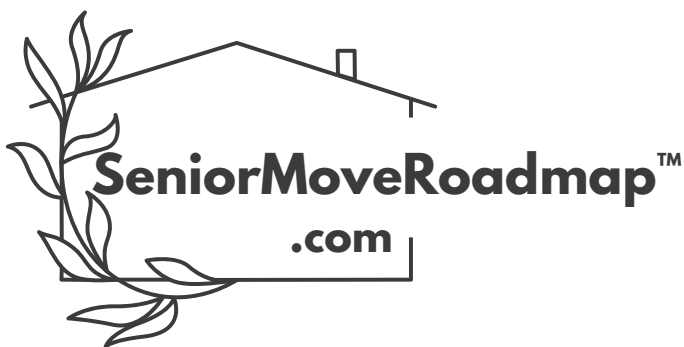


Before It's Needed - WorkBook

Important Information to have on Hand



A family readiness guide you fill in together



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
- How to have five conversations most families avoid — with language that works
- 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 the family had everything figured out — but because they could find what they needed when they needed it. The right document. The right account number. The right name to call.

This guide is not about rushing toward a decision. It's about making sure the information is ready when the moment comes — whether that moment is planned or not.

Go through this together if you can. Set it aside somewhere safe. Update it when things change.



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.

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.

One rule for this workbook: At least two people in the family should know where it's kept. Pick the second person now, before you fill anything in.

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 while the senior has legal capacity. Once cognitive decline reaches a certain point, the window closes — and only a court process (guardianship) is available. That process typically takes three to six months and costs \$5,000 to \$15,000 or more. A Financial POA typically costs \$300 to \$750. If this document isn't in place, an elder law attorney should be the next call.

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 the 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: _____

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	FirmPhone
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: _____

The People

SECTION 5 — Conversations to Have Before the Moment Comes

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

Some of the hardest moments in a senior transition happen not because the family didn't know what to do — but because they didn't know what their parent wanted. These are the conversations worth having now, while there's no pressure and there's time to really listen.

Care Preferences What matters most to your parent about how they live? Independence, proximity to family, staying in the community they know? What would they want if they couldn't live at home anymore?

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

The Home What is the home to them — a financial asset, a source of family memories, both? Are there wishes about what happens to it?

Belongings Is there anything specific — a piece of furniture, jewelry, an heirloom — that they want to go to a specific person? Having that conversation now prevents family conflict later.

Pre-planning Has any funeral or burial pre-planning been done? If so, where is that information?

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. The following pages give you some guidance on how to have the conversation. Some families work through it in one afternoon. Others fill it in a section at a time over a few weeks. Either is fine.

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

Care Preferences

Why This Conversation Matters

Knowing what quality of life looks like to your parent helps ensure future decisions reflect their values instead of guesses made in a crisis. This conversation gives them a voice in how they want to live.

Emotions That May Come Up

- Fear of losing independence
- Anxiety about becoming a burden
- Sadness about imagining decline
- Relief that their wishes are being considered

Key Questions to Ask

- 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?

How to Bring It Up Gently

- “Mom, I’ve been thinking about the future and I want to make sure I understand what’s most important to you.”
- “If we ever had to make choices about where you live, I want to honor what you want. Can we talk about that?”
- “You’ve always valued your independence. I’d love to know what a good day looks like for you down the road.”

What to Do Next

- Record their answers clearly
- Review and update every 1–2 years
- Share key points with siblings
- Bring these preferences when touring communities

My Thoughts / Notes

Medical Preferences

Why This Conversation Matters

Clear medical wishes prevent family conflict and unnecessary suffering during a health crisis. Knowing what “a good outcome” looks like to them brings peace of mind for everyone.

Emotions That May Come Up

- Fear of losing control over their body
- Discomfort talking about serious illness or death
- Anxiety about being kept alive artificially
- Relief from having their voice heard

Key Questions to Ask

- 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?

How to Bring It Up Gently

- “I want to make sure I’m honoring your wishes if something ever happens and you can’t speak for yourself.”
- “Talking about this is hard, but it would give me so much peace of mind to know what you want.”
- “Have you thought about what kind of care you would want if you got really sick?”

What to Do Next

- Complete or update a Medical Power of Attorney and Living Will / Advance Directive
- Store documents where at least two people can easily find them
- Consider having a family meeting to discuss

My Thoughts / Notes [Space for writing]

The Home

Why This Conversation Matters

The family home is often both an emotional anchor and a major financial asset. Understanding your parent's wishes prevents assumptions and future family disagreements.

Emotions That May Come Up

- Strong attachment and nostalgia
- Anxiety about losing their “home base”
- Concern about fairness to children
- Fear of burdening the family with maintenance or sale

Key Questions to Ask

- 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?

How to Bring It Up Gently

- “This house has been such an important part of our family. I'd love to understand what it means to you.”
- “Have you thought about what you'd want to happen with the house down the road?”
- “I want to respect your wishes — can we talk about the home and what feels right to you?”

What to Do Next

- Document their wishes in writing
- Discuss potential home modifications for aging in place (if relevant)
- Start gathering important documents (deed, tax records, HOA info)

My Thoughts / Notes [Space for writing]

Belongings & Heirlooms

Why This Conversation Matters

Having these conversations now prevents misunderstandings and conflict among siblings later. It also gives your parent comfort knowing their wishes will be honored.

Emotions That May Come Up

- Sentimentality and attachment to possessions
- Anxiety about things being thrown away or undervalued
- Guilt about “burdening” children with stuff
- Joy in passing meaningful items to loved ones

Key Questions to Ask

- 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?

How to Bring It Up Gently

- “You have so many beautiful things with special meaning. Have you thought about who you’d like to have them someday?”
- “I’d love to make sure the things that matter most to you go to the right people.”
- “Would it feel good to start passing down a few special items now?”

What to Do Next

- Talk with an attorney to create or update a personal property memorandum
- Take photos of special items and note who should receive them
- Consider starting small gifts now while your parent can enjoy the reactions

My Thoughts / Notes [Space for writing]

Pre Planning & Final Wishes

Why This Conversation Matters

Discussing funeral and burial wishes relieves an enormous burden from the family during an already emotional time. Knowing your parent's desires brings comfort and clarity.

Emotions That May Come Up

- Discomfort talking about death
- Relief from getting wishes on paper
- Anxiety about burdening children with decisions
- Peace from having control over their legacy

Key Questions to Ask

- 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?

How to Bring It Up Gently

- "I hope we have many more years together, but I'd feel better knowing your wishes if the time ever comes."
- "Have you thought about what kind of service or arrangements you would want?"
- "This is hard to talk about, but it would mean a lot to me to know what you prefer."

What to Do Next

- Locate or create a funeral/burial plan
- Note location of important documents (will, trust, insurance policies, etc.)
- Record them in this workbook
- Make sure at least two family members know where everything is stored

My Thoughts / Notes [Space for writing]

Notes / Thoughts

Care Preferences

Medical Preferences

Notes / Thoughts

The Home

Belongings & Heirlooms

Pre Planning & Final Wishes

Next Steps & Add'l Resources

There's no perfect time to have done this. The fact that it exists — even partially filled in — puts your family ahead of where most families are when the moment comes. Keep it. Update it. Share it with whoever needs to know.

The Senior Move Roadmap's seven guides are there when you're ready for the next conversation. SeniorMoveRoadmap.com



You're doing one of the most loving things a child can do — looking out for your parent's safety, happiness, and quality of life. Trust your instincts, lead with love, and know that many families come out on the other side closer and more at peace.

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

- This is a living document — revisit it, update it, and share it with the people who need to know where things stand.
- If questions came up while filling it out, that's the list to work from. An elder law attorney or financial advisor can answer most of them in a single conversation.
- If a transition is already underway, the Senior Move Roadmap's seven guides walk through every stage of the process — free at SeniorMoveRoadmap.com.



Is it Time?



Have the Conversation



Make the Plan



Understand the Costs



Choose the Right Place



Prepare the Home



Make the Move

Download all seven guides free at SeniorMoveRoadmap.com

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