

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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