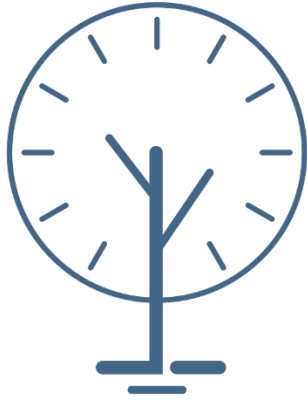




The What If Kit

**YOUR EMERGENCY
FINANCIAL INFORMATION GUIDE**

Compliments of MemoryBanc

What If...

- You are in a car accident and normally handle all the household bills?
- Your adult child is traveling and needs help after identity theft?
- Your partner has a health crisis, but they manage all the finances?
- Your parent is hospitalized, and you need to pay their bills?

We never know what life will bring. Too often spouses, partners, friends, and family are helpless because they lack the information they need to help.

What This Kit Delivers

If you spend just one hour documenting your information you will give someone the ability to:

1. **Pay household expenses** while you recover
2. **Respond to credit breaches** or banking fraud quickly
3. **Manage healthcare costs** and insurance claims
4. **Handle final affairs** if you're terminally ill or pass away

The Reality of Life Disruptions

If bills and statements are digital and paperless, even someone with a durable power of attorney may need weeks or months to contact the institutions to access accounts and pay bills.



MemoryBanc®
Personal Financial Assistants
Power of Attorney & Trustee Services

It is inevitable that everyone needs this.

Everyone should have a guide to their financial and personal affairs that will help someone assist you if you have a temporary incapacity as well as your survivor's when you die. As of 2025, death is unavoidable.

Statistical Reality:

- **1 in 4** twenty-year-olds will be unable to work for at least a year due to disability before retirement according to [The Council of Disability Awareness](#)
- **70%** of adults reaching age 65 will need long-term care services according to [U.S. Department of Health and Human Services](#)
- **Peak disability rates** occur between ages 55-64 (14-18% annually) according to [The Social Security Administration Trustee Report](#)

[The Social Security Administration Trustee Report](#) (2021)

Historical and long-range incident rates of Disability.

Age Group	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+	TOTAL
Male	0.4	1.4	1.6	2.0	2.6	3.7	5.1	8.6	14.7	18.3	10.0	68.4
Female	0.3	0.9	1.4	2.0	3.0	4.3	5.8	9.2	14.0	15.6	8.6	65.1

[U.S. Department of Health and Human Services](#) (2019)

Seventy (70) percent of adults who survive to age 65 develop severe Long-Term Service and Support (LTSS) needs before they die. Forty-Eight (48) percent of adults over 65 will need paid care.

CDC Statistics

- [Life Expectancy](#) 77.0 years
- [Percent of long-term care services users who are aged 65 and over](#)
 - **Long-term care services** refer to a variety of medical, personal, and social services provided to individuals who have chronic health conditions or functional limitations and require assistance over an extended period.
 - Percent that will utilize adult day services center: **62.5%** (2016)
 - Percent who will receive home health agency care: **81.9%** (2015)
 - Percent who will receive hospice care: **94.6%** (2015)
 - Percent of nursing home residents: **83.5%** (2016)
 - Percent of residential care community residents: **93.4%** (2016)

[World Data Life Expectancy](#) for United States

Male 74.5 years
Female 80.2 years

After caring for my parents for 5 years, I launched a business to help other families navigate the financial quagmire of daily living. Based on over a decade of experience as a Daily Money Manager, most households fall into one of these categories:

1. **Single adults** who manage everything independently
2. **Couples with informal arrangements** about who handles day-to-day expenses
3. **Couples where one person** manages all finances and household affairs



Kay Bransford
MemoryBanc Founder

Regardless of your situation, documentation is essential.

Our world has changed dramatically with technology. In the past decade, most companies along with local, state and the federal governments have pushed us to self-service portals and prefer that we opt for paperless delivery of statements. If you have moved to any paperless statements, if something happens to you, there is no paper trail to help your loved ones and housemates. The bills are going to an unmanaged email box overflowing with messages.

We all have a friend who lost a partner or parent and spent weeks trying to piece together the finances. Some also have a friend who had to help an adult child. Spending less than one hour on these worksheets will save your loved ones from the anguish of trying to piece things together. If you are not the person managing these affairs, give them this kit and ask them for one hour.

I was a family caregiver to my parents who had planned well (POAs, Trust, Will). The belief that it is easy to step in and know how to manage forward after a critical health incident is just a fact you have not had to learn yet. The legal tools are only part of the solution. The details about where and how the money is used are the keys to good planning.

Most adults have more than one bank account, multiple credit cards, and retirement plans. Where your income is deposited, how your money moves between accounts, and what is set up on autopay should be documented. Additionally important is where the two-factor authentication goes ... most financial sites require a phone number or email. Not only will it make your life easy when there is a credit card breach or fraud, but it would help a loved one who is trying to manage the finances without you.

The goal of this kit is to provide you with a straightforward way to record the critical information a loved one needs to know to step in, help, and manage forward.

The **THREE** things you need to document or organize includes:

1. **Color Copies of Wallet Contents:** Having copies is helpful if there is a breach or your wallet lost or stolen. When supporting clients as their durable power of attorney, I often have to provide copies of a valid driver's license or social security card of our client before financial institutions will recognize my power of attorney.
2. **Digital Access Information:** Having access codes to your devices and online financial accounts will make it easy for someone to be able to quickly step in and pay bills, move money, or reset account passcodes. You should note two-factor authentication, and document your security questions and answers.
3. **Cash Flow Roadmap:** Seven out of ten couples cannot name the top three joint accounts they share (*Consumer Reports*). You need to assume your partner, spouse, friend, or parent will not know all your bank, credit, or investment accounts. You can create a simple visual to show the accounts, how they are titled, what they pay, and how they are connected.

As a **Public Service Announcement**, I do encourage every person living in America over the age of 18 to have a Durable Power of Attorney (to help with financial affairs) and a Healthcare Power of Attorney (to help with medical decisions) in place. Parental and Spousal rights do not have a role when you are trying to pay bills, access banking accounts (unless they share the account with you) or move money from an investment account.

I am not a lawyer. Contact an estate or elder law attorney to put estate plans in place.

SHARE THE INFORMATION NOW

If you do not trust them now, you should not name them to manage your affairs for you. For those you name, give a copy of this information or tell them where to find this document. In our household, my husband and adult children know where my information is stored, and in return, they have done this and put in a sealed envelope for me.

Step 1: Color Copies of Wallet Contents / Important IDs

Make a color copy of the following items:

- Driver's License or Government ID's
- Insurance Cards
- Credit Cards
- Social Security Card

Copy the front and back of each card. Color is better because it is more readable and what financial institutions request.

Step 1 takes:



5 minutes

Step 2: Digital Access

Having access to your online accounts, email and phone will make it easy for your loved ones to help you.

Step 2 takes:



15 minutes

Lock Screen Codes

Write down the Device Name (Dave's PC, Kim's iPad) along with the lock screen Code. Note file names or folders of important documents stored on the device in the NOTES section.

Device Name: _____ Code: _____

Device Name: _____ Code: _____

Device Name: _____ Code: _____

Device Name: _____ Code: _____

NOTES: _____

Foundational Online Passcodes

Email: Username: _____ Passcode: _____

☐ Two-Factor? Device: _____

Apple ID: Username: _____ Passcode: _____

☐ Two-Factor? Device: _____ Other Linked Devices: _____

Microsoft: Username: _____ Passcode: _____

☐ Two-Factor? Device: _____ Other Linked Devices: _____

Step 2: Digital Access (continued)

Phone & Voicemail Access:

Owner & Number: _____

Lock Screen Code: _____ Voicemail Code: _____

Owner & Number: _____

Lock Screen Code: _____ Voicemail Code: _____

Personal Financial Accounts

Bank: _____ ☐ Two-Factor? Device: _____

Username: _____ Passcode: _____

Bank: _____ ☐ Two-Factor? Device: _____

Username: _____ Passcode: _____

Credit Card: _____ ☐ Two-Factor? Device: _____

Username: _____ Passcode: _____

Credit Card: _____ ☐ Two-Factor? Device: _____

Username: _____ Passcode: _____

Retirement \$: _____ ☐ Two-Factor? Device: _____

Username: _____ Passcode: _____

Insurance \$: _____ ☐ Two-Factor? Device: _____

Username: _____ Passcode: _____

Password Keeper: _____ ☐ Two-Factor? Device: _____

Username: _____ Passcode: _____

Invited contacts: _____

Crypto: _____ ☐ Two-Factor? Device: _____

Username: _____ Passcode: _____

Security Questions:

What is your mother's full birth name? _____

What is your father's full name? _____

What is your favorite:

food? _____

movie? _____

book? _____

What is the name of the town where you were born? _____

What is the name of your first / favorite pet? First: _____ Favorite: _____

What is the make of your first car? _____

What was your childhood nickname? _____

Use these to document additional general security questions (Q) and answers (A):

Q: _____

A: _____

Q: _____

A: _____

Q: _____

A: _____

Q: _____

A: _____

Q: _____

A: _____

Step 3: Create a Visual Diagram of your Accounts

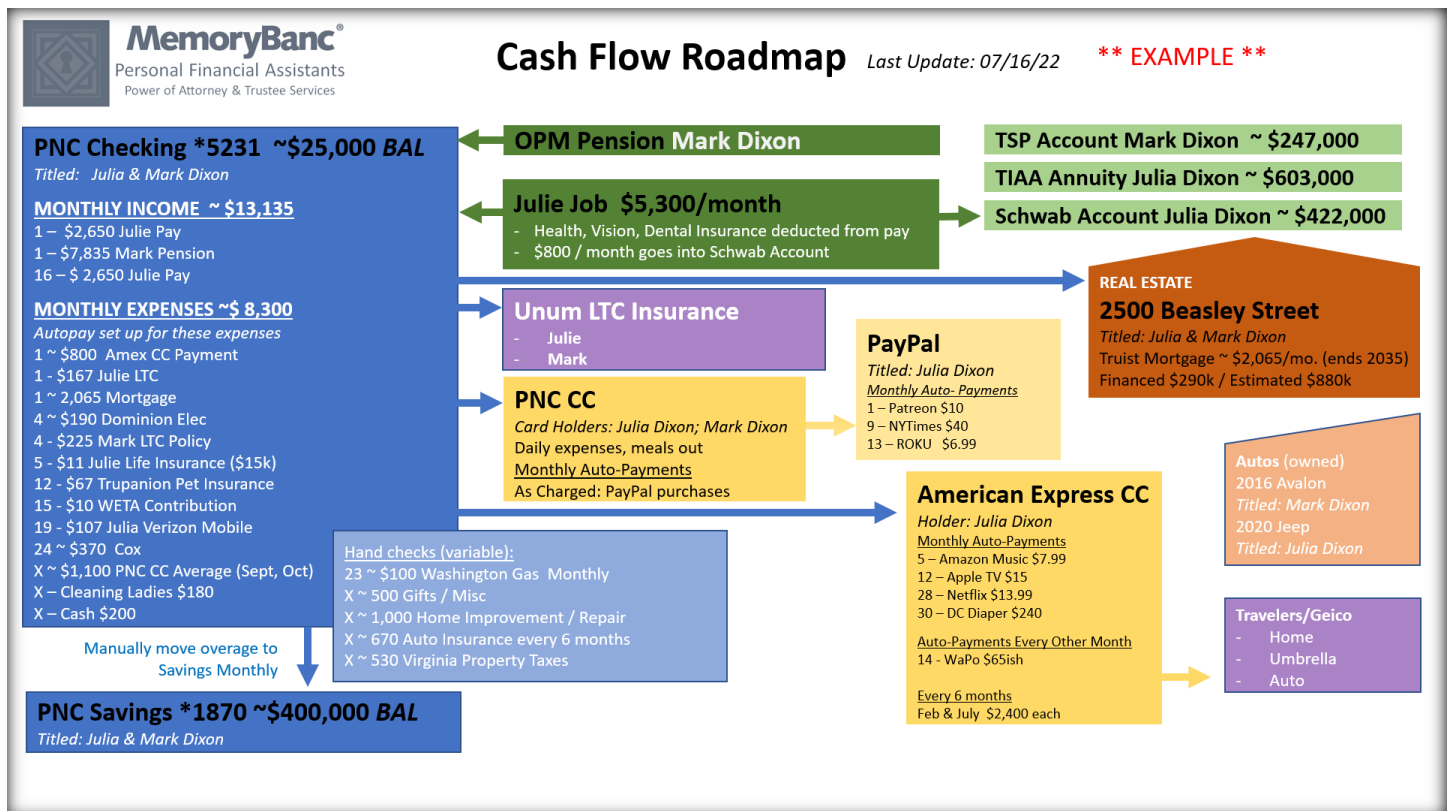
A picture is worth a thousand words. A simple cash flow roadmap illustrates your financial accounts and provides a simple overview of how your money flows, pays bills, and is interlinked between financial services firms.

In this case there is a PNC Checking and Savings account; a PNC and Amex Credit Card account, and a PayPal account that are set up and paying bills. It shows where the income sources are deposited and documents auto-payments. Include all income sources, high-value individual property, insurance, and investments accounts.

Step 3 takes:



40 minutes



Use this guide and the bottom half of the page to draw your own graphic account roadmap.

Use this space to summarize all the accounts and items that should be on your Cash Flow Roadmap:

Bank Accounts/Type:

- 1)
- 2)
- 3)
- 4)
- 5)

Property (Home & Autos):

- 1)
- 2)
- 3)
- 4)

Investment Accounts/IRAs/Annuities:

- 1)
- 2)

Credit Cards:

- 1)
- 2)
- 3)
- 4)
- 5)

Insurance Policies:

- 1)
- 2)
- 3)

Use this to document accounts and each bill pay and auto-pay set-up.

Account: _____

Note Pay Date / Payee / Average payment.

-
-
-
-

Account: _____

Note Pay Date / Payee / Average payment

-
-
-
-

Account: _____

Note Pay Date / Payee / Average payment

-
-
-
-
-

Account: _____

Note Pay Date / Payee / Average payment

-
-
-
-
-

BONUS: Gather Important Documents

Use this list and check boxes to note which items you have collected and cross off items that do not apply to you. Please note that many government and financial institutions will ask for color copies since they are more difficult to fake and is the reason "color copy" is noted on specific items. Most of this information can be summarized and stored in a 2-inch binder.

Put recent copies of your statements in a binder or include a note on where someone could find statements to your accounts. Information on your statements will be needed to contact the providers. If you have moved to paperless settings make sure you leave your online access codes to get into the email account where these statements are delivered.

± This symbol represents those accounts that may have online access, usernames, passcodes, PINs, and security questions that were established and should also be included with your account(s) documentation.

Personal Information and Identification Cards

- | | |
|---|-------------------------------------|
| ☐ Names, social security numbers, and birthdates for spouse/partner, children, and account beneficiaries | |
| ☐ Birth certificate/naturalization documents | ☐ color copy |
| ☐ Social Security card/number/statements ± | ☐ color copy |
| ☐ Driver's license ± | ☐ color copy |
| ☐ Military identification/service records DD-214 | ☐ color copy |
| ☐ Passport/Permanent Resident Card | ☐ color copy |
| ☐ Location of tax returns and IRS PIN if implemented | |
| ☐ Marriage license/divorce /child custody documents | |
| ☐ Location of household inventory and appraisals | |
| ☐ Location of safe, combination and/or safe deposit box | |



Estate Plans and Documents

- ☐ Durable power of attorney
- ☐ Medical (Healthcare) power of attorney
- ☐ Will
- ☐ Trust
- ☐ Do-not-resuscitate order/living will
- ☐ Specific instructions regarding personal wishes, pets, and burial



Financial Information, Statements and Cards

- ☐ Income sources and pay cycles
- ☐ Bank accounts and beneficiary details ±
- ☐ Retirement, investment, brokerage accounts and beneficiary details ±
- ☐ Stock certificates and savings bonds
- ☐ Home, auto, life, umbrella insurance policies – deductibles, what is covered, who is covered, beneficiaries ±
- ☐ Real estate: ownership, location, and loan type, amount borrowed, interest rate, payment due dates/cycle ±
- ☐ Auto loans: title, location, amount borrowed, interest rate, payment due dates/cycle ±
- ☐ Other non-household asset details: appraisal, location, and inventory
- ☐ Other debts: type, amount borrowed, interest rate, payment due dates/cycle ±
- ☐ Credit freeze or identity theft account and access information ±
- ☐ Credit cards: account numbers/expiration/CCV, annual fees, limits, interest rate, and payment cycle±
- ☐ Notice of final loan payments/release – zero balance statement, cancelled notice with original loan papers
- ☐ Utility accounts (power, gas, phone, cable, water, sewer) ±

NOTES:

Online Accounts & Computer Access

Document all those not previously included with the above account information. Note details of two-factor authentication and linked emails or mobile phone numbers.

- ☐ Lock screen passcodes and PINs for phones, tablets, and computers
- ☐ Email accounts ±
- ☐ Social media accounts ±
- ☐ Online services ±
- ☐ Security questions, answers

Should I really write down my usernames, passcodes, and PINs? To help you swiftly and quickly, often online access is the easiest route to help reset a passcode needed, pay a bill, access income. Currently, most banks and financial institutions will not grant a power of attorney access to the online bill pay portal you set up. This means those bill pay accounts cannot be changed or modified. Getting access using a power of attorney often takes time – please discuss with an estate lawyer how to make this easy on you and your loved ones.

Medical Information & History

- ☐ Copies of all health insurance plan cards (*front and back*)
- ☐ Health insurance plan accounts and memberships ±
- ☐ Long-term care insurance and/or active claims – deductibles, what is covered, who is covered ±
- ☐ Contact information for healthcare providers ±
- ☐ Healthcare directives ±
- ☐ Personal medical history ±
- ☐ List of current medications, prescriptions, and dosage
- ☐ Family medical history
- ☐ Immunizations

Household Records

- ☐ Home services, contact information and visit details (*cleaning, lawn, sprinkler, meal, etc.*) ±
- ☐ Home appliances, warranty, service contact information and visit details
- ☐ Auto titles, loan details, Department of Motor Vehicles (DMV) account, E-ZPass account ±
- ☐ Service plan records, warranty, schedules, repair documentation, and preferred providers ±
- ☐ Documentation of purchase and any home or land improvements with receipts

Other Important Life Details

- ☐ Birthdays and other important dates
- ☐ Weekly schedule
- ☐ Social club and health memberships ±
- ☐ Frequent flyer, hotel, travel award programs ±
- ☐ Subscriptions ±
- ☐ Pets: care, immunizations, medications, services, ID, registration, ownership, and microchip information

± This symbol represents those accounts that may have online access, usernames, passcodes, PINs, and security questions that were provided and should also be included in the documentation.

NOTES:

Business Owners

Document this information if you own a business

- Customer list/key customers; Vendor contracts and vendor contacts ±
- Partnership and corporate operating agreements
- Incorporation documents; Copyright/trademark records; Business insurance documents ±
- Intellectual property/non-compete agreements ±
- Contact information or location of accounting, personnel records, and succession plan, along with access instructions ±



DAILY MONEY MANAGEMENT, FINANCIAL ORGANIZATION & ADVOCACY

If you are a busy professional, "solo ager", or choose to keep your finances private, MemoryBanc can perform as your daily money manager and personal financial advocate. We also help spouses, partners and loved ones navigate what to do after a critical incident when they do not have a guide like this one to follow.

We can work side-by-side, remotely, or step up as needed to act on your behalf. We ensure your financial needs and wishes are respected and managed as Durable Power of Attorney and Trustee. As members of the American Association of Daily Money Managers (AADMM), we deliver the support and services you request and are bound by our ethical standards to represent our client's best interests. All employees pass a comprehensive background check, and we are Insured and Bonded. Our services complement the work of legal, tax, and financial professionals. We are an agency dedicated to serving the unique needs of each of our clients and their families.



Key services include:

- Bill Pay & Mail Management
- Scam & Fraud Avoidance
- Cash Flow Management
- Medical & Long-Term Care Claim Support
- Tax Organization
- Will act as named Power of Attorney, Trustee, Personal Representative

You have control over who sees your information and how it is collected, organized, and protected.

PROFESSIONALS THAT SUPPORT YOUR PERSONAL GOALS AND WISHES

The MemoryBanc Services Team



Elizabeth, Christine, Cynthia, Mala, Carly, Linda, Kay, Shannon, Deborah, Beth, Jourdain, Jocelyn

Visit our website to schedule a free consultation at www.MemoryBanc.com

Call our office to request more information at 703.436.2827



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