

Recovering From a Natural Disaster in College

A Student's Guide for What to do on Campus

Be it a raging wildfire in California, a hurricane in New York or mass flooding in Texas, natural disasters are a fact of life. Between 2000 and 2012, worldwide natural disasters affected nearly three billion people and cost \$1.7 trillion in damages. Figuring out what to do in the immediate aftermath of a disaster is a challenge for anyone, but students living away from home from the first time may feel particularly vulnerable. The following resources can help.

What to Do Right Before and After a Disaster

Many schools have disaster plans in place to help students prepare for a natural disaster and know what to do immediately after one occurs. For example, Texas A&M University offers tips and suggestions related to disaster preparedness, while Barnard College has a public emergency management and disaster preparedness plan for all students to access. Check your school's website for similar instructions.

Bill Begal, a natural disaster preparedness specialist, has these additional tips for college students who want to be ready before a natural disaster happens and to know what to do in the hours and days after such an event.

✓ Create a "go" bag

When students know a natural disaster is coming, having a "go" bag can help them move to safety quickly when it's time to evacuate. "Think of what you need and cannot live without," says Begal. "These need to be essential items you can grab and go with a moment's notice."

Items he suggests include a battery-operated radio and flashlight, first aid kit, cash, photo copies of important documents, Ziploc bags, blankets, clothing, toiletries and non-perishable foods.

✓ Sign up for your school's text notification system

"Real information in a timely manner can be the difference in making critical timeline decisions," says Begal. "Your university's text notification system will likely be the best, specialized information you'll be able to find about what's happening at the school during moments of crisis."

✓ Check yourself for injuries

"In the moments after a hurricane or other disaster, it's important to make sure you're okay," says Begal. "If you do have cuts or scrapes, use the first aid kit to attend to these wounds. If it's something more serious, use the whistle from the kit to draw attention to your location, or try to yell for the attention of first responders."

✓ **Stay in a safe place**

“In lots of natural disasters, many accidents happen after the worst of the event due to people being out and about too quickly,” notes Begal. “If the building you were staying in was destroyed, by all means seek shelter, but also remember that the aftereffects of a natural disaster can also be dangerous. Look out for falling debris or rising flood waters when evacuating.”

✓ **Make contact when possible**

“Part of the responsibility of colleges and universities is to protect and account for their students, and administrators will be in a frenzy to locate learners once something like this happens,” states Begal. “Without putting yourself in any further danger, try to get in touch with the school soon after the event to let them know your whereabouts.”

Support for Students Affected by a Disaster

Once students and their families are safe, they often have many questions about what must be done to recover from a natural disaster. While circumstances for each person are unique, the resources given below are designed to help students begin the process of recovery.

Financial

Some of the most pressing needs after a natural disaster are finding immediate shelter, food and medical services. There are many local, regional and national organizations that coordinate relief efforts for those affected.

- **Direct Relief**

This national organization is often one of the first responders to American natural disasters, offering services and support mechanisms in the crucial early days after an event. The Hurricane Preparedness Program is just one example of their services.

- **Convoy of Hope**

One of the organizations that is often first on the ground after a natural disaster, Convoy of Hope provides shelter, water, food and other vital services to communities in need.

- **Habitat for Humanity**

Habitat focuses on helping individuals and families rebuild their homes after losing everything to a natural disaster. They also work to ensure short-term shelters are available in the interim.

- **Catholic Charities USA Disaster Response**

Catholic Charities has more than 175 dioceses throughout America that work to provide immediate relief in the aftermath of natural disasters, including temporary housing, counseling and food.

Emotional

News coverage typically focuses on the material and human loss of a natural disaster, but the emotional consequences can often be long-lasting. Students seeking emotional support have numerous resources to support them, including:

- **Campus Mental Health Services**

Nearly every college campus has trained counselors on staff who can help students work through the emotional distress that accompanies a natural disaster.

- **Psychologists and mental health counselors**

Students who aren't able to access campus services can also find local mental health professionals in their hometown or the city where their campus is located.

- **Friends, family and others who have experienced similar things**

Recovering from a natural disaster takes a village, and it's important to lean on others who have gone through the same experiences to find healing and balance.

- **Mental Health America**

MHA is a national organization that provides resources and tips for coping with the emotional aftereffects of living through a natural disaster.

Financial

In the midst of addressing the physical and emotional issues that come with living through a natural disaster, students often have to contend with the loss of financial stability. Thankfully, many colleges and universities, alongside outside organizations, have funds in place to help students recover financially.

- **College Board**

SAT registration and CSS profile fee waivers are provided to students who have experienced impacts due to hurricanes, wildfires or other natural disasters during the previous school year.

- **Federal Student Aid**

As an office of the U.S. Department of Education, FSA provides details for students who borrow federal loans about their options after a federally-declared natural disaster.

- **National Association of Student Financial Aid Administrators**

NASFAA maintains an up-to-date page of information on financial aid for students affected by natural disasters and other tragic events, with updated guidance provided for those recently upended by hurricanes.

- **Scholarship America**

This nonprofit manages a natural disaster relief fund that works to support post-disaster students considered low-income stay in school when a disaster strikes. Funding amounts vary, and individuals are encouraged to donate to the fund.

Insurance

Once students have dealt with the immediate effects of a natural disaster, finding out what will be covered by their insurance – and what to do if they don't have insurance – is key to rebuilding and moving forward with life. Although most traditional college students don't own a home of their own, they may very well have items in their parents' home that will need to be accounted for on an insurance claim. Various types of insurance that can help in these instances include:

- **Renter's Insurance**

Typical renter's insurance policies cover events such as fires, burglary and vandalism, but coverage for natural disasters such as earthquakes, floods and hurricanes often require students to take out separate riders or policies to gain additional coverage.

- **Car Insurance**

The level of insurance coverage a student has dictates whether or not they will be able to make a claim after a natural disaster. In the immediate aftermath of such an incident, students should focus on taking many photos of the car and trying to dry out the vehicle as quickly as possible.

- **Homeowner's Insurance**

The Insurance Information Institute provides an in-depth guide for individuals looking to understand which disasters are covered by homeowner's insurance and how their current policy will cover them after a natural disaster.

- **Federal Emergency Management Agency**

FEMA allows individuals to file claims for a range of declared natural disasters in order to receive federal funding and assistance to rebuild.

Organizations That Help After a Disaster

These organizations have been recognized for their dedication and innovation when it comes to helping those who have experienced loss after a disaster.

American Red Cross

The American Red Cross responds to nearly 64,000 disasters annually, with 90 percent of those incidents being home fires. Other examples include hurricanes, earthquakes, tornadoes, floods, and wildfires.

Americares

Americares responds in a timely manner to disasters of all types, providing on-the-ground support and resources. The organization also provides thousands of emergency boxes, hygiene kits and first-aid kits to those affected by disasters.

All Hands Volunteers

This national non-profit mobilizes individuals who want to make a difference and serve their communities in the wake of a disaster.

World Relief

World Relief focuses on both domestic and international disasters, providing resources, support services and funding to help families and individuals rebuild.

How College Students Can Help After a Disaster

Donate Money

If you have the financial means, donating money directly to a reputable relief agency helps get resources and help to those who need it most in the days directly after a natural disaster. Many organizations make it easy to donate by providing numbers where you can text a pledge or donate directly via their websites. Use a resource like GuideStar or Charity Navigator to see which organizations and charities are reputable.

Organize an Event to Raise Money

If funds are tight, consider holding a bake sale, garage sale or other event where individuals can make or donate items, with all proceeds going toward a chosen relief organization.

Create a Crowdfunding Page

If it won't work to hold an event at your school's physical location, consider taking your passion to social media to virtually fundraise. Websites like YouCaring and GoFundMe allow individuals to

create free pages to share their cause and collect donations from friends and family before sending money directly to the chosen organization.

Hold a Supply Drive

Even if someone can't donate money, they may be able to contribute life-giving supplies in the wake of a disaster, including hygienic, medical and household products. Consider holding an event in your dorm or even at home over the summer or holidays and ask people to donate unused or extra supplies.

Volunteer

Aside from donations, one of the most effective ways college students can donate after a natural disaster is to give their time. Even if the event didn't happen in a location near you, organizations like Feeding America and the United Methodist Committee on Relief are always looking for volunteers to help pack boxes of food or relief supply kits that can be shipped to those in need.

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