Build a Small Cash Buffer

Small steps. Practical preparation. Keep this page where you can find it.

SET UP YOUR BUFFER

- ☐ Pick a modest amount covering a few days of food, fuel, and small in-person bills.
- ☐ Withdraw gradually in small bills over several trips; avoid large sums at once.
- ☐ Store cash in a locked or fire-resistant box, out of sight and reach.
- ☐ Split your cash between two separate spots to spread your risk.

KEEP IT READY

- ☐ Write down account numbers and bank phone lines; keep with cash, no PINs.
- ☐ Review the buffer a few times a year and confirm bills are usable.
- ☐ Check your box still locks and update account info if changed.
- ☐ Pair cash with food, water, and a way to charge your phone.

SAFETY NOTE Do not write down full passwords or PINs. Store your account note somewhere safe and private, kept with your cash in a locked box.

Checked by: _____ Date: _____ Review again: _____

Full guide: readyguidance.com/preparedness/cyberattack-bank-outage-cash/

Safety reference: https://www.ready.gov/sites/default/files/2021-01/ready_financial-emergency_info-sheet.pdf