



## Introduction

When a natural or other disaster strikes, life suddenly changes. Routines are shattered, jobs disrupted, and property destroyed. Loved ones may be injured or lives lost.

If you have experienced disaster, you know firsthand the emotional toll that it takes—shock, confusion, grief, and fear that catastrophe could strike again. Emotional recovery can take months, even years.

Disasters also take a financial toll. This booklet is written to help you regain a sense of financial balance following a disaster by offering suggestions on steps to take immediately, what to do in the initial weeks and months, and how to begin planning again for the future. The booklet may not answer all your questions but it will answer some of them and, we hope, help minimize the financial impact of the disaster.

***Disaster Recovery: A Guide to Financial Issues*** is offered to you as a public service of the American Institute of Certified Public Accountants (AICPA), AICPA Foundation, the American Red Cross, and the National Endowment for Financial Education® (NEFE®).



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