

The Caregiver’s Cheat Sheet to:

FINANCIAL & LEGAL ESSENTIALS

Your Go-To Checklist

Caring for aging parents is hard enough. The paperwork doesn’t need to make it harder.

This checklist helps you get the essential pieces together, so you can spend less time digging through drawers and more time actually caring. Think of this as your cheat sheet: track what matters, ditch what doesn’t, and save yourself a few panicked scavenger hunts later.

Critical—Start here!

- ☐ Power of attorney (medical & financial). The “I can actually make decisions” papers
- ☐ Advance healthcare directive (living will). Their wishes (in writing) before a crisis
- ☐ Health insurance info (Medicare/Medicaid, private)
- ☐ Bank accounts (checking, savings, credit cards, loans)
- ☐ Utility & recurring bills
- ☐ Social Security info
- ☐ Property deeds and mortgage docs
- ☐ Medical records and current medications

Next Priority

- ☐ Trusts, wills, or estate plans
- ☐ Retirement accounts (e.g., 401(k), pension, annuities)
- ☐ Insurance policies (life, home, auto, long-term disability)
- ☐ Tax returns (last 2-3 years)
- ☐ Loan agreements and debt records
- ☐ Veterans benefits documentation (if relevant)



Pro tip: Keep copies in a fireproof box, a password-protected folder, or your phone. Just not buried under holiday decor in the basement

Nice to Have

- ☐ Digital logins & password manager access
- ☐ Birth certificate
- ☐ Marriage certificates (if relevant)
- ☐ Citizenship papers (if relevant)
- ☐ Military service records (if relevant)
- ☐ Funeral/burial arrangements (if preplanned)
- ☐ Other business affairs (if not covered by tax returns)
- ☐ Caregiving service contracts (if relevant)

Other Information

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The Caregiver's Cheat Sheet to:

END OF LIFE PLANNING

Your Go-To Checklist

It's the checklist nobody wants to make. But a little planning now can ease the stress later, when there will already be enough to carry. Future-you is giving current-you a big hug.

The Paperwork Stuff

- ☐ **Advance directive / living will.** What care they want (and don't want)
- ☐ **Healthcare proxy / medical power of attorney.** Who makes the medical calls if they can't
- ☐ **Financial power of attorney.** Who handles the bills and accounts if they can't
- ☐ Will or trust
- ☐ Beneficiaries updated (life insurance, retirement, bank accounts)

The Medical Side

- ☐ Talk with doctors about treatment preferences
- ☐ Ask about hospice and palliative care
- ☐ Confirm comfort care med plan. Know what's prescribed & who manages it
- ☐ DNR or POLST forms if that's their choice (medical orders for end-of-life care choices)


Money & Logistics

- ☐ List all bills & accounts (include logins & due dates)
- ☐ Insurance check (life, burial, VA benefits)
- ☐ Funeral or memorial preferences (where, how, music, donations)
- ☐ Prepaid arrangements (plots, cremation, etc.)

Home & Legacy

- ☐ Comfort must-haves: favorite blanket, rituals, music, scents
- ☐ Letters, videos, messages for loved ones
- ☐ Digital legacy plan. Confirm what happens to social accounts, email, photos
- ☐ Pet plan

After the Passing

- ☐ Order death certificates (10–15 copies) from funeral home or county office
- ☐ Notify Social Security (funeral home may do this, but confirm)
- ☐ Pension / retirement benefits – call plan administrator, send death certificate, ask about survivor benefits
- ☐ Banks / financial institutions – close or transfer accounts
- ☐ Insurance companies – file claims (life, health, auto, home)
- ☐ Employer / union (if retired member) – check for survivor or funeral benefits
- ☐ Utilities & subscriptions – cancel or transfer (phone, internet, streaming, gym)
- ☐ Return medical equipment (oxygen tanks, beds, etc.)
- ☐ Obituary / announcements – newspaper, funeral home, or family post
-  Keep all of this in one folder (physical or digital). When the time comes, you'll be glad it's not scattered in six junk drawers.

Caregiver Self-Check

- ☐ Rally your support crew (family, friends, hospice)
- ☐ Give yourself breaks (walks, naps, snacks, chocolate stash)
- ☐ Remember: It's okay to laugh, cry, and sometimes both at once

The Caregiver's Cheat Sheet to:

TURNING 18

with an Intellectual or Developmental Disability

The Must-Dos


At 18, your child is legally an adult. That means benefits, services, and decision-making rules all flip overnight. Here's your Top 5 Must-Dos to set them (and you) up for adult life.

1. Sort Out Legal Authority

When your child turns 18, *you don't automatically get to make decisions anymore.*

You'll need to figure out what fits:

- **Supported Decision-Making.** They stay in charge, but you're their advisor
- **Guardianship.** You help with personal/medical choices
- **Conservatorship.** You handle financial matters

 **Where to start:** Google "[your state] guardianship for adults with disabilities" or call your county probate clerk

If you need conservatorship/guardianship:

- ☐ Learn your options: full, limited, or supported decision-making
- ☐ Grab the forms (county probate or state court site)
- ☐ File a petition & file doctor's evaluation
- ☐ Show up at the hearing (judge will ask questions)
- ☐ Get the court order & keep certified copies
- ☐ Stay on top of follow-ups. Some states require annual reports

 **Lawyer or DIY?**

With a lawyer = less headache, more \$\$\$\$

DIY (per se) = cheaper, but you'll be your own paralegal (aka lots of paperwork). Call your probate clerk first. They'll explain your county's exact steps

2. Apply for SSI

Supplemental Security Income (SSI) is now based on your child's income, not yours.

 **Where to go:**


ssa.gov/ssi or call SSA at 1-800-772-1213.


3. Open an ABLE Account

- People on SSI can't have more than \$2,000 in savings/assets. **That's where an ABLE account comes in.** It lets your child save over that limit without losing SSI/Medicaid

4. Apply to Medicaid + Waivers


- Medicaid covers health care
- Waivers cover extras that make life livable (respite, in-home supports, job coaching, transportation, or day programs)
- Apply ASAP. Waitlists can take years

 **Where to go:** Google "[your state] Medicaid application" and "[your state] Medicaid waiver for disabilities" or "[your state] HCBS waiver"


 Think of waivers as your child's "adult safety net." You may not need them today, but future-you will thank you

5. Connect to Vocational Rehab (VR)

- A state program that helps people with disabilities prep for, find, and keep a job
- Think: job coaching, training, career counseling, internships, tuition help, and even rides or assistive tech

 **Where to go:** Google "[your state] vocational rehabilitation services." Or ask your child's school transition coordinator for a referral


6. Be Ready to Test Your Patience

- You'll spend time on hold. A lot. Put the phone on speaker, grab a snack, and plan to use the wait time to knock out something on your to-do list
-  Start these apps before your child's 18th birthday. SSI, Medicaid, and guardianship can take months to process

A Quick Note on Terminology

States don't agree on words.

- "Guardianship" often = personal/medical
- "Conservatorship" often = financial
- Some states use one word for both

 Always check your county probate or state court website for local terms.

Note: For families of young adults with physical disabilities that may not need guardianship/conservatorship - benefits like SSI, Medicaid, ABLE, and vocational rehab still apply