



**MONEY FORWARD  
FINANCIAL PREPAREDNESS  
FOR DISASTERS**

# Money to Prepare for Disaster Readiness Easy Checklist

## STEP 01 PREPARE CASH

<input checked="" type="checkbox"/>	
<input type="checkbox"/> 1,000 yen bills × 8	
<input type="checkbox"/> 100 yen coins × 18	
<input type="checkbox"/> 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

<input checked="" type="checkbox"/>	
<input type="checkbox"/> Keep household accounting records to understand one month's living expenses.	..... yen
<input type="checkbox"/> Set a target amount for emergency funds for living expenses (emergency reserve fund).	..... yen × ..... months ..... ..... yen
<input type="checkbox"/> (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

<input checked="" type="checkbox"/>	
<input type="checkbox"/> Record account information and decide where to keep identification documents.	
<input type="checkbox"/> 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, the Bank of Japan will request that financial institutions take measures to allow people to withdraw their deposits even if they do not have their cash cards, passbooks, or personal seals, as long as they can prove their identity with an ID card. Note in advance that the maximum daily withdrawal limit is 200,000 yen at Japan Post Bank and 100,000 yen at most other financial institutions. Keep a note with the name of the financial institution, branch name, and account number, or carry your ID, such as your driver's license or My Number card, with you at all times, or keep it in an easily accessible place.

Reference | Bank of Japan  
"Business Continuity Planning"  
<https://www.boj.or.jp/about/bcp/index.htm> (Accessed on August 26, 2024)



#### 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/taisaiku/hisaiyogyousei/seido.html>  
(Accessed on August 26, 2024)

