

MONEYWISE

VALUING PEOPLE. VALUING MONEY.

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THIS MONTH'S TOPIC: BUILDING AN EMERGENCY KIT ON A BUDGET

Building an emergency kit doesn't have to cause a disaster for your finances. Build it slowly, starting with essential food and water, and then buy other items as your budget allows. Add an extra item to your shopping lists once or twice a month that you can put in the kit to spread out the costs over time.

EMERGENCY KIT BASICS

There are basic items every kit should have in addition to food and water. Download a comprehensive list at <https://ukfcs.net/DisasterKit>. Tailor the list to meet the needs of your family. Start by checking at home for items you may have on-hand. You may have a manual can opener, flashlight, extra phone chargers, batteries, and matches in the back of kitchen drawers. You can also make your own first-aid kit with items you already have like bandages, antiseptic wipes, medications, tweezers, ointment, etc.

SHOP SALES

Make a list of items you don't have and watch for sales. If you're an online shopper, put pricier items (like a multitool or fireproof document bag) in your online cart to be notified when the price drops. Also, stock up during common sales like Back to School, Black Friday, or other annual holidays. Check



with friends or neighbors to see if they have an interest in building a kit. You may be able to combine lists and buy some items in bulk, lowering the cost for everyone.

A weather radio may also be helpful during inclement weather or power outages. Don't let price be the reason to go without. A weather radio doesn't have to be a top-of-the-line model; one that includes the basics will do. Weather radios can be battery operated or powered by a hand crank or solar panels. Check online for reviews and pricing options before buying.



STOCK UP ON NONPERISHABLE FOOD AND CANNED GOODS WHEN YOUR LOCAL GROCERY STORE IS HAVING A SALE



GRAB DOLLAR DEALS

Stock up on nonperishable food and canned goods when your local grocery store is having a sale. Check weekly ads for deals like “10 for \$10,” or shop the day after a holiday when certain items are marked down or put on clearance. Be mindful when buying canned goods and don’t buy leaking, swollen, or deeply dented cans. Also, it is important to buy things that you and your family enjoy. Don’t buy pinto beans because they are on sale if no one in your family will eat them. Consider buying generic or store brand items for your kit, but don’t skimp on nutrition. Buy nutrient-dense foods that are high in protein. Find examples at <https://ukfcs.net/DisasterMenuIdeas>.

WATER IS ESSENTIAL

Water is a necessity. You should have 1 gallon of water per person per day. If buying bottled water is too expensive, you can bottle your own. Use a food-grade container like a 2-liter

soda bottle. Don’t use containers that once held milk or juice, as these containers have residues that are difficult to remove and could provide an environment for bacterial growth. Wash the bottle and cap thoroughly using detergent and warm water. Rinse and sanitize with a solution made from 1 teaspoon unscented liquid bleach and 1 quart water. Shake the sanitizer solution all around the bottle and rinse well. Fill with clean water and add the date to the outside of the bottle. Replace this water every 6 months.

Once your kit is complete, consider making a “grab and go bag” or filling a backpack with essentials in case you must leave your home quickly. Don’t let budget constraints keep you from building an emergency kit. Start today and protect your family and your finances!

RESOURCE:

<https://www.ready.gov/low-and-no-cost>

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