

A Guide to
**GETTING AFFAIRS
IN ORDER**

Protect your family and loved ones
Quick and easy to complete
Where you keep your important documents
Offers peace of mind

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A Guide to Getting Affairs in Order
Revised Version

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INTRODUCTION

You are asking yourself: “Why do I need this book?”

The answer: Because you want to do everything you can to protect your family and loved ones.

Accidents happen every day. Emergency health issues can occur with no notice. With the help of *A Guide to Getting Affairs in Order*, you will record vital information that your family and loved ones need due to an unexpected event. This workbook is designed for everyone to use, and makes it easy for you to tell someone where your important documents are kept. It also allows you to clearly detail any final intentions and wishes.

If you are a parent of young children, do you know what happens to your children if you are in a fatal accident? Hit by a drunk driver on the way home from dinner or the grocery store. Do you know what can happen to orphaned minors? Take the steps necessary to protect your children. You decide who would take care of them in the short term and in the long term.

Protect your children and loved ones by communicating and being prepared should the unexpected happen. “I’d rather carry an umbrella in case it rains and not need it than be caught in the rain without one.”

Many decisions that need to be made at the time of death can be made in advance, such as burial arrangements, financial and legal matters. There is a bit of comfort for your loved ones knowing they are doing exactly what you wanted. This road map is provided by you for your survivors.

Even those who are superstitious and don’t want to *talk* about death or those who are not comfortable sharing financial information with anyone now have a place to record everything they want their loved ones to know. The questions range from legal documents and financial affairs, to family history and more delicate matters such as your last wishes. Everyone needs someone who knows what to do or who to call.

There are many sad stories about people passing unexpectedly and not one person in the family knows what that person’s wishes were. You have this opportunity to record your intentions and ensure that those who are helping to sort through your affairs know what you want. They will know the location of your Will and any additional paperwork. They will know if there are accounts other than the obvious checking and savings accounts, and what to do with the funds in those accounts. There is no need to have them hunt and search everywhere for important documents. It can be quite costly when research and legal services are required to settle a person’s estate. This workbook will ensure that attorneys and counselors are not being paid by your estate to do this research and make these decisions.

If the time has come to help your parents or loved ones make sure their paperwork is in order, this Guide will help you. Many people have a difficult time starting the conversation. With this workbook, you can skip around and talk about things that are comfortable and interesting. With many couples, one person takes care of the paperwork and the other doesn't pay much attention to where things are kept or even what all they have. They may not even know each other's wishes in the event of an accident. Do both parents know where all the important documents are kept? Are they each protected when one passes or becomes incapacitated? Is there a Life Insurance policy?

This Guide will help you, your family, and loved ones have peace of mind.

WHERE TO BEGIN

This workbook is designed to be a step by step guide and clearly identifies documents and information helpful to make final arrangements. If circumstances change or financial information needs updating it is quick and easy to add new account statements and remove and shred those that are no longer active. This workbook can be stored with the current year's tax information and then easily reviewed each year.

To begin, read through the Guide with a notepad handy so you can write down:

1. Documents you know you have, but need to locate
2. Documents you need to complete
3. Personal information you may want to discuss with someone before writing it down

The three most important documents are 1) a Will or a Trust, 2) Advance Health Care Directive, and 3) **Durable** Power of Attorney.

Write N/A, or none, next to anything listed in this Guide that you do not have so someone isn't looking needlessly for something that doesn't exist.

There are many different ways people keep their paperwork. A young gal I encountered when I first started this project travelled quite a bit for her work. When she was leaving town, she would let her family know where she had put "the red file" and her car keys. Her "red file" held all her important documents, etc.

My son has a small file box for important documents and other information we would need.

In my case, I leave everything filed where it makes sense to me, and identify the location in the Guide.

So begin now. Fill in what you can, and the rest will come together as you go.

Be sure to tell someone where to find this workbook!

WILLS AND TRUSTS

Most people have a Will or a Trust, but some families have both.

Is there a Will?

Date of Will:

Where it is kept:

Who has copies:

Name and phone of the Executor or Personal Representative:

Is there a Living Trust?

Date of Trust:

Where it is kept:

Who has copies:

Name and phone of the Successor Trustee:

Name/address/phone of Attorney:

Wills and Trusts are just tools in the larger process of estate planning. Estate planning, simply put, means having the legal paperwork to dispose of property, upon death, in a way that recognizes the wishes of the deceased and the needs of the survivors. These tools minimize confusion, plan for disability and address other potential challenges.

This workbook does not provide legal advice, and no one should rely on it in making any final legal decisions without consulting a lawyer. It is designed to provide a starting place for conversation, organization, and decision-making regarding what is right for your family.



There are three documents everyone should have:

1) A Will or a Trust

Age and stage of life can be factors in determining which document is appropriate. It is always best to consult with an attorney just to be sure. State laws change from time to time. I have property, so I have a Trust. My daughter and son, both unmarried, have each other as beneficiaries on all of their financial accounts, so at this point in their lives a simple will is sufficient.

2) An Advance Health Care Directive

Be sure the person you list as your Agent agrees with your wishes. The obvious person is not always the best person to carry out this important task. Communicate and be sure you both agree. Though my children would be my obvious choice, I have chosen not to burden them with my Do Not Resuscitate decision. Instead I have designated a friend to be my primary agent. My children do have to be listed on my Advance Health Care Directive because of HIPPA laws, so they can get information and communicate with the healthcare provider.

3) DURABLE Power of Attorney

You can have a Power of Attorney for just about anything, but those documents are usable only when you are mindful and responsive. If someone is mentally incapacitated, then a Durable Power of Attorney is necessary for someone to make financial decisions. Again, be careful when choosing the designated person to represent you.

Choosing the right people to carry out your wishes can be a daunting task. There was a situation where a woman selected her brother to be her Agent on her Advance Health Care Directive and on her Durable Power of Attorney. She had selected DNR (Do Not Resuscitate) on her AHCD (Advance Health Care Directive), but the brother chose not to honor her request and the conflict ended up in court.

Do not put these three documents in a safe deposit box. They need to be kept safe but easily accessible, and a safe deposit box could be sealed in certain situations. See page 17



IMPORTANT DOCUMENTS

Where are these important documents kept?
(if any of these are kept in a safe deposit box, there is a space on page 17 for that detail)

Power of Attorney: _____

Durable Power of Attorney: _____

Advance Health Care Directive: _____

Birth Certificates: _____

Adoption Certificates: _____

Marriage License: _____

Divorce Decrees: _____

Military Records & Discharge Papers: _____

Passports: _____

Death Certificates: _____

Social Security Cards: _____

Property Deeds: _____

Tax Records: _____



This section is for families with young children. Skip to page 12 if that does not apply to you.

This guide is to help you to protect your family and loved ones in the event something unexpected happens to you and you are not able to care for your children. Accidents happen every day. Unforeseen emergency health issues come up with no notice. When you have minor children, it is important to protect them by having instructions in case you are in an accident or become incapacitated. Someone needs to know where your documents are kept to ensure your minor children are not taken into the custody of Child Protective Services and placed into foster care until the Courts assign a guardian. Without the proper paperwork in order, the future of your children could be subjected to the decisions of a State Court and Social Services Department.

The worst case scenario is you and your spouse are out to dinner and the children are at home with a babysitter. You are hit by a drunk driver and neither of you survive the crash. The sitter has been instructed to not open the door for anyone, including someone who says they are the police. So you can see trauma after trauma unfolding. However, when someone knows exactly what to do in any situation, they are more able to cope, stay calm, and carry out your wishes.

Put a plan in place as you answer these questions:

Who will look after the children that night and comfort them and see them through the first few days?

Who will raise your children until they are of an age to look after themselves?

No one wants to think about their children being orphaned, but there is peace of mind knowing you have done what you can to protect them. This is an opportunity to clarify how you would want your children raised and nurtured.





List in the workbook just the names of the financial institutions. For example;

1. Chase Bank
2. Navy Federal Credit Union
3. U.S. Bancorp

On each copy of a bank statement write the name of the beneficiary. If the account is in your Trust, just write "Trust". This is a good time to be sure you have a beneficiary for every account. That is not always a question you are asked when you set up an account. Some banks don't allow a beneficiary for checking accounts, but do for savings accounts. Write any other helpful information, such as the primary person you communicate with.

Some people will have no paper trail, everything is online, so be sure to indicate those institutions as well.



LAST WISHES

It's important to let your loved ones know what you want, particularly if you have a preference for burial or cremation. The details don't have to be decided right now, but write in as much as you can.

Is there to be a burial?

Where?

What kind of casket?

What will be on the marker?

There are many choices for services such as a private or public viewing, private family service, memorial service, funeral with casket present, graveside service only.

Is cremation preferred?

Are the ashes to be scattered or buried?

Where?

Is there a religious affiliation?

Is there a preferred clergy to be involved?

Some people have arrangements made and paid for. If that pertains to you, then you will need to list that information here:

Name and phone number of Company:

Where is that file kept?
