



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)

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.

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