The Legal Readiness Workbook for Aging Parents

A step-by-step companion to the 20-document checklist — with plain-English explanations, where to get each document if it's missing, and space to record what you find.

“The best time to gather these documents was years ago. The second-best time is before you need them.”

Who this workbook is for
Adult children helping an aging parent get organized, and older adults who want to make things easier for the people who love them.

How to Use This Workbook

This workbook expands on the Legal Checklist for Aging Parents. For each of the 20 documents, you'll find three things: what the document is, why it actually matters, and what to do if you can't find it. Below each explanation is space to note where the document is kept and when you located it.

You don't have to do this in one sitting. Many families work through one section a week — start with Medical & Healthcare, since those documents matter most in a sudden emergency.

Starting the Conversation

For many adult children, the hardest part isn't finding the documents — it's bringing up the topic without it feeling like you're taking over. A few things that tend to help:

- Frame it as protecting their wishes, not questioning their independence. “I want to make sure things go exactly how you want them to” lands differently than “we need to talk about what happens when you can't manage.”
- Start small. Ask about one document, not all twenty, in a single conversation.
- Pick a calm moment — not during a health scare or a holiday gathering.
- Offer to go first. Sharing that you're organizing your own documents can make the conversation feel mutual instead of one-sided.
- Expect it to take more than one conversation. That's normal.

A Note on Legal Advice

This workbook is educational and not a substitute for legal counsel. Laws about Powers of Attorney, advance directives, and estate documents vary by state, so an elder law attorney should review anything that will be legally binding.

Master Information Sheet

Fill this in once, and refer back to it any time you're contacting a bank, doctor's office, or government agency on your parent's behalf.

Full legal name:

Date of birth:

Social Security number (last 4 digits):

Home address:

Phone number:

Primary care physician:

Preferred hospital:

Pharmacy:

Health insurance / Medicare number:

Attorney name & phone:

Financial advisor name & phone:

Power of Attorney (financial) — name:

Healthcare Power of Attorney — name:

Medical & Healthcare Documents

These documents matter most in a sudden emergency — when there's no time to search. Start here if you do nothing else.

1. Durable Medical Power of Attorney

What it is: Also called a healthcare proxy. It names a trusted person to make medical decisions on your parent's behalf if they can no longer speak for themselves.

Why it matters: Without it, doctors and hospitals may have to wait for a court-appointed guardian before anyone can approve treatment — a slow, expensive process to go through during a medical crisis.

If you can't find it: An elder law attorney can prepare one in a single appointment. Many states also offer a free, state-specific form online through the health department.

Where it's kept: ____________ **Date located:** ____________

☐ *Not started* ☐ *Located* ☐ *Copy made / stored safely*

2. HIPAA Release Form (all physicians)

What it is: A signed authorization allowing a specific doctor's office to share medical records and updates with the people named on it.

Why it matters: Federal privacy law (HIPAA) can block staff from speaking with family members — even a Power of Attorney holder — unless a release is on file at that specific practice.

If you can't find it: Ask each doctor's office for their own HIPAA authorization form. It must be signed at every practice your parent visits, not just the primary care office.

Where it's kept: ____________ **Date located:** ____________

☐ *Not started* ☐ *Located* ☐ *Copy made / stored safely*

3. End-of-Life Instructions (Advance Directive / Living Will)

What it is: A written record of your parent's wishes about resuscitation, ventilators, feeding tubes, hospice care, and organ donation.

Why it matters: It spares the family from guessing — or disagreeing — about what your parent would have wanted during a sudden medical emergency.

If you can't find it: Most hospitals and state health departments provide a free advance directive form. A witness or notary signature is usually required.

Where it's kept: ____________________ **Date located:** ____________________

☐ *Not started* ☐ *Located* ☐ *Copy made / stored safely*

4. Long-Term Care Insurance Policy

What it is: An insurance policy that helps pay for home care, assisted living, or nursing home costs.

Why it matters: Many policies have strict filing windows — some require a claim within 90 days of needing care — so knowing the policy exists ahead of time really matters.

If you can't find it: Look through old tax returns for premium payments, or check bank statements for a recurring payment to an insurance company.

Where it's kept: ____________________ **Date located:** ____________________

☐ *Not started* ☐ *Located* ☐ *Copy made / stored safely*

Legal & Estate Documents

These documents determine who has legal authority to act, and who inherits what. Many require an attorney to prepare correctly.

5. Durable Power of Attorney (financial)

What it is: Names someone to manage bank accounts, pay bills, and handle property if your parent becomes unable to do so themselves.

Why it matters: Without it, the family may need to petition a court for conservatorship — a process that is costly, public, and can take months to finalize.

If you can't find it: An attorney can prepare this while your parent is still legally competent to sign. That window of time matters, so don't wait for a diagnosis to act.

Where it's kept: ____________________ **Date located:** ____________________

☐ *Not started* ☐ *Located* ☐ *Copy made / stored safely*

6. Will, Estate Plan, or Trust

What it is: The legal document directing who inherits property, who serves as executor, and how the estate should be distributed after death.

Why it matters: Dying without a will (called dying "intestate") means state law — not your parent's actual wishes — decides who receives what.

If you can't find it: Check a fireproof box, safe deposit box, or ask a family attorney. A filed copy may also be on record at the county probate office.

Where it's kept: ____________________ **Date located:** ____________________

☐ *Not started* ☐ *Located* ☐ *Copy made / stored safely*

7. Divorce Decree(s)

What it is: The legal document finalizing a prior marriage, including any custody, support, or property division terms.

Why it matters: These terms can affect who has legal rights to certain assets, and whether an ex-spouse is still listed as a beneficiary on old accounts.

If you can't find it: Request a certified copy from the clerk of court in the county where the divorce was finalized.

Where it's kept: ______________________ **Date located:** ______________________

☐ *Not started* ☐ *Located* ☐ *Copy made / stored safely*

8. Citizenship Papers

What it is: A naturalization certificate, green card, or other proof of citizenship status.

Why it matters: Needed to confirm eligibility for certain federal benefits, and required if applying for a passport or specific assistance programs.

If you can't find it: Order a replacement through USCIS if naturalized, or through the relevant immigration authority for other statuses.

Where it's kept: ______________________ **Date located:** ______________________

☐ *Not started* ☐ *Located* ☐ *Copy made / stored safely*

Identification Documents

Government and financial institutions often require original or certified copies of these before releasing benefits or funds.

9. Birth Certificate

What it is: The official record of birth, used to prove age, identity, and citizenship.

Why it matters: Required for passport applications, Social Security benefit claims, and Medicare enrollment.

If you can't find it: Request a certified copy from the vital records office in the state (or country) where your parent was born.

Where it's kept: ____________________ **Date located:** ____________________

☐ *Not started* ☐ *Located* ☐ *Copy made / stored safely*

10. Veteran's Discharge Papers (DD-214)

What it is: Official proof of military service and discharge status.

Why it matters: Required to access VA healthcare, VA pension benefits, and military burial honors.

If you can't find it: Request a free copy through the National Archives (archives.gov) or directly through the VA.

Where it's kept: ____________________ **Date located:** ____________________

☐ *Not started* ☐ *Located* ☐ *Copy made / stored safely*

11. Death Certificate of Spouse (if applicable)

What it is: The official record confirming the death of a spouse.

Why it matters: Needed to retitle jointly-owned bank accounts, property, and vehicles, and to update beneficiary designations on remaining accounts.

If you can't find it: Request several certified copies from the vital records office where the death occurred — most institutions will keep the copy you provide.

Where it's kept: ____________________ **Date located:** ____________________

☐ *Not started* ☐ *Located* ☐ *Copy made / stored safely*

Financial & Property Documents

This is usually the longest list — take it one account at a time rather than trying to track everything down in one day.

12. Deed to the Home

What it is: Legal proof of home ownership, and a record of how the title is held (individually, jointly, or in a trust).

Why it matters: Needed to sell, refinance, or transfer the home, and it determines whether the home passes to heirs without going through probate.

If you can't find it: Check with the county recorder's or register of deeds' office — most deeds are a matter of public record and can be requested there.

Where it's kept: ____________ **Date located:** ____________

☐ *Not started* ☐ *Located* ☐ *Copy made / stored safely*

13. Bank Account Information

What it is: A list of every bank, account type, and how to access each account.

Why it matters: Banks freeze accounts without proof of legal authority. A written list prevents smaller accounts from being forgotten or lost entirely.

If you can't find it: Review mail and old statements for bank names, then contact each bank directly with the proper Power of Attorney documentation.

Where it's kept: ____________ **Date located:** ____________

☐ *Not started* ☐ *Located* ☐ *Copy made / stored safely*

14. Financial Account Information

What it is: Details on brokerage accounts, stocks, bonds, and other investments.

Why it matters: These accounts are easy to overlook and can sit unclaimed for years without a documented list of where they are.

If you can't find it: Look for year-end tax documents (1099-DIV, 1099-B) — they list the financial institutions holding each investment.

Where it's kept: ____________ **Date located:** ____________

☐ *Not started* ☐ *Located* ☐ *Copy made / stored safely*

15. Insurance Policies

What it is: Life, health, and accidental death policies, including policy numbers and named beneficiaries.

Why it matters: Claims can only be filed by someone who knows a policy exists — many benefits go unclaimed simply because the family never knew to look.

If you can't find it: Many states participate in a free life insurance policy locator service through NAIC (naic.org).

Where it's kept: ______________________ **Date located:** ______________________

☐ *Not started* ☐ *Located* ☐ *Copy made / stored safely*

16. Retirement Accounts

What it is: Pensions, 401(k)s, IRAs, and annuities, along with account numbers and the administrator for each.

Why it matters: These accounts often require their own beneficiary paperwork, separate from the will — and an outdated beneficiary form can override the will entirely.

If you can't find it: Check old pay stubs and tax forms, or contact the HR department of a former employer directly.

Where it's kept: ______________________ **Date located:** ______________________

☐ *Not started* ☐ *Located* ☐ *Copy made / stored safely*

17. Debt Documentation

What it is: Credit cards, personal loans, medical debt, and any rental or lease agreements.

Why it matters: Knowing what's owed protects the estate from surprise collection calls and helps the family recognize scams that target grieving families.

If you can't find it: Pull a free credit report at annualcreditreport.com to see every open account on file.

Where it's kept: ______________________ **Date located:** ______________________

☐ *Not started* ☐ *Located* ☐ *Copy made / stored safely*

18. Vehicle Title(s)

What it is: Proof of ownership for any car, truck, or other titled vehicle.

Why it matters: Needed to sell, gift, or transfer a vehicle, especially after a hospitalization or death.

If you can't find it: Request a duplicate title through the state's Department of Motor Vehicles if the original can't be found.

Where it's kept: ____________ **Date located:** ____________

☐ *Not started* ☐ *Located* ☐ *Copy made / stored safely*

Access & Contact Information

The simplest section, but often the most overlooked. A single page can save hours of searching later.

19. Online Account Passwords

What it is: Login credentials for email, banking, medical portals, social media, and subscription services.

Why it matters: Digital accounts can hold financial information, precious memories, and even hidden subscriptions that quietly drain a bank account each month.

If you can't find it: Consider a password manager, or a written list kept in a secure, clearly labeled place and updated at least once a year.

Where it's kept: ____________________ **Date located:** ____________________

☐ *Not started* ☐ *Located* ☐ *Copy made / stored safely*

20. Key Contact Information

What it is: Names and numbers for doctors, the attorney, financial advisor, clergy, and close friends or family.

Why it matters: In an emergency, there's no time to search for who to call — having this list ready ahead of time saves precious minutes.

If you can't find it: Build this list together with your parent during a calm, unhurried conversation — not in the middle of a crisis.

Where it's kept: ____________________ **Date located:** ____________________

☐ *Not started* ☐ *Located* ☐ *Copy made / stored safely*

Document Storage Plan

Finding a document once isn't enough — everyone who might need it should know where it lives. Decide together where originals and copies will be kept, and make sure at least one trusted adult child knows the plan.

Storage option	Best for	Who has access
Fireproof home safe	Originals used often (IDs, insurance cards)	
Bank safe deposit box	Deeds, titles, rarely-needed originals	
Attorney's office	Will, trust, Powers of Attorney	
Secure digital folder / scans	Backup copies for quick access anywhere	

Key Contacts Directory

Complete this once and keep a copy near the phone, in a wallet, and with each adult child.

Role	Name	Phone
Primary care physician		
Specialist(s)		
Elder law attorney		
Financial advisor / CPA		
Power of Attorney (financial)		
Healthcare Power of Attorney		
Clergy / spiritual care		
Closest neighbor or friend		
Adult child 1		
Adult child 2		

Progress Summary

Use this page to track overall progress at a glance. Revisit it every few months — documents like advance directives and Powers of Attorney should be reviewed every 3 to 5 years, or after any major life change.

#	Document	Located	Stored Safely
1	Durable Medical Power of Attorney	☐	☐
2	HIPAA Release Form (all physicians)	☐	☐
3	End-of-Life Instructions (Advance Directive / Living Will)	☐	☐
4	Long-Term Care Insurance Policy	☐	☐
5	Durable Power of Attorney (financial)	☐	☐
6	Will, Estate Plan, or Trust	☐	☐
7	Divorce Decree(s)	☐	☐
8	Citizenship Papers	☐	☐
9	Birth Certificate	☐	☐
10	Veteran's Discharge Papers (DD-214)	☐	☐
11	Death Certificate of Spouse (if applicable)	☐	☐
12	Deed to the Home	☐	☐
13	Bank Account Information	☐	☐
14	Financial Account Information	☐	☐
15	Insurance Policies	☐	☐
16	Retirement Accounts	☐	☐
17	Debt Documentation	☐	☐
18	Vehicle Title(s)	☐	☐
19	Online Account Passwords	☐	☐
20	Key Contact Information	☐	☐

This workbook is for informational purposes only and is not legal, financial, or medical advice. Requirements vary by state and situation, so please consult a qualified elder law attorney, financial advisor, or physician as needed.