

Top Ways to Protect Your Money If You've Been Affected by Hurricane Sandy

- **Call 311 to schedule a FREE one-on-one financial counseling session at a New York City Financial Empowerment Center.** Financial counselors can help you:
 - Request replacement of financial documents that you may have lost during the storm and advise what to do if you're worried about identity theft.
 - Understand financial documents you've begun to receive. Be sure to keep all documents.
 - Budget to see if you can afford a loan.
 - Improve credit rating for housing or employment searches.
 - Manage and reduce debt.
 - Make a savings plan.

- **Call your financial institutions and creditors.** They may cancel late fees or allow you to put off making payments without penalty. Ask for written confirmation of whatever agreement(s) you negotiate. Once you have confirmed new payment schedules with your financial institutions and creditors, make payments in the order they are due.

- **Notify your financial institutions in writing if you are expecting money from the Federal Emergency Management Agency (FEMA), Small Business Administration (SBA), or other aid organizations.** Tell the institutions that these funds have been issued for specific and designated purposes. Disaster assistance should not be taken from your accounts to pay debts you may owe. If funds are seized, show your financial institutions details of the money transfer, correspondence from FEMA, and information on exempt funds from FEMA's website fema.gov/what-can-i-spend-money.

- **Apply for Disaster Unemployment Assistance if you've lost your job or any portion of your wages due to the storm.** Contact the New York State Department of Labor at 1-888-209-8124 or labor.ny.gov. **The application deadline is March 29, 2013.**

- **Call 311 or go to nyc.gov/homeimprovement to check that a home improvement contractor has a Department of Consumer Affairs (DCA) license before you hire a contractor.** Keep in mind these additional tips:
 - Avoid frauds and scams. Beware of home improvement contractors who tell you they are "FEMA-approved." FEMA does not endorse, certify, or approve home improvement contractors.
 - Get written estimates and contracts.
 - Contact 311 or go to nyc.gov/consumers to file a complaint against a home improvement contractor. **Note:** DCA cannot mediate complaints against home improvement contractors working for the NYC Rapid Repairs program. Please contact 311 if you have complaints about the program.

- **Claim every benefit for which you qualify and consider disputing initial rejection letters from FEMA or insurance companies.** To learn about recovery-related programs and services, please visit nyc.gov or contact 311.