

## News Release

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### **Before a Hurricane Hits, Make Sure Your Finances Are Safe and Sound**

**Tampa, Florida (April, 2010). According to Julio C. Muniz., a Certified Financial Planner (CFP), a Chartered Life Underwriter (CLU), and author of this article, it is critical to make sure finances are safe and sound before a hurricane hits.**

**As hurricane season swings into high gear, you may be more than ready with fully charged batteries, evacuation plans for loved ones and pets, refilled prescriptions and other precautions. Perhaps you've considered how to deal with the possibility of storm surges, high winds, tornadoes and flooding.**

**But are you financially prepared? For example, do you have a written inventory of your possessions, along with photos or a video? Do you have multiple copies that are kept in separate, secure locations?**

**This is one of various helpful tips from the Federal Trade Commission, the nation's consumer protection agency, in "Financial Readiness: As Important as Fully Charged Batteries." To learn more, go to: <http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt170.shtm>.**

**For more tips on financial management during hurricane season, check out the FTC's Web page on hurricane recovery: <http://www.ftc.gov/bcp/edu/microsites/recovery/hurricane/index.html>.**

**Both of these FTC resources have links to other government agencies for general tips on hurricane planning.**

**The FTC offers free information on a variety of consumer topics. Find additional free online resources, including articles, calculators,**

**newsletters, e-seminars and glossary of financial terms online at :  
[www.munizandassociates.com](http://www.munizandassociates.com).**

**Remember that the Employee Assistance Program (EAP) is a benefit available to all employees and dependents of companies contracted with Wood & Associates for providing confidential free professional assistance 24-hours a day, 7 days a week. Remember that you or a dependent may contact your EAP regarding any concern that you might have – you don't have to wait until a problem becomes big to seek help. Above all, keep in mind that concerns develop over time but the way you address them can be changed. If you are experiencing financial concerns, all you need to do is call your EAP and you will be directed to our experienced team of counselors. It is that simple. We will help you cope, find assistance, and guide you down the path to effectively dealing with your financial worries.**

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