare and enjoy! Sessions will be held at Eureka Methodist Church on Sept. 16, Sept. 30, and Oct. 14 from 4:30–5:30 PM. To sign up, please contact the Extension Office.