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Are Your Financial Records Disaster-Ready?

Why Every Kentuckian Should Take a Minute to Prepare

Kentucky's spring storms and summer floods aren't just inconvenient - they can take a real toll on your finances if you're not prepared. From lost tax returns to soaked insurance policies, the aftermath of a natural disaster can create chaos just when you need clarity. But don't worry - protecting yourself is easier than you think.

IRS Relief Is Already in Place for Kentucky

Did you know the IRS automatically extended tax filing and payment deadlines for Kentuckians affected by this year's storms? You have until November 1, 2025 to catch up–no need to file anything extra if your address is in a FEMA-declared disaster zone.

IRS Disaster Hotline: 866-562-5227

More info: https://www.irs.gov/disasters

If you need help with financial organization, planning, or just peace of mind–reach out. We're here to help you prepare for whatever comes next.

Easy Prep Tips to Keep You Stress-Free

» **WATERPROOF YOUR ORIGINALS**
Grab a fireproof, waterproof box and stash your essentials—think Social Security cards, deeds, insurance info, birth certificates, and recent tax returns.

» **BACK IT UP DIGITALLY**
Scan your records and store them in secure cloud storage. You can also save them to an encrypted flash drive.

» **TAKE A HOME INVENTORY**
Snap a few photos or record a walkthrough video of your home and valuables. It's quick, and it's incredibly useful if you ever need to file an insurance claim.

» **USE THE IRS TOOLKITS**
IRS Publication 584 (for personal property) and 584-B (for businesses) can guide you in documenting everything the right way.

Business Owner? Here's What to Do:

- Back up payroll and financial records regularly
- Ask your payroll provider if they're bonded in case of emergency
- Update your disaster continuity plan yearly
- Store key client data offsite or in the cloud

Helpful Links for Peace of Mind:

- **IRS Disaster Relief:** irs.gov/disasters
- **FEMA Disaster Zones:** fema.gov/disasters
- **IRS Toolkit:** Publications 584, 584-B, 547
- **Preparedness Planning:** ready.gov

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