**Prudent Precautions for Uncertain Times**
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• Maintain an emergency cash reserve of 3 to 6 months expenses (rent or mortgage payments, credit payments, utilities and food). Keep this money in more than one place, such as both a bank and a money market mutual fund. Also keep some small denomination bills on hand.

• Back up all of your computer files, especially personal finance records, and keep your virus software updated.

• Keep a reasonable amount of canned foods and bottled water at home in case food supplies are disrupted (such as you would in the event of a winter storm or other emergency).

• Prepare a will and review beneficiary designations on IRAs and other retirement accounts. Name a contingent executor and beneficiaries for estate planning flexibility.

• Get your financial records in order, prepare a living will, and get a life insurance needs analysis if you think you don't have sufficient coverage to protect your dependents.

• Believe that you have a bright future and act and invest accordingly. To do otherwise jeopardizes your financial security and that of your family.

• Enjoy your family and friends and don't put off letting people know you care.