Learn to deal with contractors:

- Check with the Better Business Bureau for any complaints filed against the contractor.
- Request a performance bond in the total amount of the construction project, to protect you if the contractor does not complete the work to your home.
- If a contractor is subcontracting any portion of the work, request a payment bond from the contractor. This protects you from any liens being assessed to your property by the subcontractors if the contractor does not pay them.
- If a subcontractor is not involved, a signed lien waiver should be obtained from the contractor in exchange for final payment.
- If jurisdiction requires, the contractor must provide evidence that the company is licensed and bonded.
- Request a certificate of insurance which names the property owner as an additional insured.
- Keep accurate records.

Know how to survive financially:

- Cut back on current spending as much as possible.
- Use cash reserves if you have them. Rebuild reserves when crisis has passed.
- Use your credit card wisely. Consider a loan instead of a high-interest balance on a credit card.

Get your paperwork together

- Borrow against or liquidate assets.
- Discuss financial decisions with your family. Try to make decisions together.
- Barter repair work with neighbors and relatives.

Be cautious with tornado-related insurance claims:

- Do not sign a "Proof of Loss" form with the words "full, final and compete settlement."
Use caution when accepting checks indicating full, final payment.

- Do not accept a check from the insurance company that denotes "full, final and complete settlement."
- Once your property is repaired or replaced, there may be additional expenses that your insurance company should pay. If you have signed or accepted a check with the statement of "full, final and complete settlement," you may be releasing the insurance company from liability for any further damages related to the disaster.
- Keep accurate records.

Talk to your family about money matters:

- Involve all family members old enough to understand in the decision-making process.
- Be prepared for emotional reactions from yourself and your family about finances.
- Set a specific time and place for the discussion.
- Select a location where you won't be interrupted.
- Clearly identify the issues.
- Let each family member freely discuss feelings and financial priorities.
- Negotiate to settle differences. Compromise.

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