THE PRACTICAL REFERENCE

STUFF NOBODY TAUGHT US

THE ADULTING FIELD MANUAL™

30 FIELD GUIDES / 5 ESSENTIAL AREAS

- 01 MONEY ☑
- 02 CARS ☑
- 03 HOME ☑
- 04 LIFE ADMIN ☑
- 05 PREPAREDNESS ☑

Understand it. Recognize it. Know what to do.

SNTU | DIGITAL EDITION

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YOUR FIELD GUIDE

Find the problem. Go straight to the practical answer.

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HOW TO USE THIS MANUAL

NOT JUST ADVICE. A WAY TO ACT.

Every field guide follows four practical moves.

01 UNDERSTAND IT

What is happening, and why does it matter?

02 KNOW WHAT TO LOOK FOR

See the actual document, object, symbol or sign.

03 KNOW WHAT TO DO

Follow a safe sequence with clear decision points.

04 PUT IT INTO ACTION

Use the checklist, worksheet or reference card.

See the IMPORTANT NOTICE on p. 148.

IMPORTANT

Safety and legal requirements can vary by vehicle, location and situation. Follow current official instructions and seek qualified help when needed.

01 / UNDERSTAND IT

THREE NUMBERS. THREE JOBS.

Minimum payment: **$35** due by Sep 25. Statement balance: **$988** at cycle close. Current balance: **$1,108** after **$120** in later purchases. Paying the minimum alone generally does not avoid interest.

HARBORLINE CREDIT

ACCOUNT STATEMENT / ENDING 4826

PAYMENT DUE DATE	SEP 25, 2026
NEW STATEMENT BALANCE	$988.00
MINIMUM PAYMENT DUE	$35.00
CURRENT BALANCE	$1,108.00

Includes $120 in post-close purchases

Previous balance	$850.00
Payments / credits	-$300.00
New purchases	$420.00
Interest / fees	$18.00 / $0.00

ILLUSTRATIVE STATEMENT
Fictional account and amounts

THE PART PEOPLE MISS

New purchases after closing can appear in the current balance but not the statement balance. Paying the full statement on time generally avoids interest on eligible purchases only if a grace period applies.

02 / KNOW WHAT TO LOOK FOR

READ THE FINE PRINT.

Fictional educational excerpt. Six places worth checking.

HARBORLINE / MONTHLY STATEMENT

Account ending 4826 | Aug 1–31, 2026

1

PAYMENT DUE SEP 25 — MINIMUM $35

STATEMENT BALANCE $988.00

2

ACCOUNT SUMMARY

Previous balance	$850.00
Payments and credits	-$300.00
Purchases	$420.00
Fees	$0.00
Interest charged	$18.00
New balance	**$988.00**

3

INTEREST CHARGE CALCULATION

Purchases: 24.99% variable APR
Cash advances: 29.99% variable APR
Interest charged this period: $18.00

4

MINIMUM PAYMENT WARNING
Minimum-only payments may cost more.

1 PAYMENT BOX
Due date and minimum. Confirm the payment cutoff with your issuer.

2 BALANCE MATH
$850 − $300 + $420 + $18 = $988.

3 APR & INTEREST
Rates vary by transaction type. The $18 is a posted charge, not a forecast.

4 REPAYMENT WARNING
Minimum-only payments can extend repayment and increase total interest.

5 TRANSACTIONS
Not shown here. Match charges and credits against receipts and account activity.

6 DISPUTE ADDRESS
Not shown here. Find the separate billing-inquiries address on your actual statement.

EXCERPT / EDUCATIONAL FACSIMILE

Not a full issuer statement: transaction entries, 5 billing address 6 and required repayment table omitted. Use your actual statement for those details.

03 / KNOW WHAT TO DO

SAME BILL. THREE PATHS.

$988 statement balance / $35 minimum / due September 25

Assume timely payment; the bars show only unpaid statement dollars.

01 MINIMUM

Meets the illustrated minimum on time; most remains unpaid.

PAY **$35** UNPAID **$953**

02 PARTIAL

Reduces what remains; does not guarantee a grace period.

PAY **$300** UNPAID **$688**

03 FULL STATEMENT

Clears this statement amount; eligibility rules still apply.

PAY **$988** UNPAID **$0**

WHAT THE BARS DO NOT SHOW

These amounts are subtraction, not next-statement balances, payoff forecasts or interest estimates. Interest depends on APRs, daily balances, dates, payment allocation and grace-period status. Cash advances generally accrue interest immediately.

04 / PUT IT INTO ACTION

YOUR 5-MINUTE STATEMENT AUDIT.

SAVE THIS PAGE. REPEAT IT EACH BILLING CYCLE.

01 FIND THE DEADLINE ☐
Locate due date, minimum, cutoff time and autopay settings.

02 RECONCILE THE TOTAL ☐
Previous balance − payments/credits + purchases + fees + interest.

03 CHECK EVERY CHARGE ☐
Match purchases, returns, payments and unfamiliar items.

04 INSPECT THE COST ☐
Review APRs, interest, fees and promotional expiration dates.

05 DECIDE WHAT TO PAY ☐
Pay at least the minimum on time; check grace-period eligibility.

06 CONFIRM IT POSTED ☐
Save confirmation and verify the payment appears on the account.

UNFAMILIAR CHARGE OR BILLING ERROR?

Check merchant, date, amount and receipts. If fraud is suspected, contact the issuer promptly.

For a qualifying U.S. credit-card billing error, send written notice so it reaches the designated billing-inquiries address within **60 days** after the first statement with the error was sent.

Include the account, disputed amount and reason. During a qualifying investigation, you generally may withhold the disputed amount and related charges; undisputed amounts remain payable. Follow other payment obligations and keep copies and delivery proof.

The issuer generally acknowledges within **30 days** (unless resolved sooner) and resolves within two complete billing cycles, no later than **90 days**.

01 / UNDERSTAND IT

ONE NUMBER. NOT THE WHOLE STORY.

A credit report records reported accounts, balances, payment history and other credit information. A credit score is an estimate of credit risk calculated using report data.

SAMPLE SCORE DISPLAY

724

ILLUSTRATIVE ONLY

Model / bureau / date matter

THE THREE THINGS TO CHECK FIRST

1. **WHICH scoring model and version?**
2. **WHICH credit bureau supplied the data?**
3. **WHEN was the score calculated?**

Many common scores use a 300–850 range, but not every model does. You have multiple possible scores. A lender may also evaluate income, debt, collateral and its own rules; no score guarantees approval or a rate.

02 / KNOW WHAT TO LOOK FOR

READ THE REPORT, NOT JUST THE SCORE.

NORTHSTAR CREDIT FILE — FICTIONAL EXCERPT

CONSUMER JORDAN ELLIS — REPORT DATE 09/30/26 1

ACCOUNT	BALANCE / LIMIT	STATUS
CARD A •• 1842	$1,500 / $2,000	CURRENT 2
CARD B •• 7339	$0 / $1,000	CURRENT 3

PAYMENT HISTORY

Card A: all displayed months current

Card B: June marked 30 DAYS LATE* 4

* FICTIONAL FLAG FOR DISPUTE WALKTHROUGH

RECENT INQUIRY

Example Auto Finance • 09/12/26 5

Report excerpt only • not an official bureau form

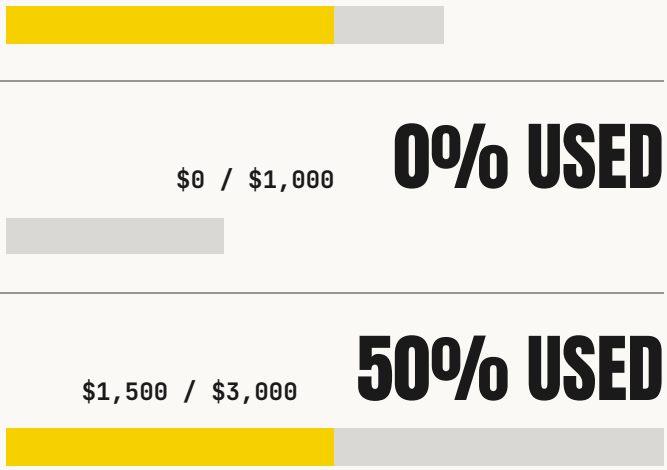
CHECK THESE FIVE FIELDS: 1. Bureau/date · 2. Account owner · 3. Reported balance and limit · 4. Payment status · 5. Inquiries. Check unfamiliar accounts, incorrect late payments and mismatched limits against your own records.

02 / KNOW WHAT TO LOOK FOR

SAME DEBT. DIFFERENT VIEW.

Utilization compares reported revolving balances with available credit limits. Review individual cards and the combined total; neither is a guaranteed score prediction.

CARD A	$1,500 / $2,000	**75% USED**
CARD B	$0 / $1,000	**0% USED**
BOTH CARDS COMBINED	$1,500 / $3,000	**50% USED**



HOW THE MATH WORKS

$1,500 ÷ $2,000 = 75% (Card A)

$1,500 ÷ $3,000 = 50% (combined)

If Card A later reports $400 with the same $2,000 limit, its utilization becomes 20%. This does not predict a specific score increase.

03 / KNOW WHAT TO DO

WHEN SOMETHING LOOKS WRONG.

Fictional example: Jordan's report says a June payment was 30 days late. Jordan has a bank confirmation showing the payment was made on time.

01 **VERIFY** ☐
Compare the report entry with statements, receipts and payment confirmation. Check dates and account ownership.

02 **SAVE EVIDENCE** ☐
Keep the relevant report page and proof of payment. Use secure channels; do not send full account numbers to unverified links.

03 **DISPUTE THE ERROR** ☐
Contact the credit reporting company and the company that furnished the information. Identify the exact error and attach supporting copies.

04 **TRACK + RECHECK** ☐
Save case numbers and response dates. Read the investigation result and confirm whether the report was corrected.

IDENTITY-THEFT SIGNAL?

If an account is not yours, use IdentityTheft.gov and consider a free credit freeze at each of the three nationwide bureaus. Do not dispute accurate negative information simply because it hurts a score.

04 / PUT IT INTO ACTION

YOUR CREDIT REPORT AUDIT.

Get reports from the three nationwide credit reporting companies at AnnualCreditReport.com. Free weekly online reports are available; a free report does not necessarily include a score.

RECORD THIS FOR EACH BUREAU

☐ Bureau + report date			
☐ Accounts you do not recognize			
☐ Late payments to verify			
☐ Balances and limits to compare			
☐ Inquiries you do not recognize			
☐ Dispute case number + follow-up date			

YOUR NEXT MOVE

Accurate information? Focus on affordable on-time payments and manageable balances.

Inaccurate information? Save evidence and dispute it.

Suspected identity theft? Secure accounts and consider freezes.

Use reminders or affordable autopay; avoid unnecessary applications. Before a major loan, review reports early. Closing an old card solely to change a score may have tradeoffs. Review the reports themselves periodically, not only the number.

01 / UNDERSTAND IT

YOUR PAYCHECK HAS TWO NUMBERS.

Gross is what you earned before deductions. Net is what reaches you after taxes and other deductions.

FICTIONAL PAYCHECK / OCT 15, 2026

$2,800 GROSS EARNINGS

$2,041 NET PAY

$759 withheld or deducted

Taxes, insurance, retirement and other deductions are different categories. A W-4 influences federal income-tax withholding; it does not set Social Security or Medicare rates.

WHAT TO REMEMBER

Compare the pay period, hours and rate first. Then reconcile every deduction to the net deposit.

02 / KNOW WHAT TO LOOK FOR

DECODE THE PAY STUB.

NORTHLINE SERVICES / PAY ADVICE FICTIONAL

Employee: Avery Reed • ID: AR-1042
Period: Oct 1–15, 2026 • Paid: Oct 15, 2026

EARNINGS	CURRENT	YTD
Regular: 80 hrs × $35	$2,800	$28,000

DEDUCTIONS	CURRENT
Federal income tax	$280.00
State income tax	$120.00
Social Security	$173.60
Medicare	$40.60
Health premium	$75.00
Retirement	$50.00
Other	$19.80

In this example, the health premium is taken after tax.

NET PAY **$2,041.00**

1. **80 hours × $35 = $2,800 gross**
2. **Deductions = $759**
3. **$2,800 – $759 = $2,041 net**
4. **Verify bank deposit**

YTD check: prior gross $25,200 + $2,800 = $28,000; prior net $18,369 + $2,041 = $20,410, assuming no corrections. Avery started in mid-May, so YTD covers 10 pay periods.

03 / KNOW WHAT TO DO

THE $140 PAYROLL QUESTION.

A discrepancy is a reason to investigate, not proof of an employer error.

COMPARE THE RECORD TO THE STUB

TIME RECORD	PAY STUB	DIFFERENCE
84 hrs	80 hrs	4 hrs

4 HOURS × $35 STRAIGHT-TIME RATE = $140 GROSS DIFFERENCE

01	**CHECK**	Compare approved time records and pay-period dates.	☐
02	**CONFIRM**	Check overtime rules, paid leave and payroll cutoffs before assuming straight-time pay.	☐
03	**ASK PAYROLL**	Send dates, time record and pay stub; request an explanation or correction.	☐
04	**KEEP PROOF**	Save the response and check the next pay advice for any adjustment.	☐

WITHHOLDING IS A SEPARATE QUESTION

If taxes seem wrong, review your Form W-4 and the IRS withholding estimator. State withholding has separate rules.

04 / PUT IT INTO ACTION

RUN A 5-MINUTE PAY STUB AUDIT.

- [ ] Period, pay date, employer and hours match records
- [ ] Gross pay = hours × rate plus other earnings
- [ ] Taxes, benefits, retirement and other deductions identified
- [ ] Gross minus deductions equals net pay
- [ ] Net pay matches deposit(s) or explained adjustments
- [ ] YTD totals increase by current amounts, absent corrections

IF SOMETHING DOES NOT MATCH

Record the pay period, expected amount, actual amount and supporting evidence. Contact payroll in writing; ask when any correction will appear. Wage questions may also involve your state labor agency or the U.S. Department of Labor.

W-2 EMPLOYEE OR INDEPENDENT CONTRACTOR?

W-2 employees generally have pay statements with wages and applicable withholding or deductions. Contractors and self-employed workers generally manage their own taxes; use invoices and payment records, not this employee-stub checklist. Classification depends on the real working relationship and applicable law, not a business label.

01 / UNDERSTAND IT

THE CHEAPEST PAYMENT ISN'T THE CHEAPEST LOAN.

A longer term can reduce what you owe each month while increasing what you pay overall.

SAME $10,000 LOAN / 12% NOMINAL FIXED RATE

36 MONTHS

$332.14

APPROX. MONTHLY

INTEREST ≈ $1,957

60 MONTHS

$222.44

APPROX. MONTHLY

INTEREST ≈ $3,347

Principal is the amount borrowed. Interest is the cost of borrowing. APR is a standardized annualized cost measure that may reflect certain fees. Compare APR and total dollars paid—not payment alone.

MODEL ASSUMPTIONS

Equal monthly payments; 12% nominal annual interest; no fees; no missed or extra payments. Figures are illustrative, not lender quotes.

02 / KNOW WHAT TO LOOK FOR

READ THE LOAN DISCLOSURE.

HARBORLINE LENDING / SAMPLE DISCLOSURE FICTIONAL

APR	FINANCE CHARGE
12.00%*	≈ $1,957.15
AMOUNT FINANCED	**TOTAL OF PAYMENTS**
$10,000.00	≈ $11,957.15

PAYMENT SCHEDULE

36 monthly payments of approximately $332.14

PREPAYMENT / LATE FEES

Read the actual contract; terms vary by lender.

*Simplified no-fee installment-loan illustration. Real Truth-in-Lending disclosures use precise required calculations and may include different fees, timing and rounding. This is not a legally complete disclosure.

03 / KNOW WHAT TO DO

THE COST OF MORE TIME.

Same $10,000 principal. Different payment schedules and total borrowing costs.

36 MONTHS

$332.14 / month

Principal $10,000 + Interest $1,957 = Total $11,957

60 MONTHS

$222.44 / month

Principal $10,000 + Interest $3,347 = Total $13,347

PRINCIPAL MODELED INTEREST

THE TRADEOFF

About $110 less per month over 60 months, but about $1,390 more in modeled interest.

Totals use unrounded amortization; actual scheduled payments may be rounded and the final payment adjusted.

Compare fees, collateral, fixed or variable rates, and prepayment terms before choosing.

04 / PUT IT INTO ACTION

COMPARE THE WHOLE OFFER.

COMPLETE ONE COLUMN PER WRITTEN OFFER

WHAT TO CHECK	OFFER A	OFFER B
Cash actually received		
Amount financed		
APR / interest rate		
Fees and add-ons		
Months / payment		
Total of payments		
Prepayment / penalty		
Fixed or variable rate		
Collateral / late fees		

ASK BEFORE SIGNING

What will I pay in total? Can the rate or payment change? Are extras optional? How are extra payments applied?

01 / UNDERSTAND IT

START SMALL. MAKE IT REAL.

An emergency fund is reserved for necessary, unexpected costs or a disruption in income—not routine bills.

$100

FIRST BUFFER

$300

NEXT MILESTONE

$2,150

ONE MONTH OF ESSENTIALS

These are example milestones, not universal requirements. Choose a first target that does not put housing, food, medicine, utilities or required bills at risk.

WHERE TO KEEP IT

Choose a safe, accessible account you can use quickly. Check fees and transfer timing; separate the fund from everyday spending when practical.

02 / KNOW WHAT TO LOOK FOR

FIND A SAFE STARTING AMOUNT.

SAMIRA'S FICTIONAL MONTHLY BUDGET

Housing	$1,050
Utilities	$200
Groceries	$350
Transportation	$260
Insurance / medication	$140
Minimum debt payments	$150
ESSENTIALS	**$2,150**

TAKE-HOME $2,400 - ESSENTIALS $2,150 = $250

The $250 is before irregular expenses and discretionary spending. Reserve for registration, school bills and renewals before setting a savings transfer.

03 / KNOW WHAT TO DO

CHOOSE A PLAN THAT SURVIVES A TIGHT WEEK.

1 / PROTECT ESSENTIALS ☐

Cover housing, food, utilities, transport, medicine and required payments first.

2 / PICK A BASE AMOUNT ☐

Try $5 or $15 weekly only if the money is actually available.

3 / USE GOOD WEEKS ☐

With irregular income, add extra after upcoming essential bills are covered.

4 / REBUILD AFTER USE ☐

Log the emergency and restart contributions without punishing yourself.

DO NOT OVERDRAFT TO SAVE

Schedule automatic transfers only when funds are available. A manual transfer may be safer for variable income.

04 / PUT IT INTO ACTION

THE 20-WEEK SAVINGS TRACKER.

Mark each deposit as it happens. The example below assumes $15 a week, with no withdrawals or interest.

WEEK 01 ☐ **$15**	WEEK 02 ☐ **$30**	WEEK 03 ☐ **$45**	WEEK 04 ☐ **$60**	WEEK 05 ☐ **$75**
WEEK 06 ☐ **$90**	WEEK 07 ☐ **$105**	WEEK 08 ☐ **$120**	WEEK 09 ☐ **$135**	WEEK 10 ☐ **$150**
WEEK 11 ☐ **$165**	WEEK 12 ☐ **$180**	WEEK 13 ☐ **$195**	WEEK 14 ☐ **$210**	WEEK 15 ☐ **$225**
WEEK 16 ☐ **$240**	WEEK 17 ☐ **$255**	WEEK 18 ☐ **$270**	WEEK 19 ☐ **$285**	WEEK 20 ☐ **$300**

20 × $15 = $300 | 20 × $5 = $100

MAKE IT YOURS

My weekly amount: $_____

First target: $_____

Account: _____

04 / PUT IT INTO ACTION

WHEN INCOME CHANGES, ADAPT.

Use this decision tool before making each transfer. The goal is a repeatable habit, not a rigid amount.

ARE ESSENTIAL BILLS COVERED?

Include near-term taxes and irregular bills.

NO / TIGHT WEEK

Save $0 if necessary. Protect rent, food, utilities and required payments.

YES / NORMAL

Transfer the planned small amount after upcoming bills are covered.

YES / EXTRA CASH

Consider a larger transfer after taxes, irregular bills and essentials.

AFTER YOU USE THE FUND

Record the withdrawal, update your balance and choose a realistic restart date. You can change the weekly target without erasing progress.

MY NEXT TRANSFER DECISION

Bills covered? ☐ **YES** / ☐ **NO**

Safe amount this week: $ _____

Next review date: _____

01 / UNDERSTAND IT

YOUR BALANCE IS NOT THE WHOLE PICTURE.

Posted activity, pending charges and uncleared payments are not the same thing.

This planning balance is an illustrative calculation, not a promise about the bank's available balance. Holds, deposits and other activity can change what is spendable.

STATEMENT CLOSING BALANCE	**$1,678**
LESS PENDING DEBIT	- $90
LESS UNCLEARED CHECK	- $200
PLANNING BALANCE	**$1,388**

WATCH THE DIFFERENCE

A posted transaction appears on the statement. Pending items may change before posting. An uncleared check may not appear yet.

02 / KNOW WHAT TO LOOK FOR

FOLLOW THE MONEY LINE.

BAYPOINT BANK / OCTOBER LEDGER — FICTIONAL

POSTED TRANSACTIONS	AMOUNT	RUNNING BALANCE
Opening balance		$1,200
Paycheck	+ $1,800	$3,000
Rent	- $950	$2,050
Groceries	- $180	$1,870
Utilities	- $120	$1,750
ATM withdrawal	- $60	$1,690
Account fee	- $12	$1,678

STATEMENT CLOSING **$1,678**

NOT YET POSTED: $90 debit pending / $200 check outstanding

03 / KNOW WHAT TO DO

RECONCILE. THEN RESPOND.

COMPLETED EXAMPLE

Opening balance	$1,200
Plus posted deposits	+ $1,800
Less posted withdrawals / fees	- $1,322
Statement closing balance	= $1,678
Less pending debit	- $90
Less uncleared check	- $200
Illustrative planning balance	= $1,388

RECONCILE WITH RECORDS

Match receipts and deposits. Separate pending items and outstanding checks from posted activity to avoid counting them twice.

04 / PUT IT INTO ACTION

UNFAMILIAR TRANSACTION?

Check promptly. Different findings call for different next steps.

DO YOU RECOGNIZE THE CHARGE?

Check receipts, subscriptions and authorized users.

YES / LEGITIMATE

Record it. If unwanted, cancel a subscription or contact the merchant.

NOT SURE

Check merchant details promptly. Ask the bank if the descriptor remains unclear.

NO / UNAUTHORIZED

Contact your bank immediately using its official app or phone number.

IF APPARENTLY UNAUTHORIZED

Ask the bank how to secure the account and whether the card or credentials should be replaced. Record the transaction ID, case number, date and follow-up. Check later statements.

TIME-SENSITIVE RULES

For unauthorized electronic fund transfers, report promptly. The 60-day statement rule may apply, but lost or stolen access devices can trigger earlier notice rules. Checks and wire transfers follow different rules.

If uncertain about the applicable procedure, ask the bank for its dispute process immediately.

01 / UNDERSTAND IT

DASHBOARD WARNING LIGHTS

DASHBOARD SYMBOL / OIL PRESSURE

LOW OIL PRESSURE

Not an oil-change reminder

PULL OVER SAFELY

Turn engine off; check manual.

You are driving and a red oil-can symbol appears. Is it a reminder to schedule an oil change? No. On many vehicles, that symbol warns of low engine oil pressure, which can quickly damage an engine. Pull over safely and shut the engine off; do not continue driving to "see if it clears."

COLOR IS A FIRST CLUE, NOT A RULE

RED Often urgent: stop safely, then check the manual.

AMBER / YELLOW Often a fault or caution: get it checked soon.

GREEN / BLUE Often a system is on, such as turn signals or high beams.

Example lights. Symbols, colors and meanings vary by vehicle.

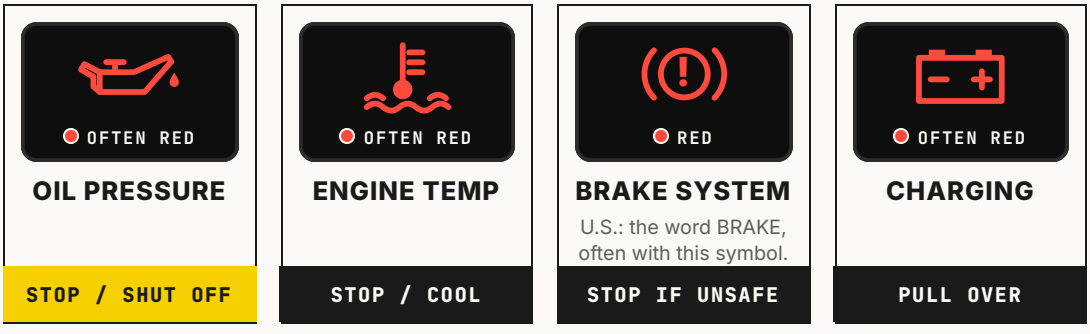
A dashboard light is a message about a system, not a diagnosis of the failed part. A charging-system warning does not automatically mean the battery needs replacing. A tire-pressure warning does not tell you which tire is damaged. The correct response depends on the exact symbol, whether it is flashing or steady, other symptoms, and the vehicle manufacturer's instructions.

Color is a useful first clue, not a universal rule: red often signals urgent action; amber/yellow commonly signals a problem that needs attention; green or blue often indicates a system is operating. Symbols and meanings vary by vehicle. Your owner's manual and any dashboard message take priority over this general guide.

02 / KNOW WHAT TO LOOK FOR

DASHBOARD SYMBOL DECODER

/ ILLUSTRATIVE / 1 OF 2



Symbols and colors vary by vehicle. Follow the owner's manual and STOP messages.

LOW OIL PRESSURE —

Oil-can icon, often red. If it comes on with the engine running, stop somewhere safe and switch the engine off promptly. This is not the same as a routine oil-change reminder. Checking the oil level later does not prove oil pressure is safe.

ENGINE OVERHEATING —

Thermometer/coolant icon or temperature gauge in the hot zone. Stop safely. Follow your manual's shutdown instructions. Never open a hot radiator or coolant reservoir cap; pressurized coolant can burn you.

BRAKE SYSTEM —

BRAKE, a circled exclamation mark or related symbol. First confirm whether the parking brake is engaged, if safe to do so. If the warning remains on, braking feels different or the brake pedal is soft, stop safely and arrange assistance. An ABS-only warning is not identical to a primary brake-system warning.

CHARGING SYSTEM —

Battery-shaped icon while the engine is running. A charging failure can deplete available electrical power and eventually cause the vehicle to stall or lose electrical systems. It does not prove the battery itself is defective. Find a safe stopping location as soon as possible, reduce nonessential electrical loads only if safe, follow the vehicle manual and arrange roadside or repair assistance as appropriate. Do not assume continued driving is safe.

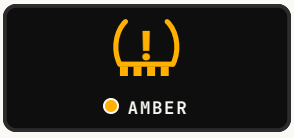
02 / KNOW WHAT TO LOOK FOR

DASHBOARD SYMBOL DECODER

/ ILLUSTRATIVE / 2 OF 2

CHECK ENGINE

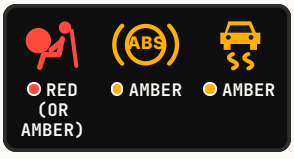
DIAGNOSE



TIRE PRESSURE

Flashes about a minute, then stays on: TPMS fault.

CHECK COLD



AIRBAG · ABS · STABILITY

Stability light flashing briefly on a slippery road can be normal.

ARRANGE DIAGNOSIS

Symbols and colors vary by vehicle. Follow the owner's manual and STOP messages.

CHECK ENGINE —

Engine-shaped icon. A steady light without drivability symptoms generally calls for prompt diagnosis under the owner's manual. A flashing light or shaking, loss of power, smoke, or unusual noises calls for reducing risk, pulling over safely and arranging service rather than continuing normally.

TIRE PRESSURE —

Horseshoe-shaped tire symbol with exclamation mark. When safe, inspect tires for obvious damage and measure cold pressure using the driver-door placard, not the maximum pressure on the tire sidewall. If a tire is visibly flat or badly damaged, do not continue driving on it.

AIRBAG / ABS / STABILITY —

These warnings may indicate a safety system is not operating as designed. Do not assume the vehicle has its normal crash protection, braking assistance or stability control. Consult the owner's manual and arrange diagnosis.

03 / KNOW WHAT TO DO

01	STOP SAFELY	STOP instruction / oil pressure / overheating / unsafe brakes
02	PULL OVER PROMPTLY	Charging warning / unusual behavior / uncertain condition
03	ARRANGE DIAGNOSIS	Nonurgent warning; follow vehicle manual

1. **Stay in control.** Do not stare at the dashboard. Reduce speed smoothly, signal and move to a safe stopping location when a warning requires it. Avoid stopping in a live travel lane unless the vehicle cannot move safely.

2. **Check the complete message.** Note the exact icon, color, whether it flashes or stays on, and any text alert. Observe smoke, steam, odors, unusual noises, steering changes, braking changes or loss of power.

3. **Treat urgent warnings as urgent.** For oil-pressure, severe overheating, brake failure symptoms or a manufacturer STOP message, stop safely and follow the manual. If the car is unsafe to drive, use roadside assistance or towing.

4. **For nonurgent alerts without serious symptoms, arrange diagnosis or maintenance as directed by the owner's manual.** A steady check-engine or tire-pressure warning may permit cautious travel in some vehicles, but model-specific instructions, worsening symptoms or unsafe handling override any general category.

5. **Record useful details.** Photograph the warning only after stopping, note when it appeared and what the car was doing, and give that information to the repair shop. Ask what was tested and which fault codes, if any, were found.

6. **Do not confuse a cleared warning with a repaired problem.** Resetting a code, disconnecting a battery or seeing a light disappear does not establish that the underlying issue is fixed.

04 / PUT IT INTO ACTION

DASHBOARD RESPONSE CARD

MAKE / MODEL / YEAR _____ MANUAL LOCATION _____

ROADSIDE CONTACT _____ TRUSTED REPAIR CONTACT _____

STOP / PULL OVER / ARRANGE • Manual and safety override

STOP SAFELY AS SOON AS POSSIBLE:

low oil-pressure warning while engine is running; severe overheating; braking malfunction or changed braking feel; smoke or strong burning odor; a manufacturer STOP instruction; or serious unsafe vehicle behavior. Stop in a safe location, follow the manual and arrange assistance.

PULL OVER PROMPTLY / ASSESS / GET HELP IF NEEDED:

charging-system warning while driving, a concerning tire-pressure alert or a warning accompanied by uncertain vehicle behavior. A charging failure may lead to a stall or loss of electrical power; do not treat it as automatically safe to drive. Follow manufacturer STOP instructions immediately.

BEFORE YOUR NEXT DRIVE:

locate the dashboard warning-light index in your owner's manual; save roadside-assistance information; find the driver-door tire-pressure placard; learn which oil-pressure symbol differs from your maintenance reminder.

SAFETY BOUNDARY: 1 — STOP safely as soon as possible for manufacturer STOP instructions or serious symptoms. 2 — PULL OVER promptly, assess and decide on assistance for warnings such as charging-system failure. 3 — ARRANGE diagnosis/maintenance under the owner's manual for nonurgent alerts without serious symptoms. These categories are general, not permission to keep driving; model-specific warnings, severe symptoms and unsafe behavior override them. EV/hybrid/diesel systems differ.

01 / UNDERSTAND IT

CHECK YOUR TIRES

CHECK FOUR THINGS

01	02	03	04
PRESSURE	TREAD	DAMAGE	AGE

Tires can look normal while being underinflated, worn, damaged or too old for dependable service. The tire-pressure monitoring system is a warning device, not a substitute for a gauge. Build a repeatable monthly inspection and repeat it before long trips. Check the spare if your vehicle has one.

The number printed on the tire sidewall as MAX PRESS is not your vehicle's everyday inflation target. Use the cold inflation pressure on the driver-door Tire and Loading Information placard or in the vehicle owner's manual. Front and rear specifications may differ. Check when the vehicle has been parked at least three hours; follow manufacturer instructions for unusual conditions.

A tire has several separate questions: Is it inflated correctly? Is the tread deep enough? Is the casing visibly sound? Is its age or history a reason for professional assessment? Passing one check does not excuse a failure in another.

02 / KNOW WHAT TO LOOK FOR

FICTIONAL DOOR PLACARD

TIRE AND LOADING INFORMATION

SEATING TOTAL 5 · FRONT 2 · REAR 3

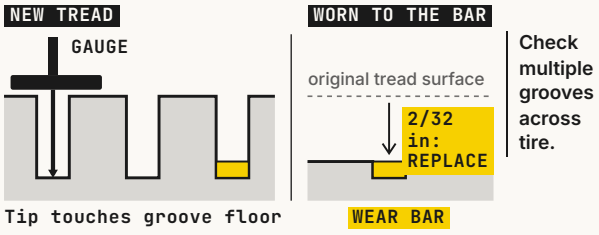
TIRE	SIZE	COLD TIRE PRESSURE
FRONT	P215/55R17	240 kPa, 35 psi
REAR	P215/55R17	230 kPa, 33 psi
SPARE	T135/80D17	420 kPa, 60 psi

SEE OWNER'S MANUAL FOR ADDITIONAL INFORMATION

Example only; use YOUR placard

U.S. layout; usually on the driver's door pillar.

TREAD DEPTH / GAUGE CHECK



DOT DATE CODE / FICTIONAL

DOT 4BX A1B2C3 2223

PLANT CODE	MANUFACTURER'S CODE	DATE CODE
3 symbols	6 symbols	Week 22 | 2023

Week 22 = May 28 – June 3, 2023. Full TIN may be on one sidewall only.

FICTIONAL EXAMPLE — Vehicle placard: FRONT 35 psi / REAR 33 psi (illustrative values only, not recommendations for your car). On a cold morning, a driver measures left front 35, right front 28, left rear 33, right rear 33 psi. The right front is 7 psi below its fictional target. The driver checks for a puncture or visible damage and follows the manual for safe inflation and professional evaluation if pressure drops again.

Look across the tread in several grooves. At 2/32 inch of remaining tread, NHTSA says tires should be replaced; wear bars level with the tread are another warning. A tread-depth gauge is more precise than a coin. Wet-weather performance can deteriorate before that limit; do not treat 2/32 as a promise of safety in all conditions.

Inspect both visible sidewalls and tread for bulges, cuts, embedded objects, cracking and unusual wear. Do not remove a nail or screw yourself if doing so may rapidly deflate the tire; have a professional assess it. Check the DOT Tire Identification Number: its last four digits identify manufacture week and year, not an automatic expiration date. Some makers recommend age-based replacement after six to ten years; check the specific tire and vehicle maker guidance.

03 / KNOW WHAT TO DO

1 **COLD**
Find door placard

2 **GAUGE**
Check four tires

3 **TREAD**
Measure grooves

4 **DAMAGE**
Look for bulges/cuts

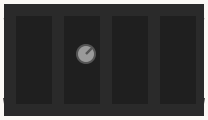
5 **RECORD**
Escalate concerns

DAMAGE THAT NEEDS A PROFESSIONAL LOOK

BULGE / BUBBLE

CUT OR GOUGE

CRACKING



EMBEDDED OBJECT

See any of these? Adding air does not make it safe. Have a tire professional assess it.

1. **Park somewhere level and away from traffic; allow tires to become cold.** Find and photograph the vehicle placard, including any separate front/rear and loaded-vehicle instructions.

2. **Measure each tire with a reliable gauge.** Record cold psi and the placard target. Inflate or adjust according to the vehicle manual; never use sidewall maximum as the normal target. Recheck after replacing the valve cap.

3. **Measure tread in multiple grooves and across the tire width.** Look for wear bars, uneven shoulders, cupping or a bald patch. Record the lowest reading; unusual wear warrants an inspection even if some grooves look good.

4. **Look for cuts, bulges, cracking, exposed cords, embedded objects or repeated air loss.** If a tire looks structurally damaged, do not assume adding air makes it safe; obtain professional guidance and towing if needed.

5. **Check the age code, spare and repair history.** Ask a qualified tire shop about older tires, a repaired sidewall, vibration or damage after a pothole. Recheck the next day if you had to add substantial air.

04 / PUT IT INTO ACTION

MONTHLY FOUR-TIRE CHECK

Record the placard target and the LOWEST tread reading on each tire.

VEHICLE / YEAR _____ DATE _____

PLACARD FRONT PSI _____ PLACARD REAR PSI _____

Check psi after tires have been parked for 3+ hours.

POSITION	COLD PSI	TREAD /32 IN	DAMAGE?
FRONT LEFT			
FRONT RIGHT			
REAR LEFT			
REAR RIGHT			

CHECK THE WHOLE TIRE

- ☐ **SIDEWALL / TREAD** Bulges, cuts, exposed cords, embedded objects
- ☐ **WEAR / AGE** Uneven wear, DOT age code, repeat air loss
- ☐ **SPARE / KIT** Spare condition or inflation kit available

STOP / PROFESSIONAL ASSESSMENT

Bulge, exposed cord, major cut, rapid pressure loss or unsafe handling.

At wear bars / 2/32 in: replace. Your vehicle manual takes priority.

ILLUSTRATIVE WORKSHEET / USE YOUR VEHICLE PLACARD

01 / UNDERSTAND IT

WHEN YOUR CAR WON'T START

You turn the key or press START, but the vehicle does not become ready to drive. "Won't start" is not a diagnosis. The useful first question is whether the starter turns the engine, whether electrical systems respond and whether the vehicle is an internal-combustion, hybrid or electric model.

A weak 12-volt battery is one possible cause of a slow crank or clicking, but corroded connections, the starter, immobilizer, fuel delivery, ignition, charging system or other faults can create similar symptoms. Hybrid and electric vehicles may have a 12-volt system that powers control electronics even when a high-voltage traction battery is charged. Do not treat the high-voltage battery like an ordinary 12-volt battery.

Your first goal is to make the location safe, recognize the symptom and decide whether a manufacturer-approved simple check, a qualified jump-start or roadside help is appropriate.

STARTING-SYSTEM DECISION CARD

PARK SAFE

▼

NOTE SYMPTOM

▼

READ MANUAL

JUMP ONLY IF APPROVED AND EQUIPPED

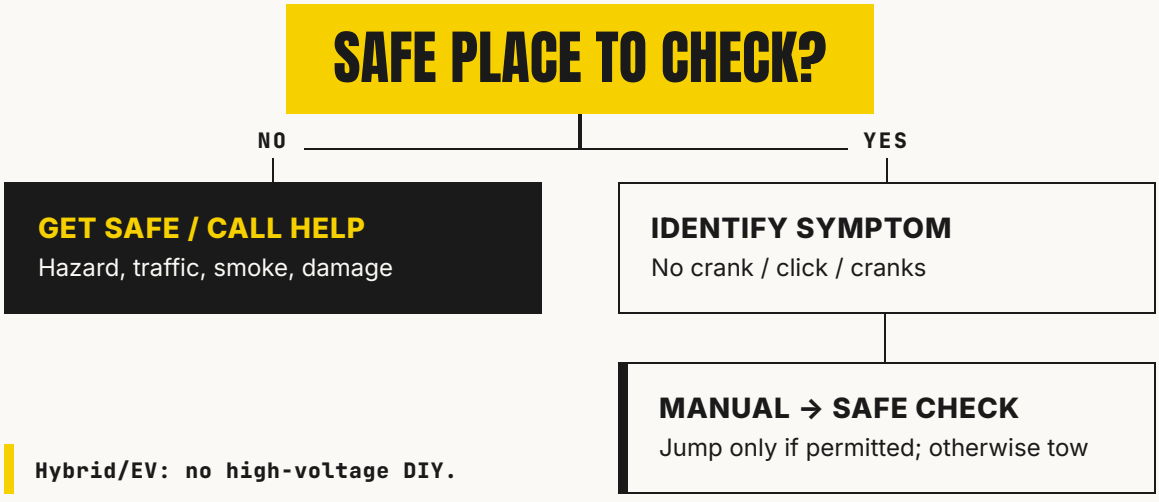
UNSURE? CALL ROADSIDE ASSISTANCE

02 / KNOW WHAT TO LOOK FOR

NO POWER dash dark	→ 12V / connection possible
SLOW CRANK engine turns slowly	→ power / connection possible
SINGLE CLICK click, no rotation	→ starter circuit possible
CRANKS / NO START engine turns, will not run	→ diagnosis needed
HYBRID / EV no READY indication	→ check model procedure

NO CRANK, LITTLE OR NO ELECTRICAL POWER:	dim or absent dash lights may suggest a 12-volt power problem. Verify the correct start procedure and look for any battery or immobilizer message; the symptom does not prove a dead battery.
RAPID CLICKS OR SLOW CRANK:	insufficient starting power or a connection problem is possible. Do not keep cycling the starter until the battery is exhausted.
ONE CLICK, NO CRANK:	battery, starter, connection or interlock trouble may be involved. Do not assume a starter replacement is needed.
ENGINE CRANKS NORMALLY BUT WILL NOT RUN:	a jump-start is not a universal fix. Fuel, ignition, security, sensors or other causes require diagnosis. Stop repeated attempts if you smell fuel or notice smoke.
DASH IS ON BUT "READY" NEVER APPEARS (HYBRID/EV):	read the exact message and manual. Do not touch orange high-voltage cables or attempt to jump a traction battery. A 12-volt jump, if allowed, requires the model-specific procedure.

03 / KNOW WHAT TO DO



Hybrid/EV: no high-voltage DIY.

1.

Assess the location. On a highway shoulder, in a poorly ventilated garage, near moving traffic or where you cannot work safely, call roadside assistance instead of troubleshooting. Never run a combustion engine in an enclosed garage.

2.

Set Park (or the specified gear), parking brake, and verify the key/fob, brake-pedal and shift-interlock steps from the owner's manual. Note messages, lights, clicks and whether the engine actually cranks.

3.

If smoke, a strong chemical/rotten-egg odor, a cracked/swollen/leaking battery, exposed wiring or collision damage is present, do not jump-start or handle the battery. Move away from danger and seek professional help.

4.

If symptoms suggest a weak 12-volt battery and the vehicle manual permits a jump, use only the approved terminals, equipment, voltage and connection sequence. If any instruction is unclear, choose roadside service. Never improvise around hybrid/EV high-voltage components.

5.

If the vehicle starts after assistance, that does not prove the battery alone was faulty. Arrange a battery and charging-system test as appropriate. If it does not start, stop repeated attempts and request diagnosis or towing.

6.

Tell the technician the symptom, the exact dash message, recent battery replacement or charging issues, and whether a jump was attempted. Ask what was tested before authorizing a part replacement.

04 / PUT IT INTO ACTION

NO-START QUICK TRIAGE

1.	**LOCATION**	Safe? call help if not
2.	**SYMPTOM**	No crank / click / cranks
3.	**NEXT STEP**	Manual-approved check or tow

LOCATION SAFE? ☐ YES / ☐ NO.

If NO → roadside assistance / emergency services as appropriate.

ENGINE CRANKS? ☐ YES / ☐ NO / ☐ VEHICLE USES READY INDICATOR.

ELECTRICAL POWER? ☐ NORMAL / ☐ WEAK / ☐ NONE.

SOUNDS: _____ **WARNING MESSAGE:** _____

JUMP-START ELIGIBLE UNDER MY MANUAL? ☐ YES / ☐ NO / ☐ UNKNOWN.

Battery physically safe? ☐ YES / ☐ NO / ☐ UNKNOWN.

If either answer is not YES, do not attempt a DIY jump.

VEHICLE: _____ **MANUAL / JUMP POINT PAGE:** _____

ROADSIDE CONTACT: _____ **TOW DESTINATION:** _____

NOTE: These symptom categories narrow the next action, not the diagnosis. Manufacturer instructions override this card.

01 / UNDERSTAND IT

MAINTENANCE SCHEDULE

SCHEDULED	CONDITION-BASED	OPTIONAL / FUTURE

Your vehicle maker's maintenance schedule is the starting point for planned care. It may be organized by time, mileage, an electronic maintenance monitor or a combination. A shop's recommendation may be helpful, but it is not automatically the same as the manufacturer's requirement.

"Inspect" means check condition and act if needed; "replace" means change the item at the specified interval or condition. "Severe service" refers to operating conditions defined in that specific manual—such as frequent short trips, towing, extreme temperatures, dusty roads or extensive idling—not a judgment about how hard you drive.

Keeping records helps you avoid both missed service and unnecessary repeat work. A dashboard maintenance reminder is different from an urgent oil-pressure or overheating warning.

SERVICE DECISION / READ THE MANUFACTURER SCHEDULE		
DUE BY TIME / MILES	—	Follow the specified interval.
INSPECT / CHECK	—	Replace only if condition calls for it.
SHOP SUGGESTS EXTRA	—	Compare with manual; ask why now.

02 / KNOW WHAT TO LOOK FOR

FICTIONAL OWNER MAINTENANCE EXCERPT

SERVICE ITEM	INTERVAL / TRIGGER	ACTION
Tire pressure	Monthly / before trip	CHECK
Tire rotation	At manual interval*	ROTATE
Brake system	At scheduled service	INSPECT
Cabin air filter	As specified / condition	INSPECT

* Example only. Actual intervals depend on vehicle and service conditions.

FICTIONAL SCHEDULE — Example only; NOT a schedule for a real model. Engine oil: inspect regularly; service when the fictional maintenance monitor calls for it. Cabin filter: inspect at a fictional 12-month review. Brake system: inspect at a fictional 12-month review. Brake fluid: consult time-based requirements in the actual manual. These example entries demonstrate how to read a chart, not what interval your vehicle needs.

Find your exact model year, engine/powertrain, market and any applicable maintenance supplement. Look for the action verb, mileage or months, “whichever comes first” language, severe-service footnotes, and whether the task is inspection, lubrication, adjustment, replacement or software/service bulletin work.

For a hypothetical driver at 42,000 miles, a shop may recommend a fluid service. The driver compares the recommendation with the exact manufacturer schedule and service history, asks what test or condition supports it, and decides based on the manual and actual condition—not merely the vehicle’s mileage.

03 / KNOW WHAT TO DO

SCHEDULED	CONDITION-BASED	OPTIONAL
Specified mileage/time interval	Monitor, inspect, respond to alert	Ask why / compare with manual

1. **Locate the official owner's manual and maintenance schedule by VIN, model year, engine and trim where required.** Check the vehicle maker's owner portal or printed maintenance booklet.

2. **Note current mileage, date and the last documented service.** Identify any overdue manufacturer-specified items and condition-based alerts.

3. **Read the severe-service definition.** If your driving fits the maker's stated criteria, use the corresponding schedule; do not invent shorter intervals.

4. **Separate three categories on the estimate:** scheduled service now; condition-based repairs supported by inspection/testing; optional or future maintenance. Safety defects should not be deferred merely because a calendar interval has not arrived.

5. **Ask:** "Which page or maintenance code calls for this?" "What was measured or found?" "Is this required now or recommended?" "What happens if I defer it?" Get the answers and estimate in writing.

6. **Keep an itemized receipt with date, odometer, service performed, fluids/parts specifications and next due action.** Check manufacturer recall information separately; recall repairs may be handled through a manufacturer remedy process.

04 / PUT IT INTO ACTION

YOUR SERVICE LOG

DATE		ODOMETER	
WORK / FINDING		SHOP / RECEIPT	
NEXT DUE		MILES / DATE	

VEHICLE / VIN (optional in personal copy): _____

YEAR / POWERTRAIN: _____

MANUAL LINK / PAGE: _____

DATE _____

ODOMETER _____

SERVICE / INSPECTION _____

MANUFACTURER REQUIREMENT _____

SHOP FINDING _____

COST _____

NEXT DUE BY DATE / MILEAGE / MONITOR: _____

RECEIPT SAVED: ☐ YES / ☐ NO

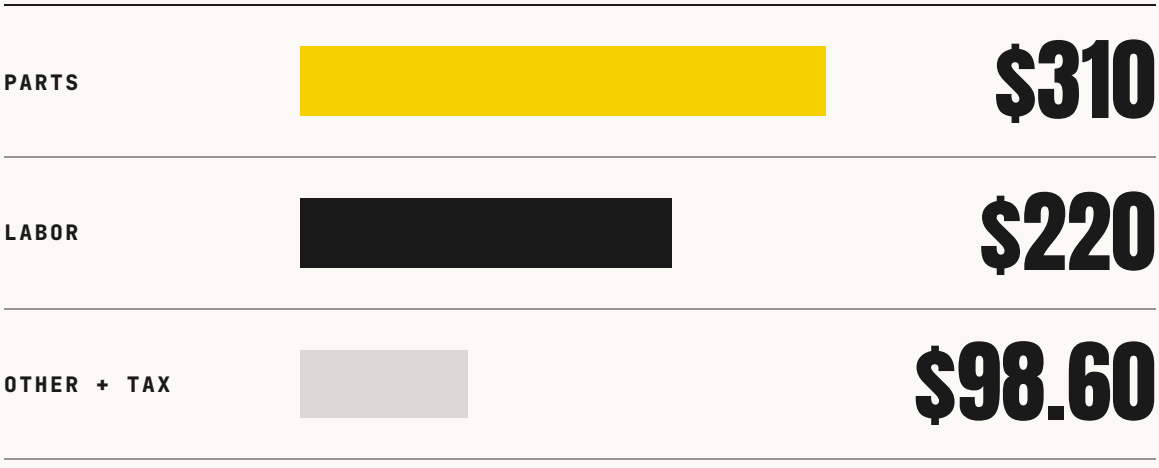
RECALL CHECK DATE: _____

BEFORE APPROVING EXTRA WORK: Is it required by the manufacturer? Supported by measured wear or a fault? Is it urgent for safety? Is the part/fluid specification correct? Is the price and authorization clear?

LIMIT: Warranty conditions, EV/hybrid maintenance, service intervals and severe-use definitions vary by model and jurisdiction. Always use the vehicle-specific documents.

01 / UNDERSTAND IT

MECHANIC'S ESTIMATE



> A repair estimate is a proposal for work, not proof that every item is necessary. It should help you understand the diagnosed problem, parts, labor, fees, timing and authorization. You can ask for clarification without assuming the shop is dishonest.

Important distinctions: diagnostic time is labor spent identifying a problem; repair labor is time charged to fix it. A part may be original-equipment, aftermarket, remanufactured or used. A warranty may cover parts, labor or both, with exclusions. A "shop supplies" line should be explained rather than treated as an invisible surcharge.

Written estimates and advance-approval rules vary by state. Ask how additional work will be authorized and what happens if the final price changes. Do not rely on an oral estimate when the details matter.

02 / KNOW WHAT TO LOOK FOR

NORTHLINE AUTO / FICTIONAL REPAIR ESTIMATE

ITEM	QTY / RATE	AMOUNT
Brake pads	1 × $120.00	$120.00
Brake rotors	2 × $95.00	$190.00
Labor	2.0 h × $110.00	$220.00
Diagnostic / supplies	$65 + $15	$80.00
Parts tax (assumed)	6% × $310	$18.60
TOTAL		**$628.60**

FICTIONAL ESTIMATE — Northline Auto (made-up shop); vehicle: fictional 2017 sedan; concern: brake vibration. This is a teaching example, not a diagnosis or a market-price guide.

ANNOTATIONS:

"2.0 h × $110" is billed labor, not a guaranteed clock-time duration. "Two rotors" is a quantity. "Diagnostic" may be charged even if repairs are declined. Ask for the parts and labor warranty in writing. Ask whether the shop will call before any work beyond the written amount.

Front brake pads: $120.00 (parts). Two front rotors: 2 × $95.00 = $190.00 (parts). Parts subtotal: $310.00. Repair labor: 2.0 hours × $110.00 = $220.00. Diagnostic inspection: $65.00. Shop supplies: $15.00. Pre-tax subtotal: $610.00. Fictional 6% tax applied ONLY to parts ($310.00 × 0.06 = $18.60). Illustrated estimate total: $628.60. Taxability and rates vary; the example deliberately specifies its assumed tax base.

A repair involving braking performance may be safety-critical; urgency should follow actual symptoms, inspection and qualified advice. An optional add-on service is not equivalent to a confirmed brake defect. Ask for measured findings or photographs when appropriate.

03 / KNOW WHAT TO DO

DIAGNOSIS

What failed, and what evidence?

PRIORITY

Safety repair or scheduled service?

PRICE

Parts, labor, fees, tax, warranty?

1. What problem did you reproduce, and what tests or measurements support the diagnosis? Ask to see the condition, inspection results or relevant fault codes when feasible.

2. Which work is necessary for immediate safety, which is needed to restore function and which is recommended maintenance or optional? Request separate line items.

3. What part type and brand will be installed? Is it new, aftermarket, remanufactured or used? What are the alternatives and compatibility implications?

4. How are labor and diagnostics charged? Are diagnostic fees credited toward repairs? Are shop supplies, disposal and taxes itemized?

5. What is the complete estimated total, how long will the repair take and how will you obtain my approval if you find more work? Confirm the applicable state rules.

6. What warranty applies to parts and labor? What happens if the original symptom remains? Request the final itemized invoice and keep the estimate, approvals and receipts.

If you need time for a second opinion, ask whether it is safe to drive the car and what immediate risks exist. Never postpone a confirmed serious safety defect merely to negotiate a price.

04 / PUT IT INTO ACTION

ESTIMATE APPROVAL CHECK

- [ ] Diagnosis and urgency explained
- [ ] Parts quantities and labor hours verified
- [ ] Fees, tax assumptions and warranty clear
- [ ] Authorization limit and changes agreed

SHOP / DATE: _____

VEHICLE / ODOMETER: _____

CONCERN / SYMPTOM: _____

ESTIMATE ID: _____

DIAGNOSIS DOCUMENTED? _____

SAFETY PRIORITY EXPLAINED? _____

PARTS TYPE / QUANTITY: _____

LABOR HOURS × RATE: _____

DIAGNOSTIC: _____

FEES: _____

TAX BASIS: _____

TOTAL: _____

WARRANTY PARTS/LABOR: _____

APPROVAL LIMIT / HOW SHOP CONTACTS ME: _____

ADDITIONAL WORK REQUIRES MY AUTHORIZATION: _____

RECEIPT / ESTIMATE SAVED: _____

CHECK THE MATH: $310 parts + $220 labor + $65 diagnostic + $15 supplies + $18.60 assumed parts-only tax = $628.60. A real estimate must use the applicable local taxes and shop policies.

01 / UNDERSTAND IT

AFTER A CAR ACCIDENT

PEOPLE FIRST. PAPERWORK SECOND.

STOP / CHECK FOR INJURIES

CALL FOR HELP / GET SAFE

After a crash, the priority is preventing another injury. Check yourself and passengers, call emergency services for injuries, immediate danger, fire or other urgent conditions, and follow dispatcher instructions. Even a seemingly minor collision can involve injuries that are not obvious immediately.

Moving a vehicle can reduce secondary-crash risk when the vehicle can be moved safely and local law permits or requires it. But do not move a seriously injured person unless there is an immediate danger and it is necessary; follow emergency guidance. Do not stand in moving traffic to photograph damage or exchange details.

Police-reporting rules, required information exchanges, insurance notice duties and fault standards differ by state and policy. This guide is a general U.S. action sequence, not a replacement for local instructions.

CRASH SCENE / SAFE ORDER OF ACTIONS

01 **Check people / call emergency help**

02 **Move out of traffic if safe and permitted**

03 **Exchange details / document from safety**

02 / KNOW WHAT TO LOOK FOR

FICTIONAL CRASH FACT SHEET

WHEN / WHERE	Tue 4:20 PM / Maple Ave at 3rd St
CONDITIONS	Rain / stopped at signal
VEHICLES	Blue sedan / gray SUV (example)
EVIDENCE	Photos / witness / report ID: pending

Do not include sensitive personal details in shared copies.

FICTIONAL SCENARIO — At a traffic light, one car bumps the rear of another. Both drivers can move safely into a nearby lot, no one reports immediate injury and both vehicles appear drivable. They call authorities as required by local rules, exchange information, photograph the cars in the safe lot, note the intersection and time, and notify their insurers. Later, one driver notices neck discomfort and seeks medical advice.

RECORD THE FACTS:

date, time, exact location, direction of travel, road/weather conditions, vehicles, visible damage, relevant traffic controls, witness contact information offered voluntarily, responding agency and report number if provided. Take wide and close photographs only from safe positions. A short factual note made promptly is better than guessing later.

EXCHANGE INFORMATION:

driver name and contact, license/registration and insurance information as required by local law, vehicle plate, make/model, and insurer claim contact. Share information through safe, lawful means; avoid posting personal documents publicly. Do not argue about fault or speculate about injuries at the scene.

03 / KNOW WHAT TO DO

1 STOP / ASSESS	2 GET SAFE	3 EXCHANGE / DOCUMENT	4 REPORT
5 CALL INSURER	6 TOWING / REPAIRS	7 FOLLOW-UP	

1. **STOP AND ASSESS:** keep control, activate hazards when appropriate, check for injuries, call 911 for emergency conditions. Follow police and emergency instructions.

2. **GET SAFE:** if vehicles can be moved and doing so is safe and lawful, move out of traffic. If disabled, remain in the safest available location and request professional roadside or police assistance. Do not walk into a live lane.

3. **EXCHANGE AND DOCUMENT:** obtain required driver/vehicle/insurance details; photograph damage, road context and relevant signs only when safe. Note witnesses and officer/report details.

4. **REPORT AS REQUIRED:** determine applicable police/DMV reporting thresholds and deadlines for the state where the crash occurred. Do not assume a police response satisfies every separate DMV reporting requirement.

5. **CONTACT INSURERS PROMPTLY:** use the claim phone number or app, report factual details, ask about coverage, deductible, towing, storage, rental, repair estimates and claim number. Different coverage types and policies may apply.

6. **CONTROL TOWING AND REPAIRS:** ask where the car is being taken, towing/storage charges, how to retrieve belongings and whether authorization is required. Photograph condition and keep invoices before repair when possible. If airbags deployed, fluids leak, steering/brakes are affected or the vehicle is unsafe, do not drive it.

7. **ORGANIZE FOLLOW-UP:** seek medical evaluation for concerning or delayed symptoms, retain visit records, receipts, correspondence, report numbers, photos and repair documents. Respond to deadlines and ask your insurer or a qualified local professional about disputed liability or coverage.

04 / PUT IT INTO ACTION

ACCIDENT RESPONSE / DOCUMENTATION

SAFETY	Location / injuries / 911	PEOPLE	Other driver / witnesses
SCENE	Photos only when safe	FOLLOW-UP	Report / claim / tow / receipts

EMERGENCY? Injuries / smoke / fire / unsafe traffic → call 911 and follow instructions. Do not put yourself in a travel lane.

DATE / TIME: _____

LOCATION: _____

WEATHER / ROAD: _____

PASSENGERS: _____

WITNESSES: _____

OTHER DRIVER / INSURER / PLATE: _____

RESPONDING AGENCY / REPORT #: _____

MY CLAIM #: _____

TOW COMPANY / DESTINATION / STORAGE: _____

REPAIR SHOP: _____

RENTAL / TRANSPORT PLAN: _____

FILES TO SAVE: photos; exchanged details; police/DMV reports; claim emails; towing/storage receipts; medical records; repair estimates and invoices.

IMPORTANT: Do not assume a crash is too minor to report. State-specific thresholds and insurer notification rules vary. For injuries, serious damage or legal uncertainty, get appropriate local professional guidance.

UNDERSTAND IT

WHERE YOUR HOME'S EMERGENCY SHUTOFFS ARE AND HOW TO USE THEM

A small leak or gas odor becomes much harder to manage when you cannot locate the correct control. Identify the main water shutoff, individual fixture valves, electrical service disconnect and gas utility emergency procedure before an emergency. Renters should ask management which controls they may operate.

LOCATE BEFORE YOU NEED IT

THREE THINGS TO KNOW

1. Find and label the main water shutoff. ☐
2. Identify fixture shutoffs and the electrical main. ☐
3. Save your gas utility's emergency number. ☐

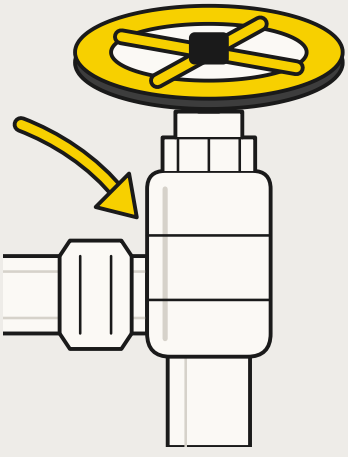
IMPORTANT LIMIT

During a suspected leak, leave first. Don't operate gas valves inside. Use the outside meter valve only if your gas utility's instructions say to and it's safe.

02 / KNOW WHAT TO LOOK FOR

SHUTOFF DECISION MAP

WATER / POWER / GAS



ILLUSTRATIVE OBJECT / NOT TO SCALE

GAS: EXIT FIRST

WATER IS FLOWING –

Dry, safe access? Close the correct fixture or main water valve. Never force it.

WATER + ELECTRICITY –

Do not enter wet areas or touch panels. Get qualified emergency help.

GAS ODOR –

Leave immediately. Avoid switches or phones indoors; call utility / 911 outside.

HOME

FIELD RECORD

Record:

valve location / photo

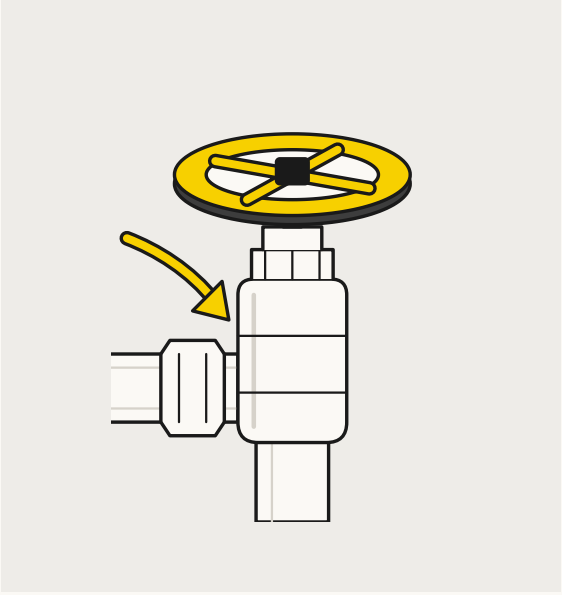
/ access / utility number

EXAMPLE / REFERENCE ONLY. CHECK YOUR LOCAL REQUIREMENTS AND EQUIPMENT.

GUIDE 13 / OBJECT DECODER

KNOW YOUR WATER SHUTOFF

ILLUSTRATIVE OBJECT STUDY / VERIFY YOUR OWN INSTALLATION



ILLUSTRATIVE VALVE IMAGE

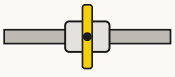
01 **FIND IT**
Locate the main water shutoff near the water service entry. Placement varies.

02 **IDENTIFY TYPE**
Quarter-turn levers and multi-turn valves operate differently.

03 **DO NOT FORCE**
Stuck or corroded valve? Contact management or a plumber.

OPEN OR CLOSED? / COMMON VALVE TYPES

LEVER IN LINE: OPEN
Quarter-turn (ball) valve: handle parallel to the pipe.



LEVER ACROSS: CLOSED
Turn the handle slowly so it is perpendicular to the pipe.

WHEEL: CLOCKWISE CLOSES
Multi-turn (gate) valve: turn right slowly to shut off.

Never force a valve. If it is at the curb or meter, it may belong to the water utility.

BEFORE AN EMERGENCY

Locate the shutoff. Photograph and label it. Confirm which fixtures it serves. If you rent, ask who is authorized to operate it.

If water reaches electrical equipment, stay clear. For a suspected gas leak, leave the building and call the gas utility or 911 from outside.

HOME

WHERE YOUR HOME'S EMERGENCY SHUTOFFS ARE AND HOW TO USE THEM

03 / KNOW WHAT TO DO

If water is escaping and access is safe, close the fixture stop or main water valve. For ordinary supply plumbing, opening a cold-water faucet may help relieve remaining pressure; follow system-specific instructions. Never force a seized valve. If water reaches electrical equipment, stay clear and seek qualified help. Do not reenter until cleared.

DECISION CHECK

Water only, dry access	→	close appropriate valve.
Wet electrical equipment or unsafe access	→	keep clear and call emergency/qualified assistance.
Gas smell	→	leave; call gas emergency line from outside.

FIELD TOOL

Record for each control:

room/location, _____ **photo reference,** _____ **who may operate it,** _____

access obstruction, _____ **date last checked.** _____

Do not test gas valves casually.

SAFETY CHECK

If you smell gas, do not operate switches, appliances, phones or valves inside. Leave immediately and contact the gas utility emergency line or 911 from a safe location.

STOP / ESCALATE **If conditions are dangerous or uncertain, use qualified help.**

WHERE YOUR HOME'S EMERGENCY SHUTOFFS ARE AND HOW TO USE THEM

04 / PUT IT INTO ACTION

HOME SHUTOFF MAP

Water main location

Fixture valves

Electrical main location

Gas utility emergency number

Landlord / plumber / electrician

Last visual check

NOTES / NEXT ACTION

UNDERSTAND IT

WHAT TO DO WHEN YOU DISCOVER A WATER LEAK

The first decision is whether water is actively flowing, where it is coming from and whether electricity or structural damage is involved. Water can spread behind finishes even after the visible flow stops.

STOP THE SOURCE, NOT JUST THE DRIP

THREE THINGS TO KNOW

1

Is water actively flowing? ☐

2

Can the correct valve be reached safely? ☐

3

Is water near electrical equipment? ☐

IMPORTANT LIMIT

Keep clear of wet electrical equipment; call a qualified professional.

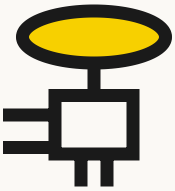
02 / KNOW WHAT TO LOOK FOR

WATER LEAK TRIAGE

SOURCE / HAZARD / NEXT MOVE

ACTIVE LEAK –

If safe, shut off the fixture or main supply. Document when flow stopped.



ISOLATE SUPPLY

WET OUTLET OR CEILING –

Stay clear of electrical hazards or bulging ceilings; call qualified help.

ELECTRICAL RISK

FLOW STOPPED –

Photograph damage, ventilate when safe, notify landlord / insurer promptly.

DOCUMENT DAMAGE

FIELD RECORD

Record:

source / time found / shutoff / photos / contacts

EXAMPLE / REFERENCE ONLY. CHECK YOUR LOCAL REQUIREMENTS AND EQUIPMENT.

HOME

14 WATER LEAK TRIAGE

FIRST: IS THE AREA SAFE TO ENTER?

STOP: ELECTRICITY OR COLLAPSE RISK

Water near electrical equipment, exposed wiring or a bulging ceiling? Keep out. Call emergency or qualified help.

FIND THE LIKELY SOURCE

UNDER THE SINK

Inspect the supply connections, faucet base and cabinet floor from a dry, safe area.

AROUND THE TOILET

Check the tank, supply line and floor. Avoid repeated flushing if water rises.

CEILING OR WALL

Staining, swelling or sagging may indicate a hidden leak. Do not stand under a bowed ceiling.

IF SAFE: LIMIT DAMAGE

- ☐ **1** Close the affected fixture valve or main water supply; never force a stuck valve.
- ☐ **2** Move valuables, photograph damage and contact the property owner or plumber.
- ☐ **3** Arrange prompt drying and professional assessment for hidden moisture.

WHAT TO DO WHEN YOU DISCOVER A WATER LEAK

03 / KNOW WHAT TO DO

Keep people away from electrical hazards and unstable ceilings. If safe, shut off the affected fixture or main supply. Move valuables away, collect water only in a safe area and photograph the damage. Notify landlord, property manager or insurer promptly under applicable requirements. For sewage, contaminated floodwater, substantial saturation or suspected mold, avoid disturbing materials and use qualified remediation. Ask the plumber to identify and document the source, not merely dry the surface.

DECISION CHECK

Active clean-water leak with safe valve → shut off supply.

Sewage/floodwater → avoid contact and seek qualified cleanup.

Sagging ceiling or electrical contact → isolate area and obtain urgent help.

FIELD TOOL

Leak log:

first observed time,	**photos,**	**likely source (unconfirmed),**	**valve closed,**
rooms affected,	**notifications,**	**moisture assessment,**	**drying vendor and claim/reference numbers.**

STOP / ESCALATE

If conditions are dangerous or uncertain, use qualified help.

WHAT TO DO WHEN YOU DISCOVER A WATER LEAK

04 / PUT IT INTO ACTION

LEAK RESPONSE RECORD

Discovered date/time

Exact location and suspected source

Water shutoff used

Photos taken / affected rooms

Plumber or landlord notified

Drying / repairs / insurance reference

NOTES / NEXT ACTION

UNDERSTAND IT

HOW TO UNDERSTAND YOUR ELECTRICAL PANEL WITHOUT TAKING RISKS

A breaker panel distributes electrical circuits and provides overcurrent protection. It is not a safe place to experiment. Knowing which labeled circuit feeds a room is useful; opening covers or repairing wiring is not a homeowner diagnostic exercise.

KNOW THE PANEL. RESPECT THE RISK.

THREE THINGS TO KNOW

- ☐ 1 **Find the panel without removing covers.**
- ☐ 2 **Record the manufacturer's labels and circuit directory.**
- ☐ 3 **Look for heat, buzzing, scorching or moisture.**

WHERE YOUR JOB STOPS

☐ YOU: OUTSIDE THE COVER	QUALIFIED ELECTRICIAN
▪ Find the panel; keep it clear and dry ▪ Read and photograph the directory ▪ Note which circuit tripped, and when	▪ Anything behind the cover ▪ Repeat trips, or a breaker that will not reset ▪ Heat, buzzing, scorching or water ▪ Unlabeled circuits

SMOKE, SPARKS OR FIRE: get out and call 911. Never touch a wet panel.

IMPORTANT LIMIT

Do not open a panel cover, touch exposed wiring or reset a damaged breaker.

HOME

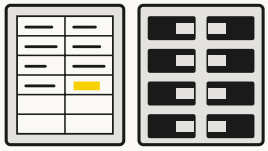
02 / KNOW WHAT TO LOOK FOR

PANEL SAFETY DECODER

IDENTIFY; DO NOT DISMANTLE

NORMAL PANEL –

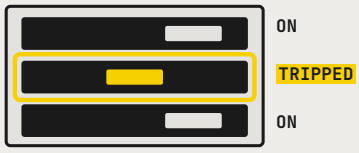
Read the circuit directory and label uncertain circuits without removing covers.



READ DIRECTORY

TRIPPED BREAKER –

Follow manufacturer guidance; repeated trips need an electrician.

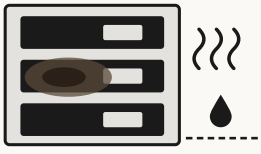


Handle often stops between ON and OFF; varies by brand

REPEATED TRIPS: CALL

HOT / BUZZING / WET –

Do not touch or reset. Keep away and contact emergency or qualified help.



DO NOT TOUCH

FIELD RECORD

Record:

panel location / **labeled circuit** / **professional contact**

EXAMPLE / REFERENCE ONLY. CHECK YOUR LOCAL REQUIREMENTS AND EQUIPMENT.

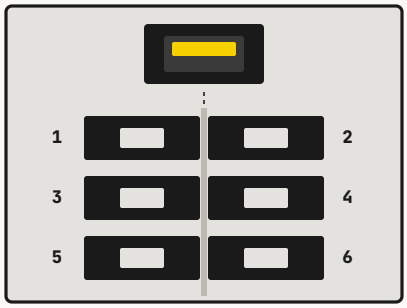
HOME

15 KNOW YOUR PANEL

READ LABELS. DO NOT OPEN COVERS.

FIELD REFERENCE / KEEP THIS PAGE HANDY

SAMPLE BREAKER DIRECTORY



- MAIN BREAKER
- BRANCH BREAKERS
- NUMBERS: OFTEN ODD LEFT, EVEN RIGHT
- DEAD-FRONT COVER: DO NOT REMOVE

DIRECTORY CARD (INSIDE PANEL DOOR)

01 *Kitchen outlets*	02 *Living room*
03 *Bedroom lights*	04 *Laundry*
05 *Water heater*	06 UNLABELED / VERIFY

WHAT THE LABEL TELLS YOU

- Room / appliance served
- May be outdated or incomplete
- Never guess during an emergency
- Do not remove the dead-front cover

YOUR FIELD CHECK

Panel location: _____

Directory photo saved: _____

Unknown circuits: _____

Electrician contact: _____

IF YOU SEE SPARKS, SMOKE OR BURN MARKS

Keep clear. Call emergency services or a qualified electrician.

IF A BREAKER KEEPS TRIPPING

Do not repeatedly reset it. Have the circuit evaluated.

IF A LABEL IS WRONG OR MISSING

Arrange safe identification with a qualified electrician.

HOW TO UNDERSTAND YOUR ELECTRICAL PANEL WITHOUT TAKING RISKS

03 / KNOW WHAT TO DO

If smoke, sparks, arcing or fire occurs, evacuate and call 911. If water is present at the panel, stay away and contact emergency or utility professionals. For an isolated trip without danger, unplug likely loads and consult manufacturer instructions; reset only if safe and permitted. Do not repeatedly reset a breaker that trips again. Never substitute a larger breaker, bypass protection or work inside the panel. Hire a licensed electrician for unexplained trips or damage.

DECISION CHECK

Smoke, heat, arcing or water in panel
→ do not touch; emergency response.

Single tripped breaker without hazards
→ follow manufacturer instructions; repeated trips → electrician.

Never repeatedly reset a breaker to make a fault disappear.

FIELD TOOL

Circuit directory:

breaker label,	actual room/device served,	date confirmed,	electrician contact.

Mark uncertain labels as UNVERIFIED.

SAFETY CHECK

Do not remove the electrical panel cover, touch exposed wiring, reset a repeatedly tripping breaker or enter standing water to reach a panel. Contact a qualified electrician for uncertain or recurring faults.

STOP / ESCALATE

If conditions are dangerous or uncertain, use qualified help.

HOME

HOW TO UNDERSTAND YOUR ELECTRICAL PANEL WITHOUT TAKING RISKS

04 / PUT IT INTO ACTION

CIRCUIT DIRECTORY

Panel location

Main disconnect label

Kitchen: breaker

Living area: breaker

Bedroom: breaker

HVAC / water heater: breaker

Electrician / utility contact

NOTES / NEXT ACTION

UNDERSTAND IT

THE HOME MAINTENANCE NOBODY REMINDS YOU TO DO

Maintenance is a calendar of small inspections, not a promise that everything lasts forever. The right intervals depend on your equipment, climate, warranty and manufacturer manuals. Prioritize life safety and water damage prevention.

BUILD A REAL MAINTENANCE RHYTHM

THREE THINGS TO KNOW

1. List equipment and model numbers. ☐
2. Use each manufacturer’s maintenance interval. ☐
3. Prioritize alarms, leaks, vents and drainage. ☐

IMPORTANT LIMIT

Do not substitute a generic calendar for equipment instructions.

02 / KNOW WHAT TO LOOK FOR

MAINTENANCE INTERVAL MAP

TRACK THE TASK, NOT THE GUESS

MONTHLY –

Look for leaks, test alarms per manufacturer guidance and inspect HVAC filters. Follow your equipment manual for actual service and replacement intervals.

SEASONALLY –

Inspect drainage, weather seals, HVAC filter condition and outdoor hazards.

ANNUALLY –

Schedule professional service where needed; review manuals and records.

HOME

FIELD RECORD

Record:	item	/ last checked	/ next due	/ responsible person

EXAMPLE / REFERENCE ONLY. CHECK YOUR LOCAL REQUIREMENTS AND EQUIPMENT.

16 / MAINTENANCE LOG

A REPEATABLE HOUSEHOLD WORKSHEET / SAMPLE ENTRIES

HOUSEHOLD MAINTENANCE RECORD

Property: _____ **Review month:** _____

TASK / LOCATION	LAST DONE	NEXT DUE
HVAC filter / return	Aug 12	Per manual
Alarm test / hallway	Sep 01	Per manual
Dryer lint screen	Sep 03	Each load
Dryer exhaust / vent	Sep 03	Per manual
Gutters / exterior	Aug 20	Seasonal
Water leaks / under sinks	Sep 01	Monthly check

Owner: _____ **Follow-up / repair:** _____

DO NOT GUESS

Intervals depend on the appliance, manufacturer, household conditions and local climate.

USE THE LOG SAFELY

Record what you observed. Hire a qualified professional for electrical, gas, roofing or other hazardous work. Check manufacturer guidance before servicing equipment.

GUIDE 16 / ANNOTATED FIELD REFERENCE

Example schedule only; customize before use.

THE HOME MAINTENANCE NOBODY REMINDS YOU TO DO

03 / KNOW WHAT TO DO

Each month, test alarms according to their instructions and check for leaks and unusual appliance sounds. At manufacturer-recommended intervals, inspect/replace HVAC filters, clean dryer lint screens after use and arrange proper vent cleaning. Seasonally, review drainage, gutters and exterior caulking where safe. Schedule qualified service for combustion appliances, electrical faults and roof work. Keep dated receipts and avoid unsafe ladder or roof tasks.

DECISION CHECK

Routine accessible cleaning

→

owner maintenance when safe.

Water intrusion, exposed wiring, combustion appliance concerns or structural damage

→

qualified service.

FIELD TOOL

Maintenance log columns: item, manufacturer interval, last completed, next due, evidence/photo, contractor, cost, notes.

Include smoke/CO alarms, HVAC filters, gutters and water-heater guidance as applicable.

STOP / ESCALATE If conditions are dangerous or uncertain, use qualified help.

THE HOME MAINTENANCE NOBODY REMINDS YOU TO DO

04 / PUT IT INTO ACTION

MAINTENANCE REGISTER

Item / location	Manufacturer interval	Last checked	Finding / action	Next due	Professional / receipt

NOTES / NEXT ACTION

UNDERSTAND IT

HOW TO HANDLE A CLOGGED DRAIN OR TOILET SAFELY

A clog can be a local blockage or evidence of a larger drain problem. Repeated backups, sewage odor or multiple fixtures draining poorly can indicate a main-line issue requiring professional help.

IS IT A FIXTURE OR A MAIN LINE?

THREE THINGS TO KNOW

1

Check whether only one fixture is affected.

2

Stop use if sewage is backing up.

3

Identify whether drain chemicals were already used.

IMPORTANT LIMIT

Do not mix cleaners or plunge a drain containing chemical cleaner.

02 / KNOW WHAT TO LOOK FOR

CLOG RESPONSE TREE

ONE DRAIN OR MANY?

ONE SLOW SINK –

Check accessible stopper or trap only if comfortable and safe.

SINK / STOPPER

ONE BLOCKED TOILET –

Stop flushing; use a toilet plunger. Protect floor and avoid overflow.

STOP FLUSHING

MULTIPLE DRAINS / SEWAGE –

Stop water use and contact a plumber / building management promptly.

MULTIPLE DRAINS

FIELD RECORD

Record: fixture _____

/ symptoms _____

/ actions tried _____

/ who was called _____

EXAMPLE / REFERENCE ONLY. CHECK YOUR LOCAL REQUIREMENTS AND EQUIPMENT.

17 DRAIN OR TOILET CLOG

MATCH THE SYMPTOM TO THE SAFEST NEXT STEP

01
ONE SLOW SINK

Check accessible stopper debris. Avoid forcing tools into hidden plumbing.

02
TOILET WATER RISING

Stop flushing. If safe, close the toilet supply valve. Use a flange plunger.

03
MULTIPLE DRAINS BACKING UP

Stop water use. Sewage or multiple-fixture backup may need a plumber urgently.

04
CHEMICAL CLEANER ALREADY USED

Do not plunge or open the trap where cleaner may splash. Follow the label and call for help.

NEVER MIX DRAIN CHEMICALS

Wear appropriate protection. For sewage backups, keep people away and seek professional assistance.

HOW TO HANDLE A CLOGGED DRAIN OR TOILET SAFELY

03 / KNOW WHAT TO DO

Stop running water if the fixture may overflow. For a toilet, close the nearby supply stop if safe; avoid flushing again. Use a suitable plunger with a good seal, controlled strokes and protective gloves. For an accessible sink trap, only disassemble if you know how to contain water and restore the seal. Never mix drain chemicals or plunge a drain containing chemical cleaner; splashing can injure you. If multiple drains back up, wastewater is present or repeated attempts fail, stop and call a plumber.

SAFETY CHECK

Never mix drain cleaners with other chemicals or use a plunger after adding a chemical cleaner; splashes can cause injury. Follow product label and call a plumber when needed.

DECISION CHECK

One fixture, no sewage and no chemical exposure	→ cautious mechanical clearing.
Multiple fixtures backing up, sewage or recurring blockage	→ plumber.
Chemical already poured	→ disclose it to anyone working on the drain.

FIELD TOOL

Drain incident record:

fixture, _____ **time,** _____

other affected drains, _____ **chemical products used (if any),** _____

steps attempted, _____ **plumber contacted and recurrence.** _____

STOP / ESCALATE **If conditions are dangerous or uncertain, use qualified help.**

HOME

HOW TO HANDLE A CLOGGED DRAIN OR TOILET SAFELY

04 / PUT IT INTO ACTION

DRAIN TRIAGE

Fixture affected _____

One fixture or several? _____

Overflow / sewage? _____

Water stopped? _____

Plunger attempted safely? _____

Professional called / outcome _____

NOTES / NEXT ACTION

UNDERSTAND IT

HOW TO READ YOUR UTILITY BILLS AND SPOT UNUSUAL CHARGES

A utility bill combines consumption, billing period, rates, fixed fees, taxes and sometimes estimated readings. A higher total does not necessarily mean a higher unit rate.

READ THE CHARGES IN ORDER

THREE THINGS TO KNOW

1 ☐

Confirm the service dates and meter reading.

▶

2 ☐

Separate usage from fixed fees and taxes.

▶

3 ☐

Compare usage and rates with the prior bill.

IMPORTANT LIMIT

A higher total alone does not prove an incorrect rate.

HOME

02 / KNOW WHAT TO LOOK FOR

UTILITY BILL ANATOMY

A TOTAL IS NOT A RATE

CURRENT CHARGES DETAIL

Description	Usage	Rate	Amount
Electricity Supply	1,021 kWh	$0.112/kWh	$114.35
Delivery Charge	1,021 kWh	$0.018/kWh	$18.38
Other Charges	—	—	$9.63
Taxes & Fees	—		$0.00
Total Current Charges			**$142.36**

ILLUSTRATIVE OBJECT / NOT TO SCALE

USAGE – Compare kWh, therms or gallons and number of billing days.

PRICE – Separate supply rate, delivery charge, fixed fees and taxes.

EXCEPTION – Estimated read? Unusual jump? Request meter / tariff clarification.

FIELD RECORD

Record:

dates / **units** / **rates** / **fees** / **meter read**

EXAMPLE / REFERENCE ONLY. CHECK YOUR LOCAL REQUIREMENTS AND EQUIPMENT.

HOME

GUIDE 18 / OBJECT DECODER

READ THE UTILITY BILL

FICTIONAL DOCUMENT VISUAL / VERIFY ACTUAL TARIFFS

RIVERDALE ELECTRIC

ELECTRICITY STATEMENT

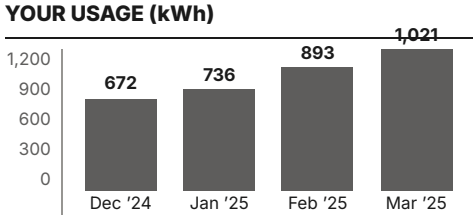
Customer Name: Alex J. Carter
Account Number: 123 456 7890
Service Address: 742 Maple St, Riverton, ST 12345

Billing Period: Mar 1, 2025 – Mar 31, 2025
Bill Date: Apr 3, 2025
Due Date: Apr 24, 2025

ACCOUNT SUMMARY

Previous Balance	$121.45
Payment Received	-$121.45
Balance Forward	$0.00
Current Charges	$142.36
Total Amount Due	**$142.36**

YOUR USAGE (kWh)



CURRENT CHARGES DETAIL

Description	Usage	Rate	Amount
Electricity Supply	1,021 kWh	$0.112/kWh	$114.35
Delivery Charge	1,021 kWh	$0.018/kWh	$18.38
Other Charges	—	—	$9.63
Taxes & Fees	—		$0.00
Total Current Charges			**$142.36**

Compare your usage to previous months.

This is how much electricity you used.

THIS IS THE PRICE PER KWH (KILOWATT-HOUR).

FOUR PLACES TO CHECK

- ☐ **1.** **Service period:** Is this the same number of days as last month?
- ☐ **2.** **Usage:** Compare kWh, not just the amount due.
- ☐ **3.** **Rates and fees:** Separate supply, delivery, taxes and fixed charges.
- ☐ **4.** **Meter status:** Check for an estimated rather than actual reading.

Example only. The pictured bill is fictional and is not a rate or tax guide.

HOME

HOW TO READ YOUR UTILITY BILLS AND SPOT UNUSUAL CHARGES

03 / KNOW WHAT TO DO

Verify the address, dates and meter reading. Compare usage with prior periods, weather and household changes. If a bill is estimated, ask when an actual read will occur and how adjustments work. Investigate persistent water usage with fixtures off or unexpectedly high electricity usage without touching unsafe equipment. Contact the utility through its official number to request a line-item explanation, meter review, assistance program or payment arrangement before the deadline.

DECISION CHECK

Higher usage →
review weather, equipment and household changes.

Higher unit rate/fees →
inspect tariff and supplier.

Suspected meter/billing error →
request utility review and retain records.

FIELD TOOL

Utility comparison:

period, ... days, ...

meter read type, ... usage, ...

unit price, ... delivery fees, ...

taxes, ... prior period, ...

suspected cause, ... utility case number. .....

HOW TO READ YOUR UTILITY BILLS AND SPOT UNUSUAL CHARGES

04 / PUT IT INTO ACTION

UTILITY BILL AUDIT

Provider / account alias

Period / days

Actual or estimated

Units used / prior comparable period

Usage charges / fixed charges

Question and case number

NOTES / NEXT ACTION

HOME

UNDERSTAND IT

HOW TO UNDERSTAND YOUR HEALTH INSURANCE BEFORE YOU NEED IT

Coverage is a contract with networks, cost sharing, covered services and exceptions. A premium buys coverage but does not mean every visit is free. Terms and plan year matter.

CHECK COVERAGE BEFORE THE VISIT

THREE THINGS TO KNOW

1	**Confirm network status with the plan and provider.**	☐
2	**Review deductible, copay and coinsurance.**	☐
3	**Check prior authorization and referral rules.**	☐

IMPORTANT LIMIT

An insurance card is not a guarantee of payment.

02 / KNOW WHAT TO LOOK FOR

HEALTH PLAN COST PATH

BEFORE THE APPOINTMENT

IS THE PROVIDER IN NETWORK? –

Confirm with your insurer and provider; networks can change.

WHAT COST SHARING APPLIES? –

Check deductible, copay, coinsurance and out-of-pocket maximum.

ANY APPROVAL NEEDED? –

Ask about referrals, prior authorization and service exclusions.

DEDUCTIBLE, COINSURANCE, COPAY / FICTIONAL PLAN

DEDUCTIBLE $1,500 **COINSURANCE** 20% **OFFICE COPAY** $30 **OUT-OF-POCKET MAX** $5,000

DEDUCTIBLE

What you pay for covered care before the plan starts to pay.

$1,000 allowed for a scan; deductible not yet met.

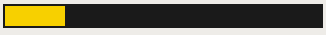
YOU $1,000 **PLAN $0**

Some services, like preventive care, may be covered first.

COINSURANCE

Your percentage share after the deductible is met.

Same $1,000 scan, deductible met: 20% × $1,000.



YOU $200 **PLAN $800**

COPAY

A fixed amount for a covered service, such as an office visit.

$150 allowed for a visit; $30 copay.

YOU $30 **PLAN $120**

Some plans apply the deductible first.

OUT-OF-POCKET MAXIMUM – Once your deductible, copays and coinsurance for in-network covered care reach $5,000 in a plan year, the plan pays 100% of covered benefits. Premiums, non-covered care, out-of-network care and charges above the allowed amount do not count. Check your plan's Summary of Benefits and Coverage.

FIELD RECORD

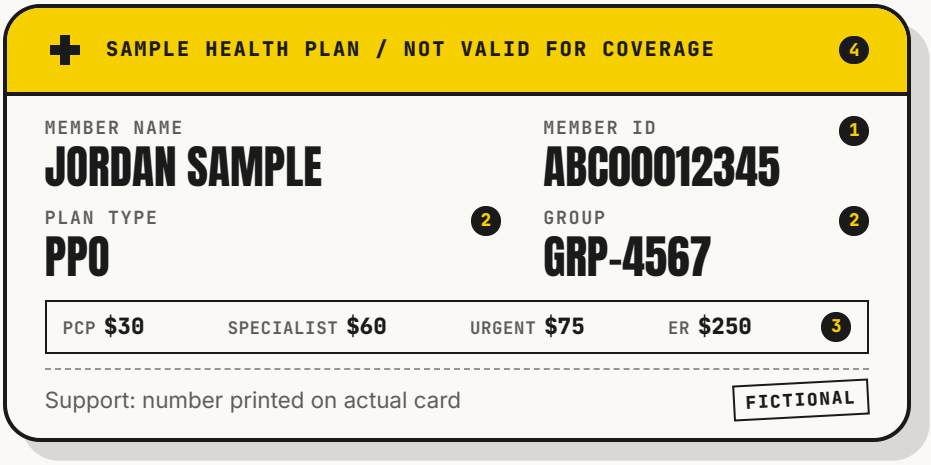
Record:			
plan	/ representative	/ date	/ reference number

EXAMPLE / REFERENCE ONLY.

GUIDE 19 / DOCUMENT DECODER

READ THE INSURANCE CARD

Fictional example; layout and benefits vary by plan.



WHAT THE FIELDS DO

1 MEMBER ID
Helps the plan identify your coverage record.

2 GROUP / PLAN
May identify employer or benefit arrangement; terms differ.

3 COPAY, IF SHOWN
May not apply to every service or location.

4 THE CARD IS NOT A GUARANTEE
Check network status, coverage, deductible, authorization and plan documents before planned care.

EXPLANATION OF BENEFITS / FICTIONAL — THIS IS NOT A BILL (A)

MEMBER JORDAN SAMPLE **SERVICE** MRI, in-network imaging center **PLAN** SAMPLE HEALTH PLAN PPO

SERVICE	PROVIDER CHARGED	PLAN ALLOWED (B)	TO DEDUCTIBLE	COINSURANCE 20%	PLAN PAID	YOU MAY OWE (C)
MRI	$1,800.00	$1,000.00	$600.00	$80.00	$320.00	$680.00

DEDUCTIBLE MET $1,500 of $1,500 **OUT-OF-POCKET** $1,580 of $5,000 (D)

(A) An EOB shows how the plan handled a claim. Wait for the provider's bill and compare.

(B) The most the plan pays for this service. In network, you should not be billed the $800 difference.

(C) $600 to finish the deductible ($900 met earlier) + 20% of the other $400. Your bill should not be higher.

(D) Running totals: deductible now met; $1,580 counts toward the $5,000 out-of-pocket maximum.

HOW TO UNDERSTAND YOUR HEALTH INSURANCE BEFORE YOU NEED IT

03 / KNOW WHAT TO DO

Before care, confirm the provider and facility network status with both provider and insurer; document the date and representative. Ask whether referrals or prior authorization apply and whether the specific service is covered. For planned care, request an estimate and understand that an estimate is not a guarantee. For emergencies, seek needed emergency care rather than delaying for administrative confirmation. Afterward compare the explanation of benefits with the provider bill.

DECISION CHECK

Emergency	Planned service	Denial
→ seek appropriate emergency care.	→ verify provider/facility network, authorization, deductible and estimate.	→ request reason, plan document and appeal instructions.

FIELD TOOL

Coverage call sheet:

plan ID (partial only), _____ **service/CPT if available,** _____ **facility,** _____

clinician, _____ **network confirmation,** _____ **authorization,** _____

deductible/OOP status, _____ **representative,** _____ **date and reference number.** _____

> **Important: Plan coverage, networks, prior authorization, deductibles and appeals vary. Check the current plan documents and insurer information before relying on any example or deadline.**

Before an appointment, obtain the plan's Summary of Benefits and Coverage (SBC). Confirm both clinician and facility network status with the insurer; check referral, prior authorization, covered service and likely patient cost. Keep the confirmation reference number.

COVERAGE AND APPEALS

A denial may be appealed. Read the notice and check your plan rules. Many plans subject to federal appeals rules allow **180 days** to request an internal appeal. For urgent needs, ask about expedited review; eligible denials may qualify for independent external review. Keep copies of notices, records and submissions.

STOP / ESCALATE **Urgent medical need? Ask about expedited review immediately.**

SOURCE: HealthCare.gov – healthcare.gov/appeal-insurance-company-decision/internal-appeals/

HOW TO UNDERSTAND YOUR HEALTH INSURANCE BEFORE YOU NEED IT

04 / PUT IT INTO ACTION

COVERAGE QUICK CARD

Insurer / plan year	**Member portal and phone**
Deductible / OOP max	**Primary care / specialists**
Urgent care / emergency guidance	**Prior authorization questions**

NOTES / NEXT ACTION

UNDERSTAND IT

HOW TO READ A MEDICAL BILL AND SPOT POTENTIAL ERRORS

A medical bill is the provider's request for payment; an explanation of benefits (EOB) is an insurer's processing statement, not itself a bill. Compare both before paying disputed amounts.

RECONCILE BEFORE YOU PAY

THREE THINGS TO KNOW

1. Match the provider, date and services. ☐
2. Compare the bill with the finalized EOB. ☐
3. Ask about adjustments, payments and appeals. ☐

IMPORTANT LIMIT

An EOB is not a bill; discrepancies require verification.

02 / KNOW WHAT TO LOOK FOR

MEDICAL BILL RECONCILIATION

BILL VS. EOB

MATCH THE SERVICE — Confirm provider, date, procedure and patient on both documents.

MATCH THE AMOUNTS — Compare allowed amount, insurer payment, patient responsibility and prior payments.

DIFFERENCE? — Request an itemized bill and written explanation before resolving a disputed amount.

FIELD RECORD

Record:

bill total	/ EOB share	/ payments	/ discrepancy

EXAMPLE / REFERENCE ONLY.

20 / MATCH THE MEDICAL BILL

ILLUSTRATIVE EXAMPLE / NOT A REAL CLAIM

SAME SERVICE. TWO DOCUMENTS.

PROVIDER STATEMENT	
Original charge	$250
Insurance payment	-$140
Prior patient payment	-$20
Adjustment shown	$0
Balance requested	$90

INSURER EOB	
Original charge	$250
Allowed amount	$180
Contractual adjustment	$70
Plan payment	$140
Patient responsibility	$40

$40 TOTAL PATIENT SHARE - $20 ALREADY PAID = $20 DUE

$90 REQUESTED - $20 CORRECT REMAINDER = $70 TO RECONCILE

WHAT TO CHECK BEFORE PAYING

- [ ] 1 Confirm the claim is finalized and all service details match.
- [ ] 2 Ask why the provider has not applied the $70 contractual adjustment.
- [ ] 3 Verify that the $20 earlier patient payment was credited.
- [ ] 4 Ask for a corrected statement; check network and plan terms.

THE DIFFERENCE IS NOT PROOF OF FRAUD.

An EOB is not a bill. Confirm adjustments before paying.

HOW TO READ A MEDICAL BILL AND SPOT POTENTIAL ERRORS

03 / KNOW WHAT TO DO

Request an itemized bill and EOB. Compare dates, services, amounts and insurance processing. Ask the provider billing office to explain discrepancies and pause collections while a timely review is pending if possible. Contact the insurer about claim processing, appeal procedures and deadlines. Ask whether financial assistance, payment plans or applicable surprise-billing protections may apply; do not assume every charge qualifies. Keep all case numbers and correspondence.

DECISION CHECK

- **EOB still processing** → dispute questionable charges promptly; confirm due dates and preserve appeal rights.
- **Do not ignore undisputed balances.**
- **Final EOB and bill disagree** → contact billing and insurer.
- **Collections threat** → request validation and preserve applicable dispute deadlines.

FIELD TOOL

Bill reconciliation:

service date,	provider,	billed,	allowed,	insurer paid,	adjustment,	patient responsibility,	already paid,	discrepancy and case number.

BILL REVIEW

An Explanation of Benefits (EOB) is an insurer's record of how a claim was processed; it is not itself a bill. Compare the provider invoice against the EOB and your plan documents. If the figures do not match or a charge seems unfamiliar, ask the provider for an itemized bill and ask the insurer to explain the claim before assuming the balance is correct. Save correspondence and avoid sending sensitive health information through unsecured channels.

CMS / Check your medical bill for errors

HOW TO READ A MEDICAL BILL AND SPOT POTENTIAL ERRORS

04 / PUT IT INTO ACTION

BILL RECONCILIATION

Provider / date	
Billed	
Contractual adjustment	
Insurance paid	
Patient amount	
Question / dispute deadline / case	

NOTES / NEXT ACTION

UNDERSTAND IT

HOW TO ORGANIZE YOUR IMPORTANT DOCUMENTS SO YOU CAN ACTUALLY FIND THEM

FIND IT FAST. STORE IT SAFELY.

The goal is retrieval in minutes without making identity theft easier. Separate originals that must be protected from copies needed during an emergency.

THREE THINGS TO KNOW

1

Separate irreplaceable originals from copies.

☐

2

Use consistent categories and file names.

☐

3

Protect access with strong authentication.

☐

IMPORTANT LIMIT

Avoid storing sensitive documents in an unprotected shared folder.

02 / KNOW WHAT TO LOOK FOR

DOCUMENT FINDER

KEEP A SAFE INDEX

IDENTITY —

Store copies of IDs and vital records in a secure location.

MONEY + HEALTH —

Group policies, taxes, financial records and medical information separately.

ACCESS PLAN —

Protect backups and tell a trusted person how to locate essentials.

FIELD RECORD

Record: _____ document / _____ storage place / _____ renewal date / _____ backup

EXAMPLE / REFERENCE ONLY.

BUILD A DOCUMENT INDEX

STORE SECURELY / FIND QUICKLY

FIELD REFERENCE / PRACTICAL EXAMPLE

A SIMPLE FOLDER SYSTEM

01
IDENTITY
IDs, passports, birth and marriage records

02
MONEY & TAXES
Tax returns, account references, insurance policies

03
HOME & VEHICLE
Lease or deed, warranty, registration, titles

04
HEALTH & FAMILY
Insurance information, care directives, emergency contacts

SECURITY RULE

Keep originals in a secure location. Use strong authentication and encrypted storage for digital copies. Do not keep passwords or full account numbers on a shared index.

HOW TO ORGANIZE YOUR IMPORTANT DOCUMENTS SO YOU CAN ACTUALLY FIND THEM

03 / KNOW WHAT TO DO

Use a locked, fire-resistant storage option appropriate to the documents and encrypted digital storage with strong authentication. Scan documents when lawful and useful; name files consistently: YYYY-MM-DD_Category_Description. Share access instructions with a trusted person through a secure method. Review the index every six months and after major life changes. Follow record-retention rules for taxes and legal documents rather than discarding by a blanket schedule.

DECISION CHECK

- **Original required** → retrieve securely and return after use.
- **Copy accepted** → share minimum necessary.
- **Missing original** → use issuing agency's official replacement process.

FIELD TOOL

Document index:

document name,	owner,	original location,
encrypted backup location,	expiry/renewal,	issuing agency,
replacement link;		

do not list passwords or full ID numbers.

HOW TO ORGANIZE YOUR IMPORTANT DOCUMENTS SO YOU CAN ACTUALLY FIND THEM

04 / PUT IT INTO ACTION

DOCUMENT LOCATOR

Document category	
Original location	
Secure digital copy: yes/no	
Expiration / review date	
Replacement agency / URL	
Trusted access plan	

NOTES / NEXT ACTION

UNDERSTAND IT

WHAT TO KNOW BEFORE SIGNING A CONTRACT

A signature can create obligations beyond the headline price. Terms that matter include scope, cancellation, renewal, payment timing, dispute resolution and what happens when something goes wrong.

READ BEYOND THE HEADLINE PRICE

THREE THINGS TO KNOW

1. Identify the full term and total obligation. ☐
2. Locate renewal, cancellation and fee terms. ☐
3. Keep a dated copy of the signed agreement. ☐

IMPORTANT LIMIT Contract rights vary by jurisdiction; seek advice for consequential terms.

02 / KNOW WHAT TO LOOK FOR

CONTRACT RED-FLAG MAP

READ BEFORE SIGNING

TOTAL OBLIGATION –

Price × term plus fees; check deposits and price changes.

EXIT TERMS –

Find auto-renewal, notice deadlines, penalties and refunds.

DISPUTES + SCOPE –

Check deliverables, warranties, governing law and dispute procedures.

FIELD RECORD

Record:		
total cost	/ renewal date	/ cancellation method

EXAMPLE / REFERENCE ONLY.

22 / BEFORE YOU SIGN

FICTIONAL SERVICE AGREEMENT / MARK THE OBLIGATIONS

SERVICE AGREEMENT / EXCERPT

Sample only | Parties and terms are invented

01 TERM
Starts Nov 1; continues for 12 months.

02 PRICE
Customer pays $89 per month, billed monthly.

03 AUTOMATIC RENEWAL
Renews for another 12 months unless written notice arrives at least 30 days before the term ends.

04 EARLY CANCELLATION
Illustrative early-termination charge: $150.

05 DOCUMENTATION
Save the signed contract and proof of any notice sent.

DO THE MATH

12 × $89 = $1,068 before taxes or other charges. Renewal and cancellation terms can change your total obligation.

GUIDE 22 / ANNOTATED FIELD REFERENCE

Not legal advice; enforceability varies by location.

WHAT TO KNOW BEFORE SIGNING A CONTRACT

03 / KNOW WHAT TO DO

Read the entire agreement and request a complete copy before signing. Compare written scope with what was discussed; ask for changes in writing. Calculate the full cost including recurring fees and cancellation charges. Do not sign under artificial urgency or leave blanks for later. For high-value, property, employment or complex legal agreements, obtain qualified legal review. Save the signed version and proof of notices or cancellation.

DECISION CHECK

Unclear price, renewal, deliverables or dispute terms → ask for clarification in writing before signing.

Pressure to sign immediately → pause.

FIELD TOOL

Contract review:

parties,	scope,	start/end,
total minimum cost,	payment schedule,	renewal notice,
cancellation method,	liability,	data ownership,
dispute venue,	unresolved questions.	

WHAT TO KNOW BEFORE SIGNING A CONTRACT

04 / PUT IT INTO ACTION

CONTRACT REVIEW

Parties / effective date

What is delivered / deadline

Total and recurring cost

Renewal / cancellation window

Dispute / liability clauses to ask about

Copy stored

NOTES / NEXT ACTION

UNDERSTAND IT

HOW TO PROTECT YOURSELF FROM IDENTITY THEFT AND SCAMS

Fraud often begins with a believable message designed to make you act before checking. Verification is a separate step, not a feeling that the sender sounds legitimate.

VERIFY THROUGH A SECOND CHANNEL

THREE THINGS TO KNOW

1

Do not use the link in an unexpected message.

2

Find the company's official contact yourself.

3

Secure accounts if information was disclosed.

IMPORTANT LIMIT

Urgency and a familiar logo are not proof of authenticity.

02 / KNOW WHAT TO LOOK FOR

SCAM MESSAGE DECODER

STOP / VERIFY / SECURE

UNEXPECTED URGENCY –

Threats, prizes and immediate payment demands are warning signs.

LINK OR REQUEST –

Do not use a message link; contact the institution through a known channel.

ALREADY RESPONDED? –

Change affected credentials, contact the institution and report fraud.

FIELD RECORD

Record:

sender	/ screenshot	/ account actions	/ report ID

EXAMPLE / REFERENCE ONLY.

23 / SPOT THE SCAM

FICTIONAL TEXT MESSAGE / VERIFY THROUGH OFFICIAL CHANNELS

MESSAGES

Unknown sender

SECURITY ALERT: Your bank account is locked. Verify immediately at secure-account-review.example to prevent a fee. Reply with your login code.

URGENT THREAT

UNKNOWN LINK

Do not click, reply or share a one-time code.

VERIFY WITHOUT USING THE MESSAGE

- Open the bank app yourself or type its known address.
- Call the number on your physical card if you need help.
- If you shared credentials, secure the account immediately.

GUIDE 23 / ANNOTATED FIELD REFERENCE

The .example domain is reserved for documentation.

HOW TO PROTECT YOURSELF FROM IDENTITY THEFT AND SCAMS

03 / KNOW WHAT TO DO

Do not click the message link or use its callback number. Open the official app or independently type the known website; contact the organization using a trusted number. If credentials were exposed, change passwords from a clean device, enable multifactor authentication and review sessions. If financial information or money was lost, contact the institution immediately and report at IdentityTheft.gov or ReportFraud.ftc.gov as appropriate. Consider free credit freezes at all three nationwide bureaus. Preserve screenshots and transaction details.

CREDIT PROTECTION

A credit freeze is free to place or lift and does not lower your credit score. To freeze your files, contact Equifax, Experian and TransUnion separately. A fraud alert is different: contacting one nationwide credit bureau is sufficient for an initial alert because it must notify the others. A freeze does not stop misuse of existing accounts, so continue reviewing statements. If identity theft occurs, report it through IdentityTheft.gov and follow its recovery plan.

DECISION CHECK

Unexpected urgent message	Account compromised	Identity theft suspected
→ independently verify.	→ secure credentials and contact institution.	→ use IdentityTheft.gov and consider credit freezes.

FIELD TOOL

Incident log:

message screenshot, _____ **time,** _____ **claimed sender,** _____

links not opened, _____ **accounts checked,** _____ **bank/bureau contacts,** _____

case numbers, _____ **follow-up dates.** _____

HOW TO PROTECT YOURSELF FROM IDENTITY THEFT AND SCAMS

04 / PUT IT INTO ACTION

SCAM INCIDENT LOG

- What happened / time _____
- Account or device affected _____
- Bank/provider contacted _____
- Passwords reset / MFA reviewed _____
- Freeze or report reference _____
- Follow-up date _____

NOTES / NEXT ACTION

LIFE ADMIN

UNDERSTAND IT

HOW TO SET UP A PERSONAL LIFE ADMIN SYSTEM

A life admin system is a repeatable way to capture obligations, find documents and act before deadlines. It should work on a busy week, not require daily spreadsheet maintenance.

MAKE ADMIN WORK REPEATABLE

THREE THINGS TO KNOW

1. Capture tasks in one trusted inbox. ☐
2. Put real deadlines on a calendar. ☐
3. File records and schedule a weekly review. ☐

IMPORTANT LIMIT

The system should remain usable on your busiest week.

02 / KNOW WHAT TO LOOK FOR

LIFE ADMIN WEEKLY LOOP

CAPTURE → SCHEDULE → REVIEW

CAPTURE –

Put bills, tasks, appointments and documents in one inbox.

CALENDAR –

Assign deadlines, reminders and responsible people.

REVIEW –

Once a week, clear the inbox and verify upcoming obligations.

FIELD RECORD

Record: _____ task / _____ owner / _____ due date / _____ next action

EXAMPLE / REFERENCE ONLY.

24 LIFE ADMIN SYSTEM

ONE INBOX. ONE CALENDAR. ONE WEEKLY REVIEW.

A SIMPLE OPERATING SYSTEM FOR REAL LIFE

1 CAPTURE

Put mail, bills, tasks and requests in one trusted inbox.

2 SCHEDULE

Record deadlines with reminders early enough to act.

3 FILE

Store documents securely; keep a searchable index.

4 REVIEW

Set a 15-minute weekly appointment to close open loops.

YOUR 15-MINUTE WEEKLY CHECK

What is due in 7 days? What renews in 30 days? What must be filed, paid or delegated?

HOW TO SET UP A PERSONAL LIFE ADMIN SYSTEM

03 / KNOW WHAT TO DO

> Choose one trusted calendar and one task list. Create reminders ahead of renewals and annual events; use earlier lead times for documents that take weeks to replace. Schedule a 15-minute weekly review and a monthly finance/admin review. Keep a secure document index and a separate protected credential manager. Make a backup plan for illness or travel; do not store passwords in a shared checklist.

DECISION CHECK

- **Deadline with penalty** → prioritize.
- **Recurring predictable task** → calendar and checklist.
- **Sensitive record** → secure storage, not a public shared task board.

FIELD TOOL

Monthly dashboard:

- task,
- owner,
- due date,
- lead reminder,
- document location,
- estimated cost,
- completed date,
- next cycle.

HOW TO SET UP A PERSONAL LIFE ADMIN SYSTEM

04 / PUT IT INTO ACTION

WEEKLY ADMIN DASHBOARD

This week's deadlines

Bills to confirm paid

Calls / forms / appointments

Documents to file

Next month's renewals

One task to delegate

NOTES / NEXT ACTION

UNDERSTAND IT

WHAT TO DO DURING A POWER OUTAGE

First determine whether the outage is limited to your home or affects the neighborhood. Treat downed lines, generator exhaust and spoiled food as major hazards.

PROTECT PEOPLE, POWER, AND FOOD

THREE THINGS TO KNOW

1. Check for immediate hazards and medical needs. ☐
2. Report the outage using an official channel. ☐
3. Track food temperature and outage duration. ☐

IMPORTANT LIMIT

Never run a generator indoors or in an attached garage.

02 / KNOW WHAT TO LOOK FOR

OUTAGE SAFETY CLOCK

TIME + TEMPERATURE

0-4 HOURS –

Keep refrigerator closed; use a thermometer and track the outage.

FREEZER: 24 / 48 HOURS –

Half-full: about 24 h; full: about 48 h, unopened.

GENERATOR PLACEMENT –

Outdoors at least 20 ft from doors, windows and vents; follow manufacturer rules.

FIELD RECORD

Record: start time _____ / food temperatures _____ / utility ticket _____

EXAMPLE / REFERENCE ONLY. CHECK YOUR LOCAL REQUIREMENTS AND EQUIPMENT.

25 / POWER OUTAGE

FOOD SAFETY: THE CLOCK MATTERS

WHEN DOORS STAY CLOSED / APPROXIMATE HOLD TIMES

DURING THE OUTAGE

- Keep refrigerator and freezer doors closed. Track when the power stopped.
- For a long outage, move refrigerated perishables to a cooler with ice and keep at 40 °F or below.
- Use an appliance or food thermometer; time estimates are not a substitute for safe temperatures.

AFTER POWER RETURNS

- Discard refrigerated perishable food after 4 hours without power or another cold source.
- Frozen food may be refrozen or cooked if ice crystals remain or the food is at 40 °F or below.
- Never taste food to judge safety. When in doubt, throw it out.

CRITICAL: A WARM REFRIGERATOR IS NOT A FOOD-SAFETY TEST.

Use temperature and time, not smell or appearance alone.

SOURCE CHECK

USDA FSIS: Keep Your Food Safe During Emergencies
fsis.usda.gov/food-safety/safe-food-handling-and-preparation/emergencies/keep-your-food-safe-during-emergencies

WHAT TO DO DURING A POWER OUTAGE

03 / KNOW WHAT TO DO

Report the outage through the utility's official channel. Use flashlights rather than candles. Keep refrigerator and freezer doors closed; as general federal guidance, a closed refrigerator keeps food safe about four hours, and a full freezer about 48 hours (24 hours half-full), if doors remain closed. Verify temperatures and discard unsafe perishables. Never run a generator, grill or fuel-burning heater indoors or in a garage, even with doors open; place generators outdoors well away from openings per manufacturer guidance. Follow evacuation advice during extreme heat/cold or medical vulnerability.

DECISION CHECK

Downed wire, fire, medical equipment failure or CO alarm → emergency help.

Ordinary outage → report, monitor, conserve food temperature and follow local instructions.

FIELD TOOL

Outage log:

start, _____

utility report ID, _____

medications/equipment affected, _____

refrigerator/freezer temperature if measured, _____

food decisions, _____

restoration time. _____

SAFETY CHECK

If anyone has symptoms of carbon monoxide exposure, get outside and seek emergency assistance. Follow current USDA guidance when deciding which refrigerated or frozen foods to discard.

GENERATOR AND FLOOD SAFETY

Never run a portable generator, grill or fuel-burning device indoors, in a garage or near openings. Keep generators outdoors and follow the manufacturer's separation and exhaust-direction instructions. Never connect a generator directly to household wiring without properly installed transfer equipment and a qualified electrician. Do not touch wet electrical equipment or enter floodwater to reach a breaker.

STOP / ESCALATE **If conditions are dangerous or uncertain, use qualified help.**

WHAT TO DO DURING A POWER OUTAGE

04 / PUT IT INTO ACTION

OUTAGE CARD

Utility reporting number

Outage start / ticket

Medical or mobility needs

Flashlights / power banks location

Food temperature decision

Safe alternate location

NOTES / NEXT ACTION

UNDERSTAND IT

HOW TO BUILD AN EMERGENCY KIT YOU'LL ACTUALLY USE

A kit should support the people and animals in your household during a disruption, not become a closet of expired products. Plan around local hazards and accessibility needs.

BUILD FOR YOUR HOUSEHOLD

THREE THINGS TO KNOW

1

Plan water, food, medicine and lighting.

☐

2

Include accessibility, children and pets.

☐

3

Check expiration dates and storage access.

☐

IMPORTANT LIMIT

Customize supplies for local hazards and actual household needs.

02 / KNOW WHAT TO LOOK FOR

EMERGENCY KIT CALCULATOR

PLAN BY HOUSEHOLD

WATER – People × days × 1 gallon = starting supply in gallons.

+

ESSENTIALS – Food, medicines, light, radio, power, first aid and sanitation.

+

ACCESS – Adapt for infants, disability, pets and local hazards; rotate supplies.

FIELD RECORD

Record:	people × days _____	/ water total _____	/ next rotation date _____

EXAMPLE / REFERENCE ONLY. CHECK YOUR LOCAL REQUIREMENTS AND EQUIPMENT.

26 BUILD THE KIT

WATER FIRST. THEN THE ESSENTIALS.

FIELD REFERENCE / KEEP THIS PAGE HANDY

STARTING WATER SUPPLY CALCULATOR

People in household _____

Days to prepare for
3 or more (Ready.gov says several days)

PEOPLE × DAYS × 1 GALLON = GALLONS

Example: 4 people × 3 days × 1 gallon = 12 gallons

Plan more for heat, illness, pregnancy or other needs.

KIT INVENTORY / CHECK WHAT YOU HAVE

- [ ] Water + shelf-stable food
- [ ] Flashlights + extra batteries
- [ ] First-aid supplies
- [ ] Necessary medicines
- [ ] Chargers / power banks
- [ ] Copies of key documents
- [ ] Pet / infant supplies
- [ ] Cash and local maps

STORAGE CHECK

Store supplies where they can be reached; review expiration dates.

PLAN FOR YOUR HOUSEHOLD

Include mobility, medical, dietary and communication needs.

KNOW WHAT TO DO

MAKE IT USABLE

Build, locate, rotate and practice.

01

STOCK

Start with water, food, light, radio, first aid and sanitation. Add infant, medical, disability and pet needs.

02

SEPARATE

Store a home kit and a smaller portable go-bag. Keep both in places household members can reach safely.

03

ROTATE

Review twice a year and after use. Track batteries, expiration dates and changing medication needs.

04

PRACTICE

Make sure everyone knows where supplies are and what to take when authorities direct evacuation.

DON'T MISS THIS

Keep essential medication accessible and follow the prescriber or pharmacist for safe storage and emergency backup planning.

HOW TO BUILD AN EMERGENCY KIT YOU'LL ACTUALLY USE

04 / PUT IT INTO ACTION

KIT INVENTORY

- [ ] **Household people / pets**
- [ ] **Water days and amount**
- [ ] **Food and can opener**
- [ ] **Medicines / special needs**
- [ ] **Lighting / radio / chargers**
- [ ] **Next rotation date**

NOTES / NEXT ACTION

UNDERSTAND IT

WHAT TO DO WHEN A SMOKE OR CARBON MONOXIDE ALARM SOUNDS

Smoke and carbon monoxide alarms warn about different threats. CO is invisible and odorless; symptoms can resemble illness. Never assume an alarm is a false positive because you see nothing.

RECOGNIZE THE THREAT

SMOKE / FIRE
Exit. Call from outside.

CO ALARM
Fresh air. Call for help.

THREE THINGS TO KNOW

1. Smoke or suspected fire: get outside. ☐
2. CO alarm: move to fresh air outdoors. ☐
3. Call emergency services from a safe location. ☐

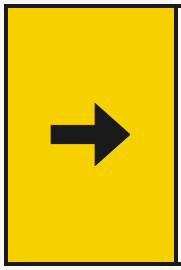
IMPORTANT LIMIT

Do not reenter until emergency responders say it is safe.

02 / KNOW WHAT TO LOOK FOR

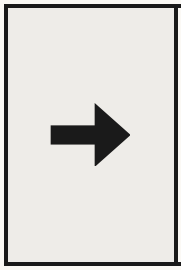
ALARM RESPONSE PATH

GET OUT FIRST



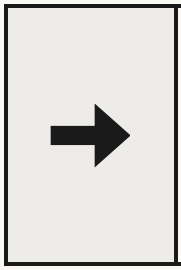
SMOKE OR FIRE –

Leave by safe exit, stay out, call 911 from outside.



CARBON MONOXIDE –

Move to fresh air outdoors; call 911 or local emergency services.



AFTER THE ALARM –

Do not reenter until responders authorize; then arrange inspection.

FIELD RECORD

Record:

alarm type	/ time	/ response	/ professional follow-up

EXAMPLE / REFERENCE ONLY. CHECK YOUR LOCAL REQUIREMENTS AND EQUIPMENT.

27 / SMOKE OR CO ALARM

WHEN THE ALARM SOUNDS / ACTION CARD

ACT FIRST. TROUBLESHOOT LATER.

LEARN THE SOUNDS / MANY ALARMS

SMOKE: 3 BEEPS		Repeating sets of three loud beeps: get out, call 911, stay out.
CO: 4 BEEPS		Repeating sets of four loud beeps: go outside, call 911, stay out.
SINGLE CHIRP		One chirp every 30 or 60 seconds: low battery. Still chirping after a new battery: replace the alarm.

Patterns per NFPA. End-of-life sounds vary by maker; check your model's guide.

SMOKE OR POSSIBLE FIRE

Get everyone outside. Stay outside. Call 911 from a safe location.

CARBON MONOXIDE (CO)

Move everyone to fresh air outside immediately. Call 911. Do not reenter.

UNKNOWN FULL ALARM

Treat it as a real hazard. Leave the building and seek emergency help.

OCCASIONAL CHIRP

When there is no sign of danger, consult the specific device manual for battery or end-of-life signals.

WHAT TO DO WHEN A SMOKE OR CARBON MONOXIDE ALARM SOUNDS

03 / KNOW WHAT TO DO

For a smoke alarm sounding in a possible fire, get everyone outside, close doors behind you if safe, call 911 from outside and stay out. For a CO alarm, move everyone to fresh air immediately, call 911 or emergency services from outside and do not reenter until cleared. Do not silence an alarm and go back to sleep. Arrange professional assessment of fuel-burning appliances and ventilation before returning to normal use.

DECISION CHECK

- **Smoke/fire alarm or CO alarm →** evacuate and call emergency services.
- **Chirp with no hazard →** follow manufacturer maintenance instructions.
- **Never assume an alarm is false without assessment.**

FIELD TOOL

Alarm register:	
room,	type,
model,	installation date,
replacement date,	test instructions,
last test,	emergency meeting location.

ALARM RESPONSE

CRITICAL SAFETY NOTE

Treat a sounding carbon monoxide alarm as an emergency: move everyone into fresh outdoor air, call 911 or the local emergency number, and do not reenter until emergency responders say it is safe. For smoke or fire, get out, stay out and call emergency services from outside. Never assume a sounding alarm is a false alarm without professional assessment.

Sources: CDC – stacks.cdc.gov/view/cdc/47927 · CPSC – cpsc.gov/Safety-Education/Safety-Education-Centers/Carbon-Monoxide-Information-Center/Carbon-Monoxide-Questions-and-Answers

STOP / ESCALATE **If conditions are dangerous or uncertain, use qualified help.**

WHAT TO DO WHEN A SMOKE OR CARBON MONOXIDE ALARM SOUNDS

04 / PUT IT INTO ACTION

ALARM RESPONSE PLAN

Two exits from each sleeping area	**Outdoor meeting place**
911 / local emergency contact	**Alarm model / replacement date**
Household members needing help	**Last drill**

NOTES / NEXT ACTION

UNDERSTAND IT

HOW TO PREPARE FOR SEVERE WEATHER AND EVACUATION

Different hazards demand different actions. A tornado warning, flood evacuation and hurricane shelter decision cannot be handled by one generic rule.

THE HAZARD DETERMINES THE PLAN

TORNADO	FLOOD	EVACUATION
Interior, low room	Higher ground / leave	Follow official route

THREE THINGS TO KNOW

1. Identify your local alert channels. ☐
2. Know shelter and evacuation options. ☐
3. Set transport, medication and contact backups. ☐

IMPORTANT LIMIT

Follow current official instructions; flooding and tornadoes need different responses.

02 / KNOW WHAT TO LOOK FOR

HAZARD-SPECIFIC PLAN

THE ALERT DETERMINES ACTION

TORNADO WARNING –

Move to a small interior room on the lowest safe level; avoid windows.

FLOOD / EVACUATION –

Follow official routes and orders; never drive into floodwater.

HURRICANE / WILDFIRE –

Prepare transport, medications, contacts and evacuation alternatives.

FIELD RECORD

	local alerts	/ shelter	/ route	/ out-of-area contact
Record:				

EXAMPLE / REFERENCE ONLY. CHECK YOUR LOCAL REQUIREMENTS AND EQUIPMENT.

GUIDE 28 / DECISION DECODER

SHELTER OR EVACUATE?

The right response depends on the hazard and official instructions.

TORNADO WARNING

Use a basement if safe from flooding; otherwise choose a small interior room on the lowest safe floor, away from windows.

FLOODING / EVACUATION ORDER

Leave promptly on official routes. Never walk or drive through floodwater.

WILDFIRE / OTHER EVACUATION

Follow local emergency management directions; leave early if ordered.

POWER LOSS / EXTREME TEMPERATURE

Assess medical and temperature risks. Seek an officially designated safe location if needed.

BEFORE THE EVENT

Save local alerts, two destinations, medications, transport options, pet needs and a family contact.

HOW TO PREPARE FOR SEVERE WEATHER AND EVACUATION

03 / KNOW WHAT TO DO

Monitor NOAA/NWS and local emergency management instructions. For tornado warning, shelter in a basement or small interior room on the lowest floor away from windows. For an evacuation order, leave using official routes before conditions deteriorate; bring essential medicines, IDs, chargers and pet supplies. Do not drive through flooded roads. Share your destination and check-in plan. Reenter only when officials say it is safe and watch for electrical, gas and structural hazards.

DECISION CHECK

Evacuation order → leave promptly.

Shelter-in-place instruction → move to advised safe location.

Flooded road → turn around; never drive through floodwater.

FIELD TOOL

Evacuation sheet:

- **official alert sources,** _____
- **two routes,** _____
- **meeting destination,** _____
- **transportation,** _____
- **pets,** _____
- **medications,** _____
- **document bag and contact person.** _____

FLOOD AND EVACUATION

Do not walk, swim or drive through floodwater. Turn around and use an alternate route; even shallow moving water can be dangerous. Follow official evacuation instructions and local alerts. If water is approaching electrical equipment, stay clear and seek professional or emergency guidance rather than entering water to switch off power.

Primary reference: https://www.ready.gov/floods

STOP / ESCALATE **If conditions are dangerous or uncertain, use qualified help.**

HOW TO PREPARE FOR SEVERE WEATHER AND EVACUATION

04 / PUT IT INTO ACTION

EVACUATION CARD

- Alert source / county
- Zone and primary route
- Backup route / shelter
- Go-bag location
- Pet and transport plan
- Out-of-area contact

NOTES / NEXT ACTION

UNDERSTAND IT

WHAT TO DO WHEN YOUR PHONE, WALLET, OR IMPORTANT DOCUMENTS GO MISSING

A missing item can create both immediate practical problems and a fraud risk. The order matters: secure access first, then replace items and monitor accounts.

SECURE ACCESS BEFORE REPLACING

THREE THINGS TO KNOW

1	Lock or locate the missing device if possible. ☐
2	Freeze cards and report unauthorized activity. ☐
3	Replace ID and update compromised credentials. ☐

IMPORTANT LIMIT

Do not approach a suspected thief to recover a tracked device.

02 / KNOW WHAT TO LOOK FOR

MISSING-ITEM RESPONSE

SECURE BEFORE REPLACING

PHONE MISSING –

Use account tools to lock device; revoke sessions when needed.

WALLET MISSING –

Freeze cards, report suspicious charges, replace ID through official channels.

DOCUMENTS MISSING –

Identify fraud exposure, secure accounts and monitor for misuse.

FIELD RECORD

Record:	affected accounts	/ action	/ time	/ report number
	_____	_____	_____	_____

EXAMPLE / REFERENCE ONLY. CHECK YOUR LOCAL REQUIREMENTS AND EQUIPMENT.

29 / LOST WALLET: ACTION CARD

ILLUSTRATIVE RESPONSE WORKSHEET

FIRST: STOP NEW DAMAGE.

01 LOCK YOUR CARDS
Use your bank app or call the issuer using a known number. ☐

02 CHECK TRANSACTIONS
Report unauthorized charges promptly; note dates and case numbers. ☐

03 SECURE YOUR ACCOUNTS
Change exposed passwords and review MFA and recovery options. ☐

04 REPLACE IDENTIFICATION
Follow your state or issuing agency replacement process. ☐

SAVE OFFLINE: issuer and carrier numbers, recovery codes and essential ID details. Store this information securely in a locked location, separate from your everyday wallet.

KNOW WHAT TO DO

LOCK. REPORT. REPLACE.

Work from immediate risk to recovery.

01 SECURE

Lock or report missing cards with their issuers. For a missing phone, use the official remote find/lock service and secure important accounts.

02 REPORT

Contact the carrier and the correct government ID issuer. Report suspected theft to police when appropriate; retain confirmation numbers.

03 MONITOR

Review transactions and accounts. If personal data could be used to open new credit, consider free freezes at all three credit bureaus.

TWO DIFFERENT PROTECTIONS

A credit freeze can help block new credit accounts; it does not replace reporting a missing bank card or disputing fraudulent charges.

Official recovery guidance: IdentityTheft.gov

WHAT TO DO WHEN YOUR PHONE, WALLET, OR IMPORTANT DOCUMENTS GO MISSING

04 / PUT IT INTO ACTION

REPLACEMENT TRACKER

	Item / last seen	
	Account/device locked	
	Issuer/carrier contacted	
	Report/reference number	
	Replacement ordered	
	Fraud monitoring follow-up	

NOTES / NEXT ACTION

UNDERSTAND IT

HOW TO CREATE A FAMILY EMERGENCY COMMUNICATION PLAN

During a crisis, mobile networks may be congested and household members may be separated. A plan should say who contacts whom, where to meet and what happens if a phone is unavailable.

PLAN FOR SEPARATION

THREE THINGS TO KNOW

1

Choose near-home and out-of-area meeting places.

☐

2

Assign an out-of-area contact.

☐

3

Practice a simple text check-in routine.

☐

IMPORTANT LIMIT

Follow official evacuation orders instead of traveling to a planned meeting place.

02 / KNOW WHAT TO LOOK FOR

FAMILY CHECK-IN SYSTEM

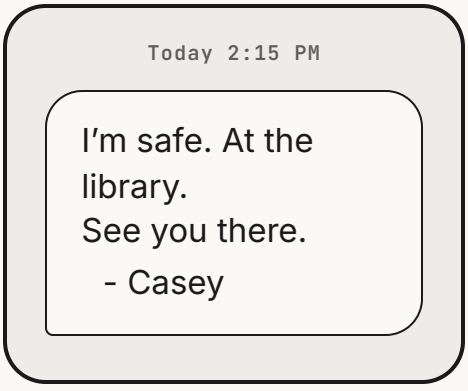
ONE MESSAGE; TWO BACKUPS

PRIMARY CHECK-IN –

Text: I am safe / location / next destination / time.

NO PHONE SERVICE –

Follow your prearranged safe meeting plan. Try a landline or another available way to reach your out-of-area contact.



ILLUSTRATIVE OBJECT / NOT TO SCALE

OFFICIAL EVACUATION –

Follow orders instead of going to a meeting location in danger.

FIELD RECORD

Record:

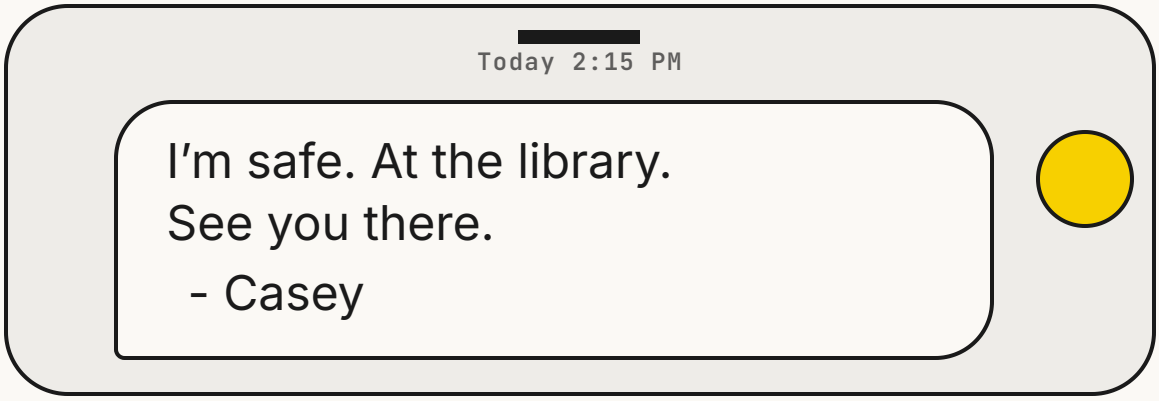
two meeting points	/ contact	/ backup communication

EXAMPLE / REFERENCE ONLY. CHECK YOUR LOCAL REQUIREMENTS AND EQUIPMENT.

GUIDE 30 / OBJECT DECODER

PLAN HOW TO RECONNECT

ILLUSTRATIVE PHONE MESSAGE / BACKUP ROUTES



A SHORT CHECK-IN IS EASIER TO SEND

01 OUT-OF-AREA CONTACT

Choose one trusted person outside the immediate region who can relay updates.

02 TWO MEETING PLACES

Pick one near home and one outside your neighborhood. Confirm that both are safe and accessible.

03 BACKUP COMMUNICATION

Save important numbers on paper. Texts may get through when calls cannot, but do not depend on one method.

SAMPLE CHECK-IN

“I am safe at [location]. I am with [people]. Next update at [time].”

KNOW WHAT TO DO

SHARE. CHECK IN. PRACTICE.

A working plan does not depend on one phone.

01 PRINT THE CONTACTS

Give each household member an age-appropriate card with a contact number, meeting points and caregiver instructions.

02 SET A CHECK-IN RULE

Agree when to send a short text, who relays status and how to respond if cellular networks are congested.

03 PRACTICE AND REVIEW

Practice the plan twice a year. Review it after a move, school change or phone-number change. Include children, caregivers and accessibility needs.

WHEN COMMUNICATIONS FAIL

Use the prearranged plan only when travel is safe and consistent with official instructions. Children should follow their school or caregiver's safety procedure.

HOW TO CREATE A FAMILY EMERGENCY COMMUNICATION PLAN

04 / PUT IT INTO ACTION

FAMILY CONTACT CARD

Near-home meeting spot

Out-of-area meeting spot

Primary / backup contact

School pickup plan

Text check-in message

Last practice / next review

NOTES / NEXT ACTION

QUICK REFERENCE

KNOW YOUR RIGHTS

Federal consumer guidance / practical checkpoints

CREDIT CARD BILLING ERRORS

Contact the issuer promptly. For federal Fair Credit Billing Act protections, send a qualifying written billing-error notice so it arrives within 60 days after the issuer sent the first statement showing the error. Use the billing-inquiries address, which may differ from the payment address. Continue paying undisputed amounts.

SOURCE: CFPB - consumerfinance.gov/consumer-tools/credit-cards/how-to-fix-mistakes-in-your-credit-card-bill/

HEALTH INSURANCE DOCUMENTS

A plan Summary of Benefits and Coverage (SBC) helps explain cost-sharing and covered services. An insurance card alone does not establish whether a service is covered or what you will owe. Confirm current network and authorization rules with the plan.

SOURCE: HealthCare.gov - healthcare.gov/health-care-law-protections/summary-of-benefits-and-coverage/

BILL VERSUS EXPLANATION OF BENEFITS

Compare service date, provider, payments, allowed amount and patient responsibility. Ask the insurer and provider to reconcile differences before assuming the provider balance is correct.

SOURCE: CMS - cms.gov/initiatives/your-patient-rights/medical-bill-rights/get-help/guides-resources/read-explanation-benefits

These notes supplement the guides. Individual rights, deadlines and coverage depend on the facts and applicable law.

QUICK REFERENCE

EMERGENCY ACTIONS

Federal safety guidance / respond to the hazard

CARBON MONOXIDE ALARM

Leave the building immediately and call 911 from outside. Never run generators or other gasoline-powered engines indoors, in garages or within 20 feet of a window, door or vent. Do not return until responders say it is safe.

SOURCE: CDC – stacks.cdc.gov/view/cdc/47927/ · CPSC – cpsc.gov/.../Carbon-Monoxide-Questions-and-Answers

FAMILY COMMUNICATION PLAN

Plan how household members will contact each other if separated. Include an out-of-area contact, meeting places and backup ways to receive alerts. Practice the plan and adapt it to household needs.

SOURCE: FEMA - ready.gov/plan

POWER OUTAGE FOOD SAFETY

Keep appliance doors shut. As general guidance, a closed refrigerator holds food safely about 4 hours; a full freezer about 48 hours, half-full about 24 hours. Use temperature measurements and discard unsafe perishables.

SOURCE: USDA Food Safety and Inspection Service - fsis.usda.gov/food-safety/safe-food-handling-and-preparation/emergencies/keep-your-food-safe-during-emergencies

For immediate threats, follow local emergency officials. General reference material cannot substitute for incident-specific instructions.

SOURCES

WHERE THE KEY FIGURES COME FROM

Guide 01

/ CREDIT-CARD BILLING ERROR NOTICE

Received within 60 days of the first statement showing the error; use the designated billing-inquiries address; undisputed charges remain payable.

Guide 01

/ ISSUER RESPONSE AND RESOLUTION

Generally acknowledges within 30 days and resolves within two billing cycles, no later than 90 days.

Guide 25

/ UNOPENED REFRIGERATOR

About 4 hours with the door closed.

Guide 25

/ FULL / HALF-FULL FREEZER

Approximately 48 hours full, 24 hours half full, with door closed.

Guide 25

/ FOOD SAFETY AFTER AN OUTAGE

Never taste food to determine safety; check time and temperature.

Official source links are listed on the following page.

SNTU / SOURCE LINKS

↗ CREDIT-CARD BILLING ERROR NOTICE

https://www.consumerfinance.gov/consumer-tools/credit-cards/how-to-fix-mistakes-in-your-credit-card-bill/

↗ ISSUER RESPONSE AND RESOLUTION

https://www.consumerfinance.gov/rules-policy/regulations/1026/13/

↗ UNOPENED REFRIGERATOR

https://www.fsis.usda.gov/food-safety/safe-food-handling-and-preparation/emergencies/keep-your-food-safe-during-emergencies

↗ FULL / HALF-FULL FREEZER

https://www.fsis.usda.gov/food-safety/safe-food-handling-and-preparation/emergencies/keep-your-food-safe-during-emergencies

↗ FOOD SAFETY AFTER AN OUTAGE

https://www.fsis.usda.gov/food-safety/safe-food-handling-and-preparation/emergencies/keep-your-food-safe-during-emergencies

IMPORTANT NOTICE

This manual provides general educational information only. It is not legal, financial, tax, insurance, medical, or professional trade advice, and it does not create a professional relationship. Laws, regulations, products, vehicles, and home systems vary by location and change over time. Check current official sources, your own documents and owner's manuals, and your providers before acting. For electrical, gas, structural, vehicle-safety, or other hazardous work, use a qualified licensed professional. In an emergency, call 911. You are responsible for how you use this information. To the fullest extent permitted by law, the author and publisher disclaim liability for any loss, damage, or injury arising from its use.

Scope: These source notes address five selected claims from Guides 01 and 25.

REFERENCES BY GUIDE

OFFICIAL SOURCES / 1 OF 2

Official sources behind the guidance in each guide. Checked on October 20, 2026. Laws, programs and web addresses change; check the current version before relying on them.

FRONT MATTER

Toyota Motor Sales (manufacturer): Camry Owner's Manual OM06259U (U.S., pub. May 2022) assets.sia.toyota.com/publications/en/om-s/OM06259U/pdf/OM06259U.pdf

FHWA (U.S. DOT): Sampling of Example Language from State Driver Manuals (Traffic Incident Management) ops.fhwa.dot.gov/tim/timtoolbox/products/sample_lang.htm

G01 · CREDIT CARD STATEMENTS

CFPB (12 CFR 1026.7, Regulation Z): § 1026.7 Periodic statement consumerfinance.gov/rules-policy/regulations/1026/7/

CFPB: How to fix mistakes in your credit card bill consumerfinance.gov/consumer-tools/credit-cards/how-to-fix-mistakes-in-your-credit-card-bill/

CFPB (12 CFR 1026.13, Regulation Z): § 1026.13 Billing error resolution consumerfinance.gov/rules-policy/regulations/1026/13/

G02 · CREDIT SCORES

CFPB: How do I dispute an error on my credit report? consumerfinance.gov/ask-cfpb/how-do-i-dispute-an-error-on-my-credit-report-en-314/

CFPB: What is a credit score? consumerfinance.gov/ask-cfpb/what-is-a-credit-score-en-315/

CFPB: How do I get and keep a good credit score? consumerfinance.gov/ask-cfpb/how-do-i-get-and-keep-a-good-credit-score-en-318/

G03 · PAY STUBS

IRS: Topic no. 751, Social Security and Medicare withholding rates irs.gov/taxtopics/tc751

IRS: About Form W-4, Employee's Withholding Certificate irs.gov/forms-pubs/about-form-w-4

U.S. Department of Labor, WHD: How to File a Complaint dol.gov/agencies/whd/contact/complaints

G04 · LOAN COSTS

CFPB: What is the difference between a loan interest rate and the APR? consumerfinance.gov/ask-cfpb/what-is-the-difference-between-a-loans-interest-rate-and-its-apr-en-733/

CFPB (12 CFR 1026.18, Regulation Z): § 1026.18 Content of disclosures consumerfinance.gov/rules-policy/regulations/1026/18/

G05 · EMERGENCY FUNDS

CFPB: An essential guide to building an emergency fund consumerfinance.gov/an-essential-guide-to-building-an-emergency-fund/

G06 · BANK ACCOUNT REVIEWS

CFPB (12 CFR 1005.6, Regulation E): § 1005.6 Liability of consumer for unauthorized transfers consumerfinance.gov/rules-policy/regulations/1005/6/

CFPB (12 CFR 1005.3, Regulation E): § 1005.3 Coverage consumerfinance.gov/rules-policy/regulations/1005/3/

FTC: Lost or Stolen Credit, ATM, and Debit Cards consumer.ftc.gov/articles/lost-or-stolen-credit-atm-and-debit-cards

G07 · DASHBOARD WARNING LIGHTS

Toyota Motor Sales (manufacturer): Camry Owner's Manual OM06259U (U.S., pub. May 2022) (see front matter)

NHTSA: Tire Safety Ratings and Awareness (TireWise) nhtsa.gov/vehicle-safety/tires

U.S. EPA (NEPIS): Do You Drive a 1996 or Newer Car or Light Truck? (OBD fact sheet) nepis.epa.gov/Exe/ZyPURL.cgi?Dockey=P1002K2N.TXT

Kia (manufacturer): Dashboard Warning Lights: warning and indicator icons (UK guide) kia.com/content/dam/kwcms/kme/uk/en/assets/static/owners/service-maintenance/Kia_Dashboard_Warning_Lights.pdf

eCFR (49 CFR Part 571): Federal Motor Vehicle Safety Standards: FMVSS 101 controls and displays, 126 stability control, 135 brakes, 138 tire pressure monitoring, 208 occupant crash protection ecfr.gov/current/title-49/subtitle-B/chapter-V/part-571

Nissan (manufacturer): X-Trail Owner's Manual (UK, 2024): Slip indicator light nissan.co.uk/owners/car-repair/car-owner-manual/manuals/iom/xtrail/0t33/e1/2024/slip-indicator-light-1.shtml

G08 · TIRE INSPECTIONS

NHTSA: Tire Safety Ratings and Awareness (TireWise) (see G07)

Toyota Motor Sales (manufacturer): Camry Owner's Manual OM06259U (U.S., pub. May 2022) (see front matter)

eCFR (49 CFR Part 571): FMVSS 110 Tire selection and rims (tire placard) (see G07)

eCFR (49 CFR 574.5): Tire identification requirements (DOT code, week and year) ecfr.gov/current/title-49/subtitle-B/chapter-V/part-574/section-574.5

G09 · CAR WON'T START

Toyota Motor Sales (manufacturer): Camry Owner's Manual OM06259U (U.S., pub. May 2022) (see front matter)

NHTSA: Electric and Hybrid Vehicles: Battery, Charging & Safety nhtsa.gov/vehicle-safety/electric-and-hybrid-vehicles

Toyota Motor Sales (manufacturer): Prius v Owner's Manual OM47784U (hybrid) assets.sia.toyota.com/publications/en/om-s/OM47784U/pdf/OM47784U.pdf

G10 · MAINTENANCE SCHEDULES

FTC: Auto Repair Basics consumer.ftc.gov/articles/auto-repair-basics

Toyota Motor Sales (manufacturer): Camry Owner's Manual OM06259U (U.S., pub. May 2022) (see front matter)

NHTSA: Tire Safety Ratings and Awareness (TireWise) (see G07)

G11 · MECHANIC'S ESTIMATES

FTC: Auto Repair Basics (see G10)

G12 · AFTER A CAR ACCIDENT

FHWA (U.S. DOT): Sampling of Example Language from State Driver Manuals (Traffic Incident Management) (see front matter)

Toyota Motor Sales (manufacturer): Camry Owner's Manual OM06259U (U.S., pub. May 2022) (see front matter)

G13 · EMERGENCY SHUTOFFS

FEMA / Ready.gov: Safety Skills ready.gov/safety-skills

PHMSA (U.S. DOT): Pipeline Leak Recognition and What to Do phmsa.dot.gov/safety-awareness/pipeline/pipeline-leak-recognition-and-what-do

American Red Cross: Checking Your Home's Utilities redcross.org/get-help/disaster-relief-and-recovery-services/utilities-major-systems.html

City of Decatur (IL) Water Department: Water Shut-off Valves decaturil.gov/DocumentCenter/View/616/Water-Valve-Shut-Off-Instructions-PDF

Rivergrove Water District: What if I need to shut my water off to fix a leak? rivergrovewater.com/faqs/what-if-i-need-to-shut-my-water-off-to-fix-a-leak/

Dublin San Ramon Services District: How to Turn Off Your Water dsrsd.com/Residents/Water-Service-Residential/Emergency-Preparedness/How-to-Turn-Off-Your-Water

G14 · WATER LEAKS

U.S. EPA: A Brief Guide to Mold, Moisture and Your Home epa.gov/mold/brief-guide-mold-moisture-and-your-home

U.S. EPA: Mold Cleanup in Your Home epa.gov/mold/mold-cleanup-your-home

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CONTINUED / 2 OF 2

G15 · ELECTRICAL PANELS

Electrical Safety Foundation International: Understanding Your Home Electrical System esfi.org/understanding-your-home-electrical-system/
Electrical Safety Foundation International: Fuse and Breaker Breakdown esfi.org/fuse-and-breaker-breakdown/
American Red Cross: Checking Your Home's Utilities (see G13)
NFPA: Electrical Safety Tip Sheet nfpa.org/downloadable-resources/safety-tip-sheets/electrical-safety-tip-sheet
Siemens (manufacturer): Load center P2020B1100CU label and instructions cache.industry.siemens.com/dl/files/892/109796892/att_1066035/v1/SIE_WD_P2020B1100CU.pdf

G16 · HOME MAINTENANCE

U.S. Fire Administration (FEMA): Smoke alarms usfa.fema.gov/prevention/home-fires/prepare-for-fire/smoke-alarms/
NFPA: Learn More About Smoke Alarms nfpa.org/education-and-research/home-fire-safety/smoke-alarms
U.S. Fire Administration (FEMA): Clothes Dryer Fire Safety (flyer) usfa.fema.gov/downloads/pdf/publications/clothes_dryer_fire_safety_flyer.pdf

G17 · CLOGGED DRAINS AND TOILETS

Poison Control (National Capital Poison Center): Top tips for a safe spring cleaning poison.org/articles/spring-cleaning
National Capital Poison Center (Poison Control): What's in drain cleaner and what happens if you drink it? poison.org/articles/whats-in-drain-cleaner

G18 · UTILITY BILLS

U.S. EIA: Electricity explained: Prices and factors affecting prices eia.gov/energyexplained/electricity/prices-and-factors-affecting-prices.php
U.S. EPA WaterSense: Fix a Leak Week: Checking for Leaks epa.gov/watersense/fix-leak-week
HHS Administration for Children and Families: Low Income Home Energy Assistance Program (LIHEAP) acf.hhs.gov/ocs/programs/liheap

G19 · HEALTH INSURANCE

HealthCare.gov (CMS): Internal appeals healthcare.gov/appeal-insurance-company-decision/internal-appeals/
HealthCare.gov (CMS): Glossary: Preauthorization healthcare.gov/glossary/preauthorization/
HealthCare.gov (CMS): Glossary: Deductible healthcare.gov/glossary/deductible/
HealthCare.gov (CMS): Glossary: Coinsurance healthcare.gov/glossary/co-insurance/
HealthCare.gov (CMS): Glossary: Copayment healthcare.gov/glossary/co-payment/
HealthCare.gov (CMS): Glossary: Out-of-pocket maximum/limit healthcare.gov/glossary/out-of-pocket-maximum-limit/
CMS: Your insurance card (sample) cms.gov/files/document/11818-sample-insurance-card-english.pdf
CMS: Reading your explanation of benefits (EOB) (sample) cms.gov/files/document/11819-sample-explanation-benefits-508.pdf

G20 · MEDICAL BILLS

CMS: Check your medical bill for errors cms.gov/initiatives/your-patient-rights/medical-bill-rights/get-help/guides-resources/check-your-bill-errors
CMS: How to read a health insurance explanation of benefits cms.gov/initiatives/your-patient-rights/medical-bill-rights/get-help/guides-resources/read-explanation-benefits
CMS: Medical bill rights (No Surprises Act) cms.gov/nosurprises/consumers

G21 · IMPORTANT DOCUMENTS

FTC: Use Two-Factor Authentication To Protect Your Accounts consumer.ftc.gov/articles/use-two-factor-authentication-protect-your-accounts
IRS: How long should I keep records? irs.gov/businesses/small-businesses-self-employed/how-long-should-i-keep-records
USAGov: How to replace lost or stolen ID cards usa.gov/replace-vital-documents

G22 · CONTRACTS

FTC: Getting In and Out of Free Trials, Auto-Renewals, and Negative Option Subscriptions consumer.ftc.gov/articles/getting-and-out-free-trials-auto-renewals-and-negative-option-subscriptions

G23 · IDENTITY THEFT AND SCAMS

FTC: How To Recognize and Avoid Phishing Scams consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams
FTC: Credit Freezes and Fraud Alerts consumer.ftc.gov/articles/credit-freezes-and-fraud-alerts
FTC: Use Two-Factor Authentication To Protect Your Accounts (see G21)

G24 · PERSONAL ADMIN SYSTEMS

FTC: Use Two-Factor Authentication To Protect Your Accounts (see G21)
USAGov: How to replace lost or stolen ID cards (see G21)

G25 · POWER OUTAGES

USDA FSIS: Keep Your Food Safe During Emergencies fsis.usda.gov/food-safety/safe-food-handling-and-preparation/emergencies/keep-your-food-safe-during-emergencies
CDC (Stephen B. Thacker CDC Library): Prevention Guidelines: You Can Prevent Carbon Monoxide Exposure stacks.cdc.gov/view/cdc/47927
CPSC: Generators and Engine-Driven Tools cpsc.gov/Safety-Education/Safety-Guides/Carbon-Monoxide-Home/Generators-and-Engine-Driven-Tools

G26 · EMERGENCY KITS

FEMA / Ready.gov: Build A Kit ready.gov/kit
FEMA / Ready.gov: Water ready.gov/water

G27 · SMOKE AND CO ALARMS

CPSC: Carbon Monoxide Questions and Answers cpsc.gov/Safety-Education/Safety-Education-Centers/Carbon-Monoxide-Information-Center/Carbon-Monoxide-Questions-and-Answers
CPSC: Carbon Monoxide Information Center cpsc.gov/Safety-Education/Safety-Education-Centers/Carbon-Monoxide-Information-Center
CDC (Stephen B. Thacker CDC Library): Prevention Guidelines: You Can Prevent Carbon Monoxide Exposure (see G25)
NFPA: Learn the Sounds (Fire Prevention Week 2024) content.nfpa.org/-/media/Project/Storefront/Catalog/Files/Fire-Prevention-Week/2024/FPW24-Learn-the-Sounds.pdf

G28 · SEVERE WEATHER AND EVACUATION

FEMA / Ready.gov: Tornadoes ready.gov/tornadoes
FEMA / Ready.gov: Floods ready.gov/floods
NOAA National Weather Service: Tornado Safety: During weather.gov/safety/tornado-during

G29 · MISSING PHONE, WALLET OR DOCUMENTS

FTC: Lost or Stolen Credit, ATM, and Debit Cards (see G06)
FTC: Credit Freezes and Fraud Alerts (see G23)
USAGov: How to replace lost or stolen ID cards (see G21)

G30 · FAMILY EMERGENCY COMMUNICATIONS

FEMA / Ready.gov: Evacuation ready.gov/evacuation
FCC: Tips for Communicating in an Emergency fcc.gov/reports-research/guides/tips-communicating-emergency
FEMA / Ready.gov: Make A Plan ready.gov/plan

BACK MATTER

CFPB (12 CFR 1026.13, Regulation Z): § 1026.13 Billing error resolution (see G01)
USDA FSIS: Keep Your Food Safe During Emergencies (see G25)
CDC (Stephen B. Thacker CDC Library): Prevention Guidelines: You Can Prevent Carbon Monoxide Exposure (see G25)