MONEY FORWARD
FINANCIAL PREPAREDNESS
FOR DISASTERS

Money to Prepare for Disaster Readiness **Easy Checklist**

STEP 01 PREPARE CASH

✓	
☐	1,000 yen bills × 8
☐	100 yen coins × 18
☐	10 yen coins × 20

※Example of preparing 10,000 yen in cash

Financial Preparations for the week immediately after a Disaster

In the event of a disaster, power outages may prevent the use of cashless payments and ATMs. In past disasters, people reported that they needed a certain amount of money immediately after a disaster, such as for transportation to get home, food, heating appliances, and fuel for their cars.

Cash

Prepare 10,000 to 20,000 yen per person in a mix of coins and bills as a general guideline for one week's living expenses. It is recommended to prepare 1,000 yen bills, as well as 100 yen and 10 yen coins, for use at stores that may not have change.

STEP 02 SECURE EMERGENCY FUNDS FOR LIVING EXPENSES

✓		
☐	Keep household accounting records to understand one month's living expenses.	yen
☐	Set a target amount for emergency funds for living expenses (emergency reserve fund).	yen × months = yen
☐	(If you have insurance) Review your Insurance coverage	

Financial Preparedness Knowledge for Feeling Safe During Emergencies

Emergency funds for living expenses (emergency reserve fund)

A significant amount of money may be needed for evacuation and rebuilding your life. Prepare "emergency funds for living expenses" (emergency reserve fund) for unexpected situations. A good target amount is six months to one year's worth of living expenses.

Insurance coverage

(If you have insurance) Check what types of disasters your insurance covers and what kind of compensation you can receive. Be sure to check the scope of coverage, such as whether it includes earthquake damage, floods, and landslides.

STEP 03 ACQUIRE KNOWLEDGE ON FINANCIAL RESOURCES FOR EMERGENCIES

✓	
☐	Record account information and decide where to keep identification documents.
☐	Familiarize yourself with public support systems.

Financial Preparedness Knowledge for Feeling Safe During Emergencies

If you have an ID card, you may be able to withdraw your savings.

In the event of a disaster, even if you do not have your passbook, personal seal, or cash card, you may be able to receive special measures such as withdrawing deposits, as long as your identity can be verified. Since withdrawal limits and procedures vary by financial institution, check in advance how your financial institution responds during disasters. It is also helpful to keep a note of your financial institution name, branch name, and account number, as well as identification documents, in a place where you can quickly take them with you.

Reference | Bank of Japan "Business Continuity Planning"
https://www.boj.or.jp/about/bcp/index.htm
(Accessed on August 2026)

Support available during disasters

Various support systems are available to help you rebuild your life and recover from disasters. These include special measures such as tax and insurance premium reductions or payment deferrals, as well as support systems for child-rearing and education. Be sure to look over them in advance.

Reference | Cabinet Office, Disaster Management Page, "Support Systems for Disaster Victims (Japanese only)"
https://www.bousai.go.jp/taisaku/hisaisyagyousei/seido.html
(Accessed on August 2026)