



THE USAA
EDUCATIONAL
FOUNDATION®

Good Information for Good Decisions.®

SAFETY

MAKING YOUR HOME A SAFER PLACE



OUR MISSION

The mission of The USAA Educational Foundation is to help consumers make informed decisions by providing information on financial management, safety concerns and significant life events.



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2 WHAT YOU SHOULD KNOW

Whether you live in an apartment or house, you want your home to be safe and secure. Many potential tragedies can be averted if you know how to identify risks and eliminate or reduce them.

When it comes to your family's safety, be proactive. Set aside time to complete the following steps.

Evaluate

Using the information in this publication as a guide, thoroughly inspect the interior and exterior of your home. List problem areas and highlight items requiring immediate attention.

Plan

Develop prevention checklists and emergency plans as appropriate for your home and family. Your prevention checklist should include items to be immediately repaired or installed, as well as on-going maintenance schedules for appliances and equipment. Emergency plans should contain escape routes, meeting places, phone numbers and instructions for each family member.

Prevent

Take care of checklist items. Follow through on repair and maintenance schedules. Be meticulous. Keep emergency plans in an easy-to-remember location, making sure each family member knows what to do in a crisis. Post emergency phone numbers next to each phone.

Improve

Review your plan several times each year. Inspect your home regularly and address checklist items. Update repair and maintenance schedules as appropriate. As a family, discuss and practice escape routes, assembly areas and other safety measures.

Potential health risks exist in every home. It is important to take time to identify and address them.

ASBESTOS

Homes built before the late 1970s may include building products and insulation made with asbestos. Most products made today do not contain asbestos. Those that do are required to be labeled as such.

The U.S. Environmental Protection Agency (EPA) reports that asbestos poses no danger unless fibers are disturbed, causing them to be airborne and subsequently inhaled. Breathing appreciable levels of asbestos fibers may cause serious lung diseases including asbestosis, lung cancer or mesothelioma, a cancerous disease specifically linked to asbestos fibers.

A licensed asbestos inspector can identify asbestos-containing materials (ACMs) in your home. The inspector can provide guidance on proper management of these materials and make recommendations for removal if necessary.

Improper repair or removal of asbestos materials will increase health risks to you and your family. Any repair or removal, even if minor, is best performed by a professional trained and licensed to handle asbestos appropriately.

- Leave asbestos-containing materials alone (such as insulation on piping, tile/floor mastic and exterior wall shingles). Do not saw, sand, scrape, alter or remove them.
- Check asbestos-containing materials regularly for damage.
- Do not touch or disturb damaged asbestos-containing materials. Limit access to the area. Hire a professional to remove it quickly.
- Do not dust, sweep or vacuum debris that may contain asbestos.
- Hire professionals when remodeling areas with asbestos-containing materials.

CARBON MONOXIDE

Carbon monoxide (CO) is the leading cause of death by poisoning in the United States. This invisible, odorless gas may be released into the home by faulty fuel-burning furnaces, ovens, water heaters, space heaters, wood stoves, fireplaces or other heating systems. Symptoms of carbon monoxide poisoning include headaches, drowsiness, dizziness, nausea, vomiting and shortness of breath.

- Install carbon monoxide detectors on each level of your home and outside each bedroom. If you suspect a carbon monoxide leak in your home, evacuate it immediately, and call the fire department.
- Install and test carbon monoxide detectors according to the manufacturer's instructions.
- Make sure all fuel-burning appliances and equipment are properly installed, vented, maintained, regulated and operated.
- During a power outage, do not use charcoal grills, gas generators or gas cooking stoves indoors.
- Make sure gas generators located outside your home are vented in such a manner that the exhaust cannot come inside the home.

LEAD

Lead poisoning, particularly in children, can cause anemia, behavioral problems, learning difficulties, brain damage and, in severe cases, death. Children with good diets are less prone to lead poisoning. Make sure children eat nutritious meals high in iron and calcium. In adults, lead poisoning can cause reproductive problems, high blood pressure, muscle and joint pain and memory loss. Lead poisoning occurs most often when lead dust from peeling or damaged paint is inhaled or ingested. If you live in an older home or suspect that lead may be a problem for your family, ask your physician to test family members for lead during routine examinations. Symptoms of lead poisoning include headaches, abdominal pain, vomiting, weight loss, poor attention span and hyperactivity.

The risk of lead poisoning is greatest in homes built before 1978, which may have lead paint on the interior or exterior. These homes may also have water systems that contain lead piping. In addition, some imported items — such as furniture, porcelain bathroom fixtures and ceramics — may contain lead-based finishes.

- Keep paint in good condition by checking it often and fixing problems quickly.
- Leave lead-based paint undisturbed if it is in good condition.
- Damp-mop floors, damp-wipe surfaces and wash children's hands, pacifiers and toys frequently.
- Do not remove lead-based paint yourself.
- If you suspect that your home contains lead-based paints or lead-soldered water lines, have it inspected by a licensed environmental professional; he can provide guidance on managing these materials and make recommendations for removal if necessary.

NATURAL GAS

Natural gas is a clear, flammable gas used as an energy source to heat your home, heat water, cook food and ignite a fire in your fireplace. However, gas may leak from the gas main, loose connections, or appliances and service lines inside your home. Never enter a home if you can detect an odor that smells like rotten eggs. You may have a gas leak. Low level exposure may not produce symptoms, however, enough moderate exposure can cause dizziness, nausea, fatigue, headaches and irregular breathing.

- Leave the home immediately if you smell this odor.
- Do not turn on any electrical switches.
- Call the fire department from your neighbor's home on your cell phone once you are away from the home.

RADON

Radon is an odorless, tasteless, invisible radioactive gas found in nearly all soils. According to the EPA, radon in indoor air is the second leading cause of lung cancer in the United States. The U.S. Surgeon General recommends that every home be tested for radon. Radon exposure does not produce immediate symptoms. You may not realize you have been exposed to dangerous levels of radon until you or someone in your family is diagnosed with lung cancer.

If your home contains a high level of radon, the EPA recommends hiring a qualified contractor with the technical knowledge to reduce it safely.

- Test for radon.
- Use a do-it-yourself test kit; look for one that displays the phrase “meets EPA requirements.”
- You can also hire a state-certified professional to conduct radon testing. Visit www.epa.gov/radon/wherelive.html.

MOLD

Molds exist in almost every environment but grow and spread in warm, humid conditions. In homes, molds can be found in damp areas such as showers, water heater closets, inside walls, attics or basements. Excessive growth may occur where extreme humidity or water emergencies — such as flooding, burst pipes or leaks — have been a problem.

When present, mold may be a health concern for allergy or asthma sufferers or individuals with respiratory illness. The most common symptoms of mold exposure are headache, sneezing, itching skin, redness and skin irritation, watery and itching eyes. Some symptoms associated with mold exposure for an extended period of time include, nose bleeds, fatigue, breathing disorders, nausea, diarrhea and vomiting.

- Investigate your home for common sources of residential water damage. When water-related problems are found, have them corrected immediately; also, consider hiring an experienced professional to evaluate if mold growth is present.
- Make sure wet or damp areas are dried within 24 to 48 hours of a leak or spill.
- Keep the humidity level below 50 percent — use exhaust fans, air conditioners and dehumidifiers as needed. You can measure indoor humidity with an inexpensive moisture or humidity meter, available at most hardware stores.
- Use mold-killing products to clean areas where mold might grow.
- If you suspect a mold problem in your home, consider hiring an experienced professional to investigate.

For more information, including how to contact a qualified professional, visit the following EPA Web sites.

Asbestos

www.epa.gov/asbestos

Lead

www.epa.gov/lead

Radon

www.epa.gov/radon

Mold

www.epa.gov/mold

Indoors

Simple precautions can prevent most indoor accidents. When developing an indoor safety checklist, remember the following items.

- Keep staircases and hallways well-lit and free of clutter.
- Ensure that stairways have sturdy handrails.
- Anchor furniture or heavy objects that could tip over.
- Install grab bars and non-skid mats or decals in bathtubs and showers as needed.
- Store medicines, cleaning agents and other dangerous items out of reach in locking cabinets to keep them away from children.
- Install products that offer protection from injury — such as ground-fault circuit interrupters (GFCI), especially in kitchens and bathrooms (moist locations); and tamper-resistant electrical outlets in homes with small children.
- Inspect and maintain cooling and heating systems, water heaters, furnaces and fireplaces on a regular basis. Do not store gasoline or fill lawn equipment with gasoline in a garage with a gas water heater. (The hot water heater can ignite the gas vapors.)
- Do not mix cleaning chemicals as these combinations can cause the creation of toxic gases. Read product labels before using.
- Keep a well-stocked first-aid kit. Each family member should know where it is kept and how to use its contents.
- Post emergency phone numbers near every phone. Include the number for the Poison Control Center: (800) 222-1222.

Fire Safety

Home fires are primarily caused by carelessness and can be prevented. As a family, learn how to stop fires before they start.

- Cook safely.
- Do not smoke. If you do, never smoke in bed.
- Keep matches and lighters out of children's reach.
- Never leave burning candles unattended.
- Use heating equipment wisely.
- Keep flammable materials such as kerosene, household cleaners and hairspray away from heaters.

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- Label all electrical circuits on your panel box to identify breakers that need to be turned off quickly in an emergency. Close the panel box when it is not being accessed.
- Check your panel box door. If it is excessively warm, this may indicate a potential electrical problem.
- Install smoke alarms on every level of your home, including hallways outside sleeping areas. Change batteries at least once each year.
- Test smoke alarms by pushing the test button once each month to ensure they are operating correctly.
- Consider installing a home fire sprinkler system when building or remodeling. When used in addition to smoke alarms, they can help reduce your family's risk of death in a home fire.
- Keep at least one multi-purpose ABC fire extinguisher (rated for most household fires) within reach of anywhere fires could occur, such as cooking areas and garages.
- Never throw water on top of a grease fire. Smother it by using a large towel or cover the pan with a lid.
- Inspect your fire extinguishers once each month to ensure that they are in working condition.
- Determine escape routes and assembly areas and keep them unobstructed. Pay special attention to second floor exit routes, including a collapsible ladder.
- Establish a safe outdoor meeting place at least 20 feet from the home.
- Always react to a sounding smoke alarm and evacuate quickly. Never go back inside a burning home. If smoke is present, remember to stay low when exiting.
- Practice fire drills.
- Never enter a home if you can detect an odor that smells like rotten eggs. You may have a gas leak. Leave the home if you smell this odor. **Never** turn on your light switches.
- Check electrical cords on appliances to ensure that the cords are not warm or hot. A hot electrical cord may indicate a short in an electrical appliance.
- Do not overload electrical outlets or piggy-back extension cords.
- As a general rule, purchase appliances with the UL mark — the letters “UL” in a circle (Underwriter’s Laboratories) — or equivalent endorsement. This certification implies a product meets minimum safety requirements.

Outdoors

When inspecting the exterior of your home and yard for safety, pay attention to common sources of injury to you and others. These include stairways, pathways, decks, trampolines, exercise equipment, ladders, swimming pools and other water features, outdoor cooking equipment, tree limbs and roots, and fencing. In general, remember the following items.

- Install handrails or anchor or replace aging rails on stairways. Ensure that wooden decks are in good repair (for example, no protruding nails or splinters).
- Patch or repair deteriorating or uneven pathways, decks, patios and driveway surfaces.
- Supervise the use of trampolines and exercise equipment. Consider using netting on the exterior of trampolines. Read all trampoline warnings and hazards and always use caution.
- Install GFCI outlets around the pool or other wet areas such as an outdoor kitchen.
- Wear eye and hearing protection when using power tools.
- Store pesticides in a secure location. Read product labels before using. Pesticides are extremely hazardous; consider replacing with non-poisonous products.
- Mix chemicals outdoors, away from areas used by your family or pet.
- Always supervise children in a pool or near a decorative water feature. Keep rescue equipment nearby. Install fencing with self-closing and self-latching gates.
- Become CPR-certified.
- Use barbecue grills at a safe distance from home or patio siding and eaves. Ensure connections on gas grills are tight and free of leaks.
- Prune trees and foliage regularly. If tree roots could cause trips or falls, increase their visibility by painting them a bright orange or yellow; or enclose them within a landscape border or other protective boundary.
- Before digging in your yard, contact your local utility company to find out where the utility lines are buried.
- Store lawn tools and machinery in a shed or garage that you can secure with a lock.
- Use the appropriate ladder for each job based upon your weight and application. Make sure ladders are in good working condition. Fiberglass ladders are the safest ladders. Do not use a chair or other support structure as a ladder.
- Keep ladders at least 10 feet from power lines. Store ladders upright in a garage or shed that can be locked.
- Make sure pets are properly trained, controlled and socialized so they do not become a potential source of injury for your family or neighbors. Pets should never be allowed to roam outside your home and yard.

NATURAL DISASTERS

While you cannot prevent natural disasters from occurring, you can take steps to lessen the damages and injuries they can inflict.

Learn all you can about natural disasters that may affect your home and family. Create a disaster plan and make sure every family member understands what to do in an emergency. Create an emergency phone contact plan in the event family members become separated. These prevention tips can help you get started on the plan.

Earthquakes	<ul style="list-style-type: none"> • Modify or retrofit your home to prevent damage or injury from falling objects or moving furniture. • Learn how and when to turn off your home's main electric fuse box, water main and natural gas main. Keep a wrench or pliers nearby.
Floods	<ul style="list-style-type: none"> • Elevate utilities such as water heaters, electric panels and furnaces 2 to 3 feet above the base flood elevation. • Install sewer backflow valves to keep sewage from entering your home.
Hurricanes	<ul style="list-style-type: none"> • Replace gravel or rock landscaping materials with fire-treated, shredded bark. • Store items that could become windborne in a locked garage or shed and ask neighbors to do the same. • Consider installing impact-resistant shutters that close over window openings. • After a hurricane, be cautious of animals and snakes, and fallen electrical lines.
Hailstorms	<ul style="list-style-type: none"> • Consider replacing hail-damaged roof coverings with stronger, more resistant coverings.
Lightning	<ul style="list-style-type: none"> • Unplug appliances before a storm arrives, never during it. • Do not use landline phones during a lightning storm except in an emergency. • Consider having a qualified electrician install a surge protection system to protect your electrical system and equipment.
Tornados	<ul style="list-style-type: none"> • Prepare a basement, interior room or outdoor cellar where you and your family can evacuate to if a tornado strikes. • After a tornado, be cautious of animals and snakes, and fallen electrical lines.

NATURAL DISASTERS (CONTINUED)

Wildfires	<ul style="list-style-type: none">• Keep combustible plants and vegetation away from the perimeter of your home.• Use fire-resistant shrubs and trees.• Maintain a generous outside water source near your home.• Contact your local fire department before starting a brush fire.
Winter Storms	<ul style="list-style-type: none">• Be prepared for potential loss of heat, power, phone service and a shortage of supplies.• Fit exposed pipes with insulation sleeves or wrapping. Seal cracks and holes in outside walls and foundation near water pipes with caulking or insulation.• Keep chimneys clean and clear of branches and have them inspected regularly.

THE USAA EDUCATIONAL FOUNDATION PUBLICATIONS, *PREPARING FOR DISASTER* AND *RECOVERING FROM DISASTER*, OFFER MORE INFORMATION. SEE “RESOURCES” ON THE INSIDE BACK COVER OF THIS PUBLICATION TO ORDER FREE COPIES.

The Institute For Business & Home Safety (IBHS) Web site, www.disastersafety.org, has tips on how to keep your home in good shape and how to retrofit through the “Fortified...for safer living” program.

Keep an emergency kit ready. Every member of your family should know how to use each item in the kit. Use the following checklist to assemble your emergency kit. Include other items as appropriate for your family.

EMERGENCY KIT CHECKLIST	
Food And Water	<ul style="list-style-type: none"> <input type="checkbox"/> Three-day supply of water (1 gallon daily for each family member) <input type="checkbox"/> Three-day supply of non-perishable food (for each family member) <input type="checkbox"/> Manual can opener and utensils <input type="checkbox"/> Camp stove with fuel or other non-electric cooking device <input type="checkbox"/> Paper or plastic plates and bowls
Communication Needs	<ul style="list-style-type: none"> <input type="checkbox"/> Battery-powered or hand-crank radio and extra batteries <input type="checkbox"/> Copy of family disaster plan and important phone numbers <input type="checkbox"/> Cell phone, extra battery and charger <input type="checkbox"/> Prepaid phone card <input type="checkbox"/> Whistle to signal for help
First Aid	<ul style="list-style-type: none"> <input type="checkbox"/> Waterless hand sanitizer <input type="checkbox"/> Antibiotic or burn ointment <input type="checkbox"/> Adhesive bandages in assorted sizes <input type="checkbox"/> Eyewash solution <input type="checkbox"/> Pain relievers (aspirin or ibuprofen) for adults and children <input type="checkbox"/> Sterile dressings <input type="checkbox"/> Thermometer <input type="checkbox"/> Insect repellent and sun screen <input type="checkbox"/> Hygiene products, such as soap and toothpaste <input type="checkbox"/> Tweezers <input type="checkbox"/> Petroleum jelly or other lubricant
Important Documents To Copy (keep in a secure location)	<ul style="list-style-type: none"> <input type="checkbox"/> Licenses, passports, birth certificates and Social Security cards <input type="checkbox"/> Homeowners, renters, auto, life and medical insurance policy information <input type="checkbox"/> Bank account and credit card information <input type="checkbox"/> Photos or disk of possessions and inventory lists <input type="checkbox"/> Estate planning documents (Wills/Powers of Attorney, etc.)

EMERGENCY KIT CHECKLIST (CONTINUED)

Special Needs	<ul style="list-style-type: none"> <input type="checkbox"/> Infant formula, baby food, diapers and other supplies <input type="checkbox"/> Prescription medications (1-week supply) and copies of prescriptions. Most prescriptions have expiration dates. Make sure you have the most recent medication stored in your emergency kit. <input type="checkbox"/> Personal hygiene items <input type="checkbox"/> Prescribed medical supplies, such as glucose or blood pressure monitoring devices <input type="checkbox"/> Eyeglasses, contacts and contact solution <input type="checkbox"/> Items for disabled family members
Pet Needs	<ul style="list-style-type: none"> <input type="checkbox"/> Three-day supply of food and water <input type="checkbox"/> Leash and collar with identification and rabies/immunization information <input type="checkbox"/> Immunization records <input type="checkbox"/> Pet carrier or wire cage
Other Basics	<ul style="list-style-type: none"> <input type="checkbox"/> Flashlight and extra batteries <input type="checkbox"/> Fire extinguisher <input type="checkbox"/> Masks to help filter contaminated air <input type="checkbox"/> Work gloves <input type="checkbox"/> Sanitation supplies, such as moist towelettes <input type="checkbox"/> Plastic sheeting and duct tape to create a shelter <input type="checkbox"/> Wrench or pliers to turn off utilities <input type="checkbox"/> Local maps <input type="checkbox"/> Change of clothing and shoes for each individual. Include coats, scarves and gloves for cold climates. <input type="checkbox"/> Blanket or sleeping bag for each individual. Consider additional bedding for cold climates. <input type="checkbox"/> Extra set(s) of vehicle keys <input type="checkbox"/> Cash (bills and coins) for 1 to 2 weeks <input type="checkbox"/> Plastic garbage bags <input type="checkbox"/> Chlorine bleach for disinfection <input type="checkbox"/> Emergency supplies for your vehicle

THE USAA EDUCATIONAL FOUNDATION PUBLICATION, *SAFE ON THE ROAD*, OFFERS MORE INFORMATION. SEE “RESOURCES” ON THE INSIDE BACK COVER OF THIS PUBLICATION TO ORDER A FREE COPY.

14 HOME SECURITY

Your home is most vulnerable to burglars when it is unoccupied or inadequately secured. Take precautions to help protect your home and family from intruders.

Prevention

Make sure your home looks occupied at all times to prevent it from becoming a target.

- Use automatic timers to turn lights and music on and off.
- Install outdoor lights with motion detectors.
- Keep your home's exterior well lit to eliminate hiding places.
- Keep hedges trimmed to eliminate hiding places.
- Maintain your yard regularly.
- Stop mail and newspaper delivery when out of town.
- Keep garage doors closed and locked, even when at home.
- Never leave a message on your answering machine telling callers you are away.

Do not place expensive electronic equipment where it is visible from the street. Break down boxes and packaging from these purchases before setting them outside for trash pickup.

Deterrence

- Install an alarm system that protects your home or apartment 24 hours a day, 7 days a week; some systems offer fire alert packages.
- Display alarm-system signage in your front and back yards and display decals on windows and doors.
- Consider installing motion-sensing lights.
- Install sturdy deadbolt locks on exterior doors. Select locks that do not need a key to unlock from the inside; during a fire you may not be able to get out of the house.
- Secure sliding glass doors with a locking bar. Secure stationary glass door panels so they cannot be lifted off the track.
- Install solid-core wood or metal exterior doors.
- Ensure window locks are in good condition.
- Store ladders in a garage or shed that can be locked.
- Ask a trusted neighbor to check on your house and park an extra vehicle in your driveway when you are away.
- Tear and dispose of boxes that can announce a new purchase.
- Discuss with your neighbors about starting a neighborhood watch program.

Know how your home and family are protected. You may need to supplement your existing homeowners insurance policy to ensure sufficient coverage for various emergencies.

For example, a homeowners policy does not cover flood damage. Depending on your location, you may need flood insurance, which is backed by the federal government and provided in cooperation with local communities and private insurance companies. There is a 30-day waiting period after you complete your application before your flood policy takes effect.

Umbrella Policies

Besides providing liability coverage beyond the limits of your auto and homeowners policies, an umbrella policy typically covers you against libel, slander, defamation of character, false arrest, mental anguish, wrongful entry, eviction and malicious prosecution. Often these are not covered under the liability portion of your regular homeowners policy.

KNOW HOW YOUR HOME AND FAMILY ARE PROTECTED. YOU MAY NEED TO SUPPLEMENT YOUR EXISTING HOMEOWNERS INSURANCE POLICY TO ENSURE SUFFICIENT COVERAGE FOR VARIOUS EMERGENCIES.

16 FOR MORE INFORMATION

The following resources can provide the most current health, safety and security information.

American Red Cross

2025 E Street, NW
Washington, DC 20006
(800) REDCROSS (733-2767)
www.redcross.org

Home Fire Sprinkler Coalition

Information Line
(877) 550-4372
www.homefiresprinkler.org

Institute for Business and Home Safety (IBHS)

4775 E. Fowler Avenue
Tampa, FL 33617
(813) 286-3400
www.disastersafety.org

Insurance Information Institute (III)

110 William Street
New York, NY 10038
(212) 346-5500
www.iii.org

National Fire Protection Association (NFPA)

1 Batterymarch Park
Quincy, MA 02169-7471
(617) 770-3000
www.nfpa.org

National Safety Council (NSC)

1121 Spring Lake Drive
Itasca, IL 60143-3201
(800) 621-7615
www.nsc.org

The USAA Educational Foundation

Home Safety Information
www.usaaedfoundation.org/house/hs03.asp

U.S. Consumer Product Safety Commission

4330 East West Highway
Bethesda, MD 20814
(800) 638-2772
www.cpsc.gov

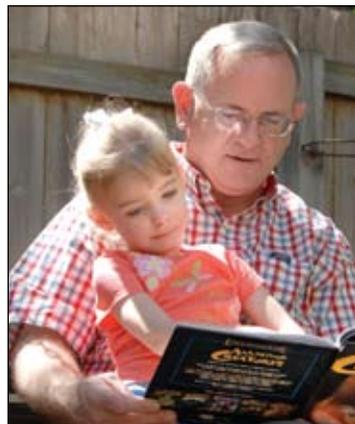
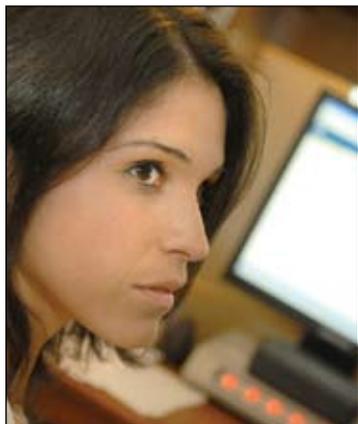
U.S. Environmental Protection Agency (EPA)

Ariel Rios Building
1200 Pennsylvania Avenue, NW
Washington, DC 20460
(202) 272-0167
www.epa.gov

U.S. EPA/Office of Radiation and Indoor Air

1200 Pennsylvania Avenue, NW
Mail Code 6609J
Washington, DC 20460
(202) 343-9370
www.epa.gov/radon

RESOURCES



The USAA Educational Foundation offers the following publications.

PREPARING FOR DISASTER (#524)

RECOVERING FROM DISASTER (#522)

MANAGING YOUR PERSONAL RECORDS (#506)

HOMEOWNERS INSURANCE (#558)

RENTING A HOME (#533)

BUYING OR REFINANCING A HOME (#502)

PLANNING A MOVE (#509)

INSTALLING CHILD SAFETY SEATS (#544)

CHILD SAFETY IN AND AROUND VEHICLES (#555)

SAFE ON THE ROAD (#570)

PREPARING FOR PARENTHOOD (#563)

To order a free copy of any of these and other publications, visit www.usaaedfoundation.org or call (800) 531-6196.

Information in this publication was current at the time it was printed. However, the Foundation cannot guarantee that Web sites, physical addresses and phone numbers listed in this publication have not changed since then.

If a Web site address, physical address or phone number has changed since you received this publication, log onto a search engine and type in keywords of the subject matter or organization you are researching to locate such updated information.

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