



Getting Your Affairs in Order: Documents Your Family Will Need

A well-organized set of records is a practical gift to the people who may someday help you. It can spare them hours of searching and reduce uncertainty about your wishes. The goal is to make essential information easy for the right people to find while keeping it protected.

Create a simple directory

Start with a list of your financial institutions, insurance companies, regular bills, and professional contacts. Include enough information to identify each account without putting complete account numbers and passwords into a document you routinely share.

Record where originals are stored. A folder labeled “Important Documents” is useful only if someone knows it exists and can access it when necessary.

Gather the legal and health documents

Depending on your circumstances, your records may include:

- A will and any trust documents.
- A durable financial power of attorney.
- A health care proxy or health care power of attorney.
- A living will or other advance directive.
- Written care preferences and funeral wishes.

These documents serve different purposes. A financial power of attorney addresses financial authority; a health care document addresses medical decisions. Requirements vary by state, so

use appropriate legal guidance to ensure the documents reflect your wishes and are properly completed. [National Institute on Aging's planning checklist](#).

Review who is named to help

Check the people you have selected to act on your behalf. Are they still available, willing, and appropriate for the responsibility? Name backups where the documents allow.

Ask financial institutions about adding a trusted contact. This can help them reach someone if they suspect a problem or cannot contact you. Naming a trusted contact does not, by itself, give that person authority to manage your money. [Consumer Financial Protection Bureau guidance on planning for diminished capacity](#).

Review beneficiary designations with your account providers, especially after a marriage, divorce, birth, or death. Ask your attorney how those designations fit with your overall estate plan.

Include your digital life

Make an inventory of important email, financial, cloud-storage, and subscription accounts. Record how an authorized person can obtain access through the provider's procedures or an appropriately configured password manager. Store recovery information securely.

Include accounts that hold family photographs and other irreplaceable material. Their financial value may be small, but their personal value can be considerable.

Tell someone where to begin

Choose a trusted person and walk through your system. Explain where the directory is, who has the legal authority to act, and whom to call first. Keep health care documents accessible to the people who may need them promptly.

Review the collection once a year and after major life changes. Begin with a single page listing your key contacts and document locations. That page can turn a confusing search into a manageable set of next steps.