



Economic crisis, shortages and banking disruption

An economic shock, supply disruption or payment system failure can empty shop shelves and stop cards and ATMs working for days. This page helps your family build a modest buffer of supplies, cash and payment options and stay calm while things recover.

CHECKLIST

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| ☐ Cash in small notes for about a week of essentials | ☐ One month of long-term prescription medicines |
| ☐ Cards from more than one bank and card network | ☐ Stored drinking water |
| ☐ Paper list of card PINs kept securely | ☐ Battery or wind-up radio |
| ☐ One week of long-life food the family eats | ☐ Copies of insurance and financial documents |

BEFORE

- Build up about a week of food, medicines and fuel for your household.
- Add one or two long-life items to each normal shop instead of buying all at once.
- Choose foods your family already eats that need little or no cooking.
- Keep some cash at home in small notes in case cards and ATMs stop working.
- Hold accounts at more than one bank and cards from different card networks.
- If you take long-term prescription medicine, aim to keep a month's supply at home.

DURING

- Pay for essentials in cash if card or mobile payments are down.
- Know your card PINs, as contactless tapping may stop working.
- Switch to another bank, card or payment app if your usual one fails.
- Cook from cheap staples such as potatoes, cabbage, onions and carrots to stretch your budget.
- Share supplies with neighbours and buy in bulk together where possible.
- Get updates from official channels and be wary of rumours.
- Check on neighbours who may need extra help, such as older or ill people.

AFTER

- Restock gradually, using the oldest food and medicines first.
- Top up your cash reserve once banking returns to normal.
- Use cash now and then so you stay familiar with it.
- Review your insurance cover and the hazards it includes.

IN THE UAE

In the UAE, keep the national emergency numbers on your paper list: 999 police, 998 ambulance, 997 civil defence, 991 electricity failure.

MY NOTES

Sources: Swedish Civil Defence and Resilience Agency (MCF), Payments and cash in times of crisis (<https://www.mcf.se/en/advice-for-individuals/home-preparedness--prepping-for-at-least-a-week/payments-and-cash-in-times-of-crisis/>); Swedish Civil Defence and Resilience Agency (MCF), Access to food during a crisis (<https://www.mcf.se/en/advice-for-individuals/home-preparedness--prepping-for-at-least-a-week/food/access-to-food-during-a-crisis/>); Swedish Civil Defence and Resilience Agency (MCF), One month's supply of medicines at home (<https://www.mcf.se/en/advice-for-individuals/home-preparedness--prepping-for-at-least-a-week/one-months-supply-of-medicines-at-home/>); Ready.gov (FEMA), Financial Preparedness (<https://www.ready.gov/financial-preparedness>); Swedish Civil Defence and Resilience Agency (MCF), Basics of home emergency preparedness (<https://www.mcf.se/en/advice-for-individuals/home-preparedness--prepping-for-at-least-a-week/basics-of-home-emergency-preparedness/>); UK Government (Prepare), Get prepared for emergencies (<https://prepare.campaign.gov.uk/get-prepared-for-emergencies/>); UAE Government Portal (u.ae), Handling emergencies (<https://u.ae/en/information-and-services/justice-safety-and-the-law/handling-emergencies>); European Commission, EU preparedness union strategy (https://commission.europa.eu/topics/preparedness_en)
General guidance in our own words. Always follow your local authorities.