



FINANCIAL PREPAREDNESS

"One of life's most painful moments comes when we must admit that we didn't do our homework, that we are not prepared." ~ Merlin Olsen

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Car Every Day Carry

From a prepping standpoint, your house is the safest place you can be. When you drive miles away from it, you are the most vulnerable. Think of some of the most common risks you face: a flat tire or mechanical breakdown, being in (or coming upon) an accident, running out of gas (or battery), road rage, a car fire, objects in the roadway, objects falling off a vehicle in front of you (recently I saw two pieces of unsecured furniture fly out of the bed of a pickup truck that was near me), collision with wildlife, downed trees, massive traffic jams or car pileups, and severe weather that you could be stuck in for hours.

Of course, where and when these events occur as well as who else is (or is not) in your car could compound your problem. For example, you could run out of gas many miles away from the nearest gas station with kids in your car, your car could break down at night in the middle of nowhere while you were alone, or you could get stuck in a snowbank during a bad blizzard while transporting an elderly relative.

Being prepared for a variety of emergencies would help keep you and your passengers safe and relatively comfortable and provide peace of mind. But it could also allow you to immediately come to the aid of other innocent people you came upon who were in a bad situation themselves. Not only would that make you feel good, you could potentially save one or more lives and be a hero!

There's a lot of gear that's lightweight, versatile and relatively small and inexpensive that you could store in your car for immediate use when you encounter a problem. I drive a large pickup truck (an ER doctor interviewed in the book [The Primal Blueprint](#) recommends driving the largest, heaviest vehicle you can), so I have plenty of space and places to store all kinds of gear. It has a large storage console between the front seats, and I installed an organizer that divides it up into at least nine different cubbyholes. You need to think of your car as a mobile prepping wagon and your lifeboat away from home.

Having said that, it's important to remember that being prepared is not just about accumulating gear and having it on hand (and knowing how to use it). It's also about developing skills that would be useful in an emergency situation (e.g., CPR, stop the bleed, preventing shock, basic car repairs, putting out a fire, keeping warm/dry/cool and hydrated, self-defense, signaling, navigation, etc.).

It's also about situational awareness and [being left of bang](#). There are tons of incompetent, distracted, clueless, sleep-deprived, under the influence, mentally ill, desperate and violent people on the roads and in public who could easily cause an accident or otherwise create a problem for other people on the road. You need to be wary of these people but prepared to assist their innocent victims.

I've spent years reading and thinking about what gear I need to have on my truck and in my wife's car. Of course I keep track of it all on my master prepping spreadsheet. A few items (food, water, anything with batteries) need to be checked and rotated periodically. I recommend you keep your car locked and out of the elements inside your (locked) garage. The greater the risk of theft in your area, the more you should consider avoiding keeping the more expensive items in your car.

My prepping spreadsheet is organized by broad categories. The ones that apply to vehicles include clothes, communications, containers, cordage, cutting tools, documents, fire & heat, food, hygiene, light & vision, medical, navigation, power, security, shelter, tools, transportation, water and other. Listed below are the specific items I keep in my vehicles.

Clothes: a bandana ([extremely versatile](#)), belt, fleece jacket, winter gloves, (orange Mechanix) work gloves (worn when pumping gas), warm (orange) hat, waterproof hat, waterproof jacket, base layer wool pants (SmartWool), rain pants, long sleeve shirt, short sleeve shirt, waterproof shoes (broken in), 2 pairs of wool socks, underwear. Still need to add: cargo pants, base layer wool shirt, shorts, [shemagh](#), [Yaktrax](#).

Communications: cell phone holder ([WeatherTech](#)), waterproof notepad ([Rite in the Rain](#)), ballpoint pens (especially a [Zebra F-701](#) with a [Fisher Space Pen refill](#)) and a Sharpie. Still considering: a whistle or marine air horn.

Containers: [Stanley Sortmaster](#) (which holds many of the small items in this list), my main ([Maxpedition](#)) [everyday carry bag](#) (when I leave home, which serves as a Get Home Bag when I'm in my truck), an [ammo crate utility box](#) to hold virtually all of the clothes above, a [MOLLE visor panel](#) (for holding pens, documents, cash and a back scratcher), large black

plastic bags. Still need to add: 32 oz. wide mouth plastic water bottle.

Cordage: bungee cords (various lengths) with carabiner clips, glue (Super or Gorilla), 200 feet of paracord (on a spool), a few safety pins, roll of duct tape, roll of electrical tape, tie down straps, zip ties in several sizes.

Cutting Tools: knife ([Benchmade Griptilian](#), in my main EDC bag), seat belt cutter. Still need to get: Axe or [Trucker's Friend](#) (which could be used to break a car window), folding saw ([Silky Ultra Accel](#)).

Documents: car registration, proof of insurance, powers of attorney for healthcare (for myself and anyone who has given me that power over them).

Fire & Heat: 2 car [fire extinguishers](#) (First Alert and Fire Command, one in my door and one in a cup holder behind the center console so I can reach them), "[fire extinguisher on board](#)" sticker (on my bumper to inform others that they can help put out a fire on my car if I'm incapacitated), 6-8 hand warmers, lighter. Still considering: candles and various tinder.

Food: protein bar (long-lasting, heat resistant, currently from Bulletproof), chewing gum (Pür, which helps keep me alert on long drives), plastic eating utensils. Considering: dried fruit, nuts (vacuum packed).

Hygiene: [shower wipes](#) (Dude Wipes), emory board (for cracked fingernails), [lip balm](#) (Dr. Bronner's), hand sanitizer (travel size), box of Kleenex, deodorant, roll of toilet paper, pee bottle (empty water bottle), toothbrush and toothpaste (samples from dentist), quick drying towel (from The Rag Company), [wet wipes](#) (for hands), roll of [shop towels](#) and napkins. Considering: hygiene bag or container, small bar of soap, washcloth.

Light & Vision: flashlight (quality, powerful with lithium batteries), emergency strobe light with reflective handle and magnetic base, [head lamp](#) (Black Diamond, with lithium batteries), reading glasses, sunglasses and wipes to clean glasses. The following are in my main EDC bag: mini LED keychain light, (Streamlight) [flashlight](#).

Medical: The foundation of the first aid kit is a large [Adventure Medical Kit](#), which is very well organized and clearly labeled by type of medical problem. I removed the worthless handful of items that cluttered it, and supplemented the kit with a lot of "stop the bleed" and trauma items. The bag is kept in a prominent location that could easily be seen (and reached) by anyone who opened one of the back doors. The kit includes: allergy tablets, antiseptic wipes, Band-aids (medium, large and finger), a burn dressing, tube of burn ointment, roll of [coban self-adherent wrap](#), N95 mask (protects against smoke inhalation), roll of [ACE elastic wrap bandage](#), electrolytes (I like Thorne or Nuun) and/or rehydration salts, eye pad, rolls of sterile gauze bandage (4.5" x 4 yards), sterile gauze pads in various sizes (2 x 2", 4 x 4", 5 x 9", 8 x 10"), ginger chews, glucose (for Type 1 diabetics), Hydrocortisone cream, insect bit and sting relief pads, instant cold pack (for heat injuries), Medicidin-D pills, personal medications, Telfa non-adherent pad (3 x 4"), small pill holder, Q-tips, saline solution (or eye wash), (sterile) scalpel, splint (SAM), Steri-strips (or

butterfly bandages, Zip Stitch or Transpore tape), thermometer and triangular bandage (which is versatile).

Trauma-related items include: aspirin (for heart attacks), 2 wool blankets (to prevent shock, which is a killer), chest seals (Hyfin Vent or HALO, to treat a [sucking chest wound](#)), several pairs of clean nitrile surgical gloves (in sizes that fit the adults in my family), instant hot packs (place under arms to help prevent shock), an Israeli bandage (for a large wound), 10 yards of tape (medical or duct), tourniquets (I have a SWAT [which can be used on children and the elderly] and a Gen 7 CAT, but other good options include Revmedx TX2 or air wrap). Most of the “stop the bleed” trauma-related gear is kept in small trauma bags (from [Blue Force Gear](#)) that are mounted behind each headrest so they can be reached by virtually anyone in the car.

If I'm driving, I always take my [main EDC bag](#), which has an extensive first aid bag itself.

I also have a [“first aid kit on board” sticker](#) on my bumper to inform others that they can administer first aid if I'm incapacitated.

Navigation: a road atlas (Rand McNally), [The Next Exit](#) book and the GPS app on my cell phone.

Power: AA and AAA alkaline backup batteries in plastic battery holders, cell phone charging cord, an (Anker) [portable charger](#), and a battery-powered jump starter ([NOCO Boost GB40](#)). Still need: AA and AAA lithium batteries.

Security: a [karambit](#) (which is like a combination of a serrated knife and a long claw) and a pepper spray gun. I recommend that (if your state allows it, and after you've received adequate training) you carry a pistol in your car. It needs to be kept out of view but ready to be deployed quickly if necessary. It should only be used as a last resort to protect innocent life, after the techniques of avoidance, withdrawing, de-escalation, brandishing and warning have failed. The bullets should be large enough to neutralize the threat of a large man (at least 9mm).

Shelter: a bivy ([SOL Escape](#), if you don't have a wool blanket), [SOL Survival ponchos](#), [poncho liner/jungle blanket](#) (a large, very lightweight but comfortable and warm blanket), a tarp (small to medium, preferably orange, can be used to put on the ground if you need to work on your car), umbrella, waterproof seat cover. Consider adding a sleeping bag if you live or travel in cold/remote areas.

Tools: a [Leatherman Wave multitool](#), socket and ratchet set (English and metric), crescent wrenches, pliers, screwdrivers (flat head and Phillips), , etc. Considering: a crowbar (Stanley Wonder Bar or combo hatchet/hammer/prybar), a shovel (small folding or entrenching tool, Glock, U-Dig-It).

Transportation: car jack and tools, small square of wood (on which to place the jack if the ground is too soft), small gas can (plastic, empty), jump starter (jumper cables and/or the NOCO device above), gas siphon, spare tire (inflated), triangle (reflective emergency

roadside with weighted base), and a road guard vest (bright and reflective, keep in your door, wear if you have to be outside of your car near traffic), bolt cutters (because you never know when you'll need to drive through a locked gate in an emergency), WeatherTech floor mats. Considering: a battery powered air compressor, Fix a Flat or a tire repair kit, jack stand, window breaker ([Life Hammer](#)), tow cable or strap, traction (2 x 4 boards or carpet strips), WD-40 ([precision pen](#)), jug of oil (though it could leak).

Water: at least half a dozen bottles of spring water, a [sillcock key](#) (with this, you can turn on the water “spigot” that is on the side of many public buildings), and the Sawyer Mini water filter that's in my EDC bag.

Other: \$40 cash, change purse, small back scratcher, book to read (when you have to wait somewhere for a long time).

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