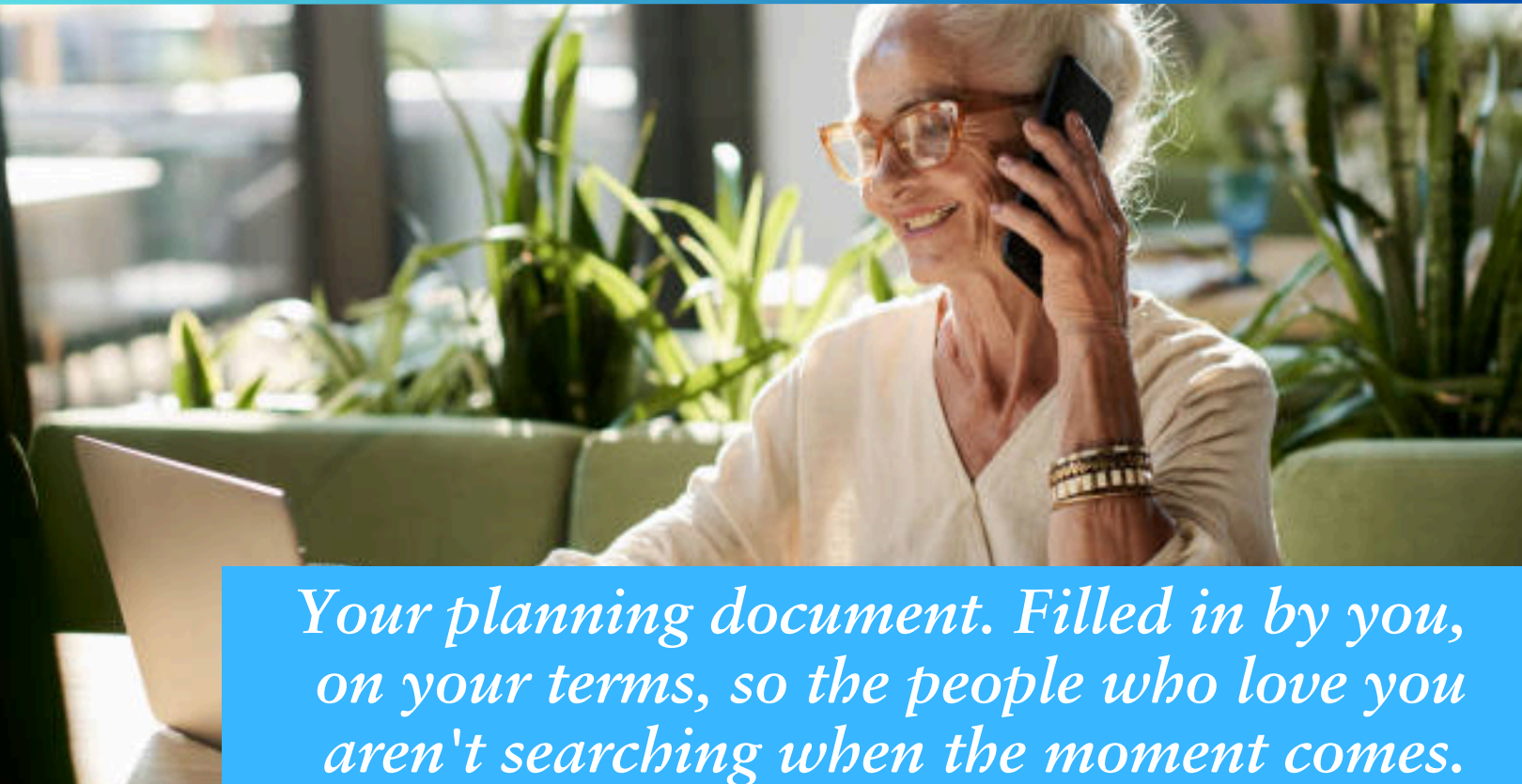
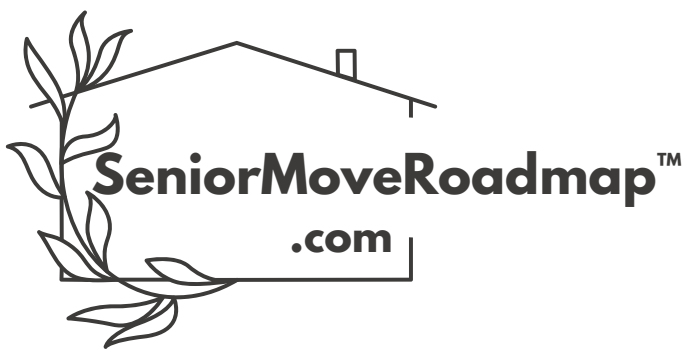


Before It's Needed - WorkBook

The information your family will need,
written down by the one who has it.



*Your planning document. Filled in by you,
on your terms, so the people who love you
aren't searching when the moment comes.*



Part of the Senior Move Roadmap™ system
— SeniorMoveRoadmap.com

Included Within:

- Fill-in sections for every legal document, account, policy, and contact your family will need
- The legal documents that must exist before a crisis — and why the window can close
- A complete medical profile, ready to hand to any care team on day one
- Guided questions you ask yourself around the 5 key topics.
- Who has authority to decide what — written down, in one place, before it matters

Starting the Discussion

There is a version of this process that goes smoothly.

Not because every decision was already made — but because the information was findable. The right document. The right account number. The right name to call. Somebody knew where things were because you told them, and wrote it down before you had to.

That's what this workbook is. It's the file your family will reach for someday — and you're the one who can fill it in.

This isn't about rushing toward a decision you're not ready to make. It's about making sure that when a decision does get made — by you, or by someone acting on your behalf — the information is sitting in one place instead of scattered across forty years of paperwork and three filing cabinets.

You can fill this in alone. Many people prefer to. You can fill it in with a spouse, a sibling, a friend, or whichever adult child you trust most with this kind of thing.

Whichever way works for you is the right way.

Senior Move Roadmap™ |
SeniorMoveRoadmap.com This document is for informational purposes and does not constitute legal, financial, or medical advice. Consult a qualified elder law attorney and financial advisor for guidance specific to your situation.

There are Five sections

- Legal Documents
- Financial Picture
- Medical & Health
- The People
- Conversations to Have

The sequence is intentional: legal comes first because it's the most time-sensitive and the one most families skip until it's too late. This is meant to be used as part of Step 3 - Making the Plan in the Senior Move Roadmap. It can stand alone and can be helpful for any family navigating and/or planning a senior transition.

One rule for this workbook: At least two people in the family should know where it's kept. That person is:

Legal Documents

SECTION 1 — Legal Documents

These are the most important. Without them, families lose time, money, and sometimes the ability to make decisions at all.

The documents that must exist — and be findable

Financial (Durable) Power of Attorney Gives a named person the legal authority to manage financial decisions — bank accounts, real estate transactions, paying bills — if the senior cannot.

- Document exists and is signed []
- Location: _____
- Person named (Agent): _____
- Attorney who drafted it: _____
- Attorney Phone #: _____

Why this matters now: A Financial POA can only be signed by someone with the legal capacity to understand what they're signing. That's not an age rule — it's how the document becomes enforceable. The window for signing one is one that closes gradually, not all at once, and rarely with much warning. If the document isn't already in place, putting one in place is straightforward: typically \$300 to \$750 with an elder law attorney, in a single appointment. Waiting until a court has to appoint someone — that's called guardianship — is the same outcome, only it can take three to six months, and can run \$5,000 to \$15,000 or more in complex situations. More importantly; the person doing the choosing isn't you.

Legal Documents

Healthcare Power of Attorney / Healthcare Proxy / Medical POA

(name varies by state — same concept) Gives a named person the authority to make medical decisions if the senior cannot speak for themselves.

- Document exists and is signed
- Location: _____

- Person named: _____
- Is a copy on file with the primary care physician? Yes No

Advance Directive / Living Will The senior's written wishes about end-of-life care — what treatments they do and don't want under specific circumstances.

- Document exists and is signed
- Location: _____
- Is a copy on file with the primary care physician? Yes No

POLST Form (Physician Orders for Life-Sustaining Treatment) A medical order — different from an advance directive — that travels with the senior and is immediately actionable by first responders and hospital staff.

- Exists and is current

- Location: _____

Note: Not everyone needs a POLST. Ask your primary care physician if it's appropriate.

Legal Documents

Something to consider

A standalone HIPAA release is a small document with disproportionate consequences when it's missing — without one, hospitals can refuse to share information with even immediate family. The Medical POA usually covers some of this, but a separate HIPAA authorization protects in more situations.

HIPAA Authorization

A separate authorization allowing named family members to receive medical information from healthcare providers. Often paired with the Medical POA but covers more situations.

- Document exists and is signed []
- Location: _____
- People named: _____

Why it matters: These are the documents where you decide who speaks for you in a hospital room. Without it, Texas (and most states) fall back to a default order — spouse, then a majority vote among adult children, then parents, then nearest relative. That default sometimes works. It often doesn't, especially when adult children disagree at the bedside. These documents put the choices in your hands now instead of leaving it to whoever happens to be in the room later.

Legal Documents

Will / Trust

Will exists — Location: _____

Trust exists — Type: _____ Location: _____

Attorney who drafted it: _____

Last reviewed / updated: _____

Identity Documents

Gather these — communities, benefit agencies, and attorneys will ask for them.

Social Security card — Location: _____

Medicare card — Location: _____

Medicaid card (if applicable) — Location: _____

VA card / DD-214 (if veteran) — Location: _____

Passport or birth certificate — Location: _____

Marriage certificate (if applicable) — Location: _____

Financial Picture

SECTION 2 — The Financial Picture

You don't have to share all of this with everyone. But someone in the family — or the person holding POA — needs to know where things are.

Income — what comes in each month

Source	Monthly Amount	Account/Contact
Social Security	\$	SSA: 1-800-772-1213
Pension	\$	_____
Investments	\$	_____
Rental income	\$	_____
Other	\$	_____
Other	\$	_____
Other	\$	_____

Accounts — where the money lives

Institution	Account Type	Last 4 of Account #	Who Has Access
-------------	--------------	---------------------	----------------

- Is there a safe deposit box? Yes No
 - Location: _____ Key location: _____
 - Who has access: _____

Financial Picture

Beneficiary Designations

Outdated beneficiary designations are one of the most common and consequential gaps in senior estate planning — naming an ex-spouse, a deceased relative, or simply not updating after a major life event happens routinely.

These override the will. Retirement accounts, life insurance, and annuities pass to whoever is named here — not to whoever is named in the will. Outdated designations are one of the most common gaps in senior planning.

Account / Policy	Institution	Primary Beneficiary	Contingent Beneficiary	Last Verified
IRA				
401(k) / 403(b)				
Life Insurance				
Annuity				
Bank Accounts (POD)				
Brokerage (TOD)				

- All designations reviewed within the last two years

Financial Picture

Insurance Policies

Long-Term Care Insurance This is one of the most overlooked assets in a senior transition. If a policy exists, find it before the transition — not during.

- Policy exists []
- Insurance company: _____
- Policy number: _____
- Contact / claims number: _____
- Elimination period (waiting period before benefits begin):
• _____
- Monthly benefit amount: _____
- What triggers benefits (ADL requirements): _____

Life Insurance

- Policy exists []
- Company / policy number: _____
- Beneficiary on file: _____

Supplemental Health Insurance (Medigap / Medicare Advantage)

- Company: _____
- Plan type: _____ Member ID: _____

Financial Picture

The Home

- Approximate current value: \$_____
- Mortgage balance (if any): \$_____
- Mortgage lender / servicer: _____
- Deed location: _____
- Homeowner's insurance company: _____
- Policy number: _____
- Property tax — annual amount: \$_____
- HOA Contact (if applicable) _____

Note for planning purposes: The home is often the largest asset in a senior transition. Whether it's sold to fund care, held in the family, or rented, that decision has financial and legal implications — including potential Medicaid considerations. **This is a conversation to have with a financial advisor and an elder law attorney before a decision is made.**

See Step 3 and Step 4 of the Senior Move Roadmap for more on this.

Medical & Health

SECTION 3 — Medical & Health Information

Senior communities, discharge planners, and new care teams will ask for all of this. Having it ready prevents delays and errors.

Current Medications

(Make a complete list — name, dose, frequency, and the doctor who prescribed it)

Medication Name	Dose	Frequency	Prescribing Doctor
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Add rows as needed. Keep a copy in your phone.

Medical & Health

Current Diagnoses / Conditions

(List all active diagnoses — this goes into every admission form)

Allergies (medications, foods, environmental)

Current Care Team

Role	Name	Phone
Primary Care Physician		
Cardiologist		
Neurologist		
Psychiatrist / Therapist		
Other Specialist		
Pharmacy		

Insurance Cards — Copies Needed

- Medicare card (copy made)
- Supplemental insurance card (copy made)
- VA insurance card if applicable (copy made)
- Dental / vision insurance if applicable (copy made)

The People

SECTION 4 — The People

Transitions require a team. Know who's on it before you need them.

Family Decision-Makers

Name	Relationship	Phone	Role in Transition
			Primary contact
			Backup / Support
			Support

In a crisis, who calls whom? When something happens, write down the order so the family doesn't have to figure it out in real time.

1. First to be called: _____

2. Then: _____

3. Then: _____

(Circle One) Group communication method (group text, email chain, phone tree)

Professional Team

(Fill in what exists now — these are the roles that matter most in a senior transition)

Role	Name	Firm	Phone
Elder Law Attorney	_____	_____	_____
Financial Advisor / Planner	_____	_____	_____
Accountant / CPA	_____	_____	_____
Primary Care Physician	_____	_____	_____
Geriatric Care Manager	_____	_____	_____
Real Estate Specialist	_____	_____	_____

If any of these roles are empty, Step 3 of the Senior Move Roadmap explains what each professional does and how to find the right one.

Who Holds What

- Person holding Financial POA: _____
- Person holding Healthcare POA: _____
- Executor of the Will: _____
- Trustee (if trust exists): _____
- Person with safe deposit box access: _____

Things to think about

SECTION 5 — Conversations to Have Before the Moment Comes

These don't require a decision right now. They just need to happen.

These aren't conversations to have all at once. Most people do best taking one at a time, when the moment is right. The point isn't to settle every question — it's to think them through yourself, then share what you've decided with the people who'll need to know. Even partial answers, written down or said out loud once, are more than most families ever get.

Care Preferences — What matters most to you about how you live?

Independence, proximity to family, staying in the community you know? What would you want if you couldn't live at home?

Medical Wishes — What does a "good outcome" look like to you? If something happened tomorrow, what would you want — and not want — done?

The Home — What is your home to you — a financial asset, a source of family memories, both? What do you want to happen to it?

Belongings — Is there anything specific — a piece of furniture, jewelry, an heirloom — you want to go to a particular person? Saying it now, or writing it down, prevents the kind of conflict families fall into when no one knows what was wanted.

Pre-planning — Have you done any funeral or burial pre-planning? If so, where is that information kept — and who knows where to find it?

A note before you put this away

This document isn't a to-do list that needs to be finished before you can move forward. It's a starting place.

What matters is that it exists — and that at least **TWO** people in the family know where it is.

If you find gaps while filling this out — a document that doesn't exist, an account no one can access, a policy number no one knows — those are the things worth handling now, before the transition begins. The companion guide, *What You Need to Know**, explains why each gap matters and which professional fills it. Use the "When to call which professional" reference at the back of that guide to plan your next calls.

The Senior Move Roadmap's Step 3 (Make the Plan) and Step 4 (Understand the Costs) go deeper on many of the topics in this document. Download all seven guides free at SeniorMoveRoadmap.com

Key Questions to Ask Yourself

Care Preferences

- What matters most to you in daily life — independence, privacy, social activities, proximity to family, or staying close to your current community?
- If you could no longer live safely at home, what kind of environment would feel most comfortable?
- How much help with daily tasks (bathing, dressing, meals, medication) would you be okay accepting?
- Would you prefer a smaller, quieter setting or a larger, more active community?

Medical Preferences

- What does a “good outcome” look like to you if you become seriously ill?
- Are there medical treatments you would want — or definitely not want — in certain situations?
- How do you feel about life support, feeding tubes, or being placed on a ventilator?
- Who would you want making medical decisions for you if you couldn't speak for yourself?

The Home

- What does this home mean to you — a source of memories, a financial asset, both?
- Do you have any specific wishes about what should happen to the house?
- Would you like to stay in the area, or are you open to other locations?
- Are there any modifications you've thought about to make the home safer?

Belongings and Heirlooms

- Are there specific items (furniture, jewelry, artwork, photos, heirlooms) you want to go to certain people?
- What should happen to the rest of your belongings?
- Are there things you'd like to give away or donate while you're still here?
- Do you have a list of who should receive what?

Pre Planning and Final Wishes

- Have you done any pre-planning for a funeral, burial, or cremation?
- Do you have a preference for burial, cremation, or other arrangements?
- Are there specific songs, readings, or people you'd like involved?
- Where is all this information kept?

Notes / Thoughts

Care Preferences

Medical Preferences

Notes / Thoughts

The Home

Belongings & Heirlooms

Pre Planning & Final Wishes

Next Steps & Add'l Resources

Most people don't read a guide like this one — or fill in a workbook like this one, even partially. The fact that you did puts you well ahead of where most families are when the moment comes, and far ahead of where you'd be if a crisis forced this conversation under pressure. Keep it. Update it. Share it with whoever needs to know.

You're doing one of the most generous things a person can do for the people they love — making the answers findable before anyone has to look for them. Most families never get this. Yours will, because you chose to. The families who come through this kind of transition closer and more at peace almost always have someone who did exactly this work, exactly this far ahead.

Now that you've started, here's how to put it to work:

- This is a living document — revisit it, update it as things change, and share it with the people who need to know where things stand.
- If questions came up while reading or filling it in, that's the list to work from. An elder law attorney or financial advisor can answer most of them in a single conversation.
- If Medicaid is anywhere in your picture — already in use, possibly needed within five years, or even just a "we don't know yet" — schedule an hour with a Texas elder law attorney before any decision about the home. Not after you've called a real estate agent. Before.

More guides written for you:



**Aging In Place
Sr. Edition**



**Protecting
Medicaid**



**Where Does
the Money
Come From?**



**Before It's Time
Guide**



**Before It's Time
Workbook**

If your family is reading too:

- The full Senior Move Roadmap™ system is free at SeniorMoveRoadmap.com — seven step-by-step guides for families navigating a move together, plus side paths for crisis situations and aging in place, and companion pieces on funding, family conversations, and protecting Medicaid when selling the home.



**Senior Transitions
Steps 1-7**

The full Senior Move Roadmap™ system is free at SeniorMoveRoadmap.com.

Want guidance delivered to your inbox? Subscribe to The Senior Move Roadmap — Family Edition at SeniorMoveRoadmap.com/newsletter.

