



Planning Ahead Checklist

A one-page guide to make things easier on your family — financially and emotionally.

1) The essentials to gather (keep in one folder)

- ☐ Full legal name, SSN, date/place of birth; spouse's name and parents' names (helpful for obituary forms)
- ☐ Government IDs: driver's license/state ID; military discharge papers (DD-214) if applicable
- ☐ Insurance policies: life, final expense, burial, long-term care; agent/contact info
- ☐ Beneficiary list: who is named on each policy/account + where paperwork is kept
- ☐ Banking list: checking/savings/CDs; credit cards; recurring bills (utilities, phone, subscriptions)
- ☐ Legal docs: will, trust, POA/healthcare proxy, advance directive, deeds/titles

2) Funeral & service preferences (write it down)

- ☐ Burial or cremation? (and where)
- ☐ Preferred funeral home/provider (or two options)
- ☐ Type of service: religious, celebration of life, graveside, private family-only, etc.
- ☐ Key choices: casket/urn/cremation container; clothing; music/readings; photos/memorabilia
- ☐ Obituary basics: hometown, schools, career, military/service, charities for memorial donations

3) People & agencies to notify (when the time comes)

- ☐ Social Security Administration (SSA) – confirm the death is reported (funeral homes often do, but verify)
- ☐ Medicare/health insurance and any pension/retirement benefit administrators
- ☐ Banks/credit unions and major billers (utilities, phone, insurance, subscriptions)
- ☐ Credit bureaus (to reduce identity theft risk)

4) Money & timing — avoid 'out-of-pocket panic'

- ☐ Decide how final expenses will be paid (dedicated funds, policy, or other plan)
- ☐ Keep a list of who can access funds quickly (authorized signer, POA, trusted contact)
- ☐ If you already set money aside in savings, confirm it's protected and won't be delayed or frozen

5) Digital & identity protection (often overlooked)

- ☐ Password manager / key logins list (phone, email, banking, subscriptions) kept in a safe place
- ☐ Social media preference: memorialize or close accounts
- ☐ Mail plan: forward or hold mail; secure the home; safeguard valuables/documents

Note: This checklist is educational and not legal advice. Rules and best steps can vary by state and personal situation.

Tip: Print this page and keep it with your important documents, or share it with the person who will help handle arrangements.