A CALMER WAY TO STAY PREPARED

Essential Documents Checklist

A practical guide to knowing what exists, where it is stored, and who can access it when needed.

This checklist is an organizer - not a vault.

Do not write full Social Security numbers, account numbers, passwords, PINs, or security answers here. Record only whether an item exists and where it is stored securely.

HOW TO USE IT

1. Work through one section at a time. Check what you already have.
2. Use the last column to name a secure location or trusted contact.
3. Replace missing or outdated documents.
4. Tell at least one trusted person how to access the information in an emergency.
5. Review the checklist every six months and after a major life change.

SECTION 1

Identity and family

Start with the records that establish identity and family relationships. Keep originals protected and note where certified copies can be found.

CHECK	DOCUMENT OR INFORMATION	WHERE IT IS STORED / WHO KNOWS
☐	Birth certificate or adoption record	
☐	Social Security card or equivalent identification document	
☐	Driver's license or state identification	
☐	Passport and immigration or citizenship records, if applicable	
☐	Marriage certificate, divorce decree, or domestic partnership record	
☐	Military service and discharge records, if applicable	
☐	Immediate family or chosen-family contact list	

A useful first move

Gather only the documents you can locate easily today. Mark the missing items and return to them later.

SECTION 2

Legal and future planning

These documents record your wishes and authorize trusted people to help. Requirements vary by state and personal situation.

CHECK	DOCUMENT OR INFORMATION	WHERE IT IS STORED / WHO KNOWS
☐	Current will and any trust documents	
☐	Durable financial power of attorney	
☐	Health care power of attorney or health care proxy	
☐	Advance directive or living will	
☐	HIPAA authorization or other medical information release, if appropriate	
☐	Guardianship or dependent-care instructions, if applicable	
☐	Attorney name, firm, phone number, and email	
☐	Funeral, burial, cremation, and organ donation preferences	

! **Review with a professional**

Ask a qualified attorney which documents are valid where you live, who should receive copies, and when they should be reviewed.

SECTION 3

Money and benefits

Create a map of the institutions and benefits that matter. List providers and secure locations - never secret numbers.

CHECK	DOCUMENT OR INFORMATION	WHERE IT IS STORED / WHO KNOWS
☐	Banks and credit unions used	
☐	Retirement, pension, and investment providers	
☐	Social Security, veterans, disability, or other benefit contacts, if applicable	
☐	Employer benefits and human resources contact	
☐	Recent tax returns and tax professional contact	
☐	Loans, credit cards, and other debts	
☐	Safe-deposit box location and authorized person, if applicable	
☐	Recurring bills, automatic payments, and subscriptions	

Keep the details protected

This page should point a trusted person in the right direction. Account numbers, PINs, and passwords belong in secure systems.

SECTION 4

Insurance and property

A clear property and insurance record can save time after an emergency, move, loss, or major life transition.

CHECK	DOCUMENT OR INFORMATION	WHERE IT IS STORED / WHO KNOWS
☐	Health insurance, Medicare, and supplemental plan information	
☐	Homeowners or renters insurance	
☐	Auto, umbrella, life, disability, and long-term care policies, if applicable	
☐	Home deed, mortgage, lease, or property-tax records	
☐	Vehicle titles, registrations, and loan information	
☐	Home inventory with photos or video	
☐	Valuable property records and appraisals	
☐	Insurance agent names and claim phone numbers	

Emergency copy

Keep a protected copy of critical insurance and property contacts where you can reach it if you must leave home quickly.

SECTION 5

Health information

Keep this section current and easy for a trusted person to find. A concise, accurate summary is more useful than a pile of outdated papers.

CHECK	DOCUMENT OR INFORMATION	WHERE IT IS STORED / WHO KNOWS
☐	Current medication list with dose and prescribing clinician	
☐	Allergies and serious medication reactions	
☐	Major diagnoses, surgeries, implants, and relevant medical history	
☐	Primary care clinician and specialist contacts	
☐	Preferred pharmacy and phone number	
☐	Health insurance cards and member-service contacts	
☐	Dental, vision, hearing, and mobility providers, if applicable	
☐	Advance-care documents and location of originals	

! **Keep it accurate**

Review medications and medical contacts after every significant health change. Confirm care details with the appropriate clinician.

SECTION 6

Care and emergency plan

Make it easy for a trusted person to understand who to call, what support is already arranged, and what living beings depend on you.

CHECK	DOCUMENT OR INFORMATION	WHERE IT IS STORED / WHO KNOWS
☐	Primary emergency contact and backup contact	
☐	Preferred hospital or care system, if any	
☐	Caregiver, home-health, or care-community contacts, if applicable	
☐	Pet care instructions and veterinarian contact	
☐	Dependent-care plan, if applicable	
☐	Emergency meeting place and out-of-area contact	
☐	Home alarm, medical alert, and accessibility information	

Practice once

Ask your trusted contact to locate this plan without your help. If the path is confusing, simplify it while everything is calm.

SECTION 7

Digital access

Plan how a trusted person could handle essential online accounts without putting passwords on an exposed sheet of paper.

CHECK	DOCUMENT OR INFORMATION	WHERE IT IS STORED / WHO KNOWS
☐	Password manager in use, with emergency-access plan if available	
☐	Primary email account and recovery method	
☐	Phone, computer, and tablet access instructions stored securely	
☐	Multi-factor authentication and recovery-code locations	
☐	Cloud storage and digital photo locations	
☐	Financial, shopping, subscription, and payment-service account inventory	
☐	Social media and digital legacy preferences	
☐	Domain names, websites, or online business accounts, if applicable	

Safer digital plan

Use unique passwords or passkeys, a reputable password manager, and multi-factor authentication. Store recovery information securely.

SECTION 8

Home operations

Record the people and companies that keep the household running. This is especially helpful during travel, illness, a move, or an emergency.

CHECK	DOCUMENT OR INFORMATION	WHERE IT IS STORED / WHO KNOWS
☐	Electric, gas, water, trash, internet, and phone providers	
☐	Property manager, landlord, or homeowners association contact	
☐	Heating, cooling, plumbing, electrical, and appliance service contacts	
☐	Security system, gate, garage, and spare-key instructions stored securely	
☐	Vehicle maintenance and roadside-assistance contacts	
☐	Regular deliveries, home services, and scheduled appointments	
☐	Location of warranties, manuals, and maintenance records	

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Make it practical

Use provider names and phone numbers here. Keep access codes, keys, and alarm details in a separate protected location.

SECTION 9

Access plan and review

Documents help only when the right person can find them. Complete this page without recording sensitive numbers, codes, or passwords.

CATEGORY	PRIMARY SECURE LOCATION	TRUSTED PERSON WHO KNOWS
Identity / family		
Legal planning		
Money / insurance		
Property / home		
Health / care		
Digital / emergency		

REVIEW AND UPDATE

- [ ] Trusted person has been told where the plan is stored
- [ ] Important originals and copies are protected from fire, water, loss, and unauthorized access
- [ ] Outdated documents have been replaced or securely destroyed
- [ ] Next review date: ______________________________

RELIABLE STARTING POINTS

National Institute on Aging - Getting Your Affairs in Order: nia.nih.gov/health/advance-care-planning/getting-your-affairs-order-checklist-documents-prepare-future
Ready.gov / FEMA - Emergency Financial First Aid Kit: ready.gov/financial-preparedness
CISA - Secure Our World: cisa.gov/secure-our-world

IMPORTANT This checklist is for general educational and organizational purposes. It is not legal, financial, tax, medical, cybersecurity, or emergency advice. Laws and individual needs vary. Consult qualified professionals for guidance specific to you.