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# Getting Your Affairs in Order Checklist: Documents to Prepare for the Future

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## Create your own plan

NIA's new email series, *Ready, Set, Plan! A Weekly Guide to Advance Care Planning*, will help you start planning for your future health care over seven weeks.

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No one ever plans to be sick or disabled. Yet, planning for the future can make all the difference in an emergency and at the end-of-life. Being prepared and having important documents in a single place can give you peace of mind, help ensure your wishes are honored, and ease the burden on your loved ones.

## Checklist for getting your affairs in order

This list provides common steps to consider when getting your affairs in order.

**1. Plan for your estate and finances.** Depending on your situation, you may choose to prepare different types of legal documents to outline how your estate and finances will be handled in the future. Common documents include a will, durable power of attorney for finances, and a living trust.

- A **will** specifies how your estate — your property, money, and other assets — will be distributed and managed when you die. A will can also address care for children under age 18, adult dependents, and pets, as well as gifts and end-of-life arrangements, such as a funeral or memorial service and burial or cremation. If you do not have a will, your estate will be distributed according to the laws in your state.
- A **durable power of attorney for finances** names someone who will make financial decisions for you when you are unable to.
- A **living trust** names and instructs a person, called the trustee, to hold and distribute property and funds on your behalf when you are no longer able to manage your affairs.

**2. Plan for your future health care.** Many people choose to prepare advance directives, which are legal documents that provide instructions for medical care and only go into effect if you cannot communicate your own wishes due to

disease or severe injury. The most common advance directives include a living will and a durable power of attorney for health care.

- A **living will** tells doctors how you want to be treated if you cannot make your own decisions about emergency treatment. You can say which common medical treatments or care you would want, which ones you would want to avoid, and under which conditions each of your choices applies. Learn how to [prepare a living will](#).
- A **durable power of attorney for health care** names your health care proxy, a person who can make health care decisions for you if you are unable to communicate these yourself. Your proxy — also known as a representative, surrogate, or agent — should be familiar with your values and wishes. A proxy can be chosen in addition to or instead of a living will. Having a health care proxy helps you plan for situations that cannot be foreseen, such as a serious auto accident or stroke. Learn how to [choose a health care proxy](#).

These documents are part of [advance care planning](#), which involves preparing for future decisions about your medical care and discussing your wishes with your loved ones.

**3. Put your important papers and copies of legal documents in one place.** You can set up a file, put everything in a desk or dresser drawer, or list the information and location of papers in a notebook. For added security, you might consider getting a fireproof and waterproof safe to store your documents. If your papers are in a bank safe deposit box, keep copies in a file at home. View a [list of important papers](#).

**4. Tell someone you know and trust or a lawyer where to find your important papers.** You don't need to discuss your personal affairs, but someone you trust should know where to find your papers in case of an emergency. If you don't have a relative or friend you trust, ask a lawyer to help.

**5. Talk to your loved ones and a doctor about advance care planning.** A doctor can help you understand future health decisions you may face and plan the kinds of care or treatment you may want. Discussing [advance care planning](#) with your doctor is free through Medicare during your annual wellness visit. Private health insurance may also cover these discussions. Share your decisions with your loved ones to help avoid any surprises or misunderstandings about your wishes.

**6. Give permission in advance for a doctor or lawyer to talk with your caregiver as needed.** If you need help managing your care, you can give your caregiver permission to talk with your doctors, your lawyer, your insurance provider, a credit card company, or your bank. You may need to sign and return a form. Giving permission for your doctor or lawyer to talk with your caregiver is different from naming a health care proxy. A health care proxy can only make decisions if you are unable to communicate them yourself.

**7. Review your plans regularly.** It's important to review your plans at least once each year and when any major life event occurs, like a divorce, move, or major change in your health.



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## Advance Care Planning: A Conversation Guide

Want to learn more about advance care planning? NIA's guide offers conversation tips, worksheets, and more.



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### Which documents do you need to have in place?

When you're getting your affairs in order, it's important to prepare and organize important records and files all in one place. Typically, you will want to include personal, financial, and health information. Remember, this is a starting place. You may have other information to add. For example, if you have a pet, you will want to include the name and address of your veterinarian.



### Personal information

- Full legal name
- Social Security number
- Legal residence
- Date and place of birth
- Names and addresses of spouse and children
- Location of birth and death certificates and certificates of marriage, divorce, citizenship, and adoption
- Employers and dates of employment
- Education and military records
- Names and phone numbers of religious contacts
- Memberships in groups and awards received

- Names and phone numbers of close friends, relatives, doctors, lawyers, and financial advisors

## Financial information

- Sources of income and assets (pension from your employer, IRAs, 401(k)s, interest, etc.)
- Social Security information
- Insurance information (life, long-term care, home, car) with policy numbers and agents' names and phone numbers
- Names of your banks and account numbers (checking, savings, credit union)
- Investment income (stocks, bonds, property) and stockbrokers' names and phone numbers
- Copy of most recent income tax return
- Location of most up-to-date will with an original signature
- Liabilities, including property tax — what is owed, to whom, and when payments are due
- Mortgages and debts — how and when they are paid
- Location of original deed of trust for home
- Car title and registration
- Credit and debit card names and numbers
- Location of safe deposit box and key

## Health information

- Current prescriptions (be sure to update this regularly)
- Living will
- Durable power of attorney for health care
- Copies of any [medical orders or forms](#) you have (for example, a do-not-resuscitate order)
- Health insurance information with policy and phone numbers

## Who can help with getting your affairs in order?

You may want to talk with a lawyer about setting up a general power of attorney, durable power of attorney, joint account, or trust. Be sure to ask about the lawyer's fees before you make an appointment.

You do not have to involve a lawyer in creating your advance directives for health care. Most states provide the forms for free, and you can complete them yourself. Learn more about [completing an advance directive](#).

You should be able to find a directory of local lawyers on the internet or contact your local library, your local bar association for lawyers, or the Eldercare Locator. Your local bar association can also help you find what free legal aid options your state has to offer. An informed family member may be able to help you manage some of these issues.

## What other decisions can you prepare for in advance?

Getting your affairs in order can also mean making decisions about organ donation and funeral arrangements, or what you want to happen to your body after you die. Deciding and sharing your decisions can help your loved ones during a stressful time and best ensure your wishes are understood and respected.

**Organ donation and brain donation.** When someone dies, their healthy organs and tissues may be donated to help someone else. You can register to be an organ donor when you renew your driver's license or state ID at your local department of motor vehicles. You can also register online. Some people also choose to donate their brain to advance scientific research. It may be possible to donate organs for transplant as well as the brain for scientific research. Learn more about [organ donation](#) and [brain donation](#).

**Funeral arrangements.** You can decide ahead of time what kind of funeral or memorial service you would like and where it will be held. You can also decide whether you would like to be buried or cremated and whether you want

your body's ashes kept by loved ones or scattered in a favorite place. Be sure and specify certain religious, spiritual, or cultural traditions that you would like to have during your visitation, funeral, or memorial service. You can make arrangements directly with a funeral home or crematory. Read these [tips on planning a funeral](#). If you choose not to be embalmed or cremated, most states allow families to take care of transportation, preparation of the body, and other needed arrangements. Learn more about the [burial options available in your state](#). Put your preferences in writing and give copies to your loved ones and, if you have one, your lawyer.

## You may also be interested in

- Reading more about [advance care planning](#)
- Learning about [end-of-life care](#)
- Viewing [financial planning for people with Alzheimer's disease](#)

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## For more information about getting your affairs in order

### American Bar Association

800-285-2221

[www.americanbar.org](http://www.americanbar.org)

### CaringInfo

National Hospice and Palliative Care Organization

800-658-8898

[caringinfo@nhpco.org](mailto:caringinfo@nhpco.org)

[www.caringinfo.org](http://www.caringinfo.org)

### The Conversation Project

866-787-0831

<https://theconversationproject.org>

### Eldercare Locator

800-677-1116

[eldercarelocator@USAgings.org](mailto:eldercarelocator@USAgings.org)

<https://eldercare.acl.gov>

### National Academy of Elder Law Attorneys

703-942-5711

[naela@naela.org](mailto:naela@naela.org)

[www.naela.org](http://www.naela.org)

**National Elder Law Foundation**

520-881-1076

[info@nelf.org](mailto:info@nelf.org)

[www.nelf.org](http://www.nelf.org)

**PREPARE for Your Care**

[info@prepareforyourcare.org](mailto:info@prepareforyourcare.org)

<https://prepareforyourcare.org>

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Content reviewed: February 1, 2023

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