

Aging Alone Planning Checklist

Build support on purpose, even if family is far away or not in the picture. Check what is truly in place, not what is planned.

NAME / PERSON THIS SHEET IS FOR

DATE

NEXT REVIEW DATE

1 Who can speak for me

- ☐ I named a **trusted decision-maker** (health care agent) **and a backup** in a signed health care power of attorney or advance directive.^{1,7}
- ☐ Both people know they are named, have a copy, and agreed to serve.¹
- ☐ I named a financial agent and a backup in a signed **durable** financial power of attorney.²
- ☐ I signed a HIPAA authorization for anyone else who should be able to get my health information.⁴
- ☐ My doctor's office has a copy of my advance directive on file.⁵

Not the same thing: a bank or brokerage "trusted contact" can be called if the firm is worried about you, but has **no authority** to act or decide for you. It does not replace a power of attorney.³

TRU-TIP · Love is not legal authority

Hospitals and banks do not ask who loves you or who shows up. They ask who is named in writing. If no one is named, state law decides who can speak for you, often a spouse first, then other relatives, and the order varies by state. A partner of 20 years or a best friend may end up in the waiting room.⁵

2 People I do NOT want making decisions for me

Name	Relationship	Where I put this in writing (directive, POA, will)

Some states' forms let you name people who should not serve; rules vary by state. Ask an attorney or use your state's form.⁷

3 What I want if something happens

- ☐ I want to return home with support services if possible (home health, meals, equipment, help with personal care).
- ☐ I wrote down my treatment preferences and talked them over with my agent and my doctor.¹
- ☐ I know the rehab or care places I would prefer if I cannot go straight home.

IF I CANNOT RETURN HOME RIGHT AWAY, MY PREFERENCES ARE

4 Daily life and safety

- ☐ A daily check-in is set up, and my contacts know what to do if I do not respond.⁵
- ☐ A named person has a spare key (I do not write door codes on forms).
- ☐ My home was checked for fall hazards: bathroom, paths, lighting.⁵
- ☐ An emergency medical summary is on my fridge.⁵
- ☐ A local person can reach my home within about an hour.⁵
- ☐ Someone is named to care for my pets right away.⁵
- ☐ My medicine list, allergies (with the reaction), and care-team contacts are current and dated.⁵
- ☐ A person is named to drive me home from the hospital and stay the first night.⁵

5 Money, documents, and digital life

- ☐ My credit is frozen at all three credit bureaus.⁵
☐ Account alerts are on at each bank and card.⁵
- ☐ Beneficiaries on retirement accounts and life insurance are current. They can override a will.⁵
☐ My will or trust is done, and I know where the original is.²
- ☐ Bills are on autopay or written down for my financial agent.
☐ I wrote down WHERE my access information is kept (never the passwords themselves).⁵
- ☐ My binder or documents are in a known place, not locked away, and two people know where.⁵
☐ I review my plan after a move, a new diagnosis, a hospital stay, a death, divorce, or new relationship, and every January.⁵

MY SIGNED DOCUMENTS ARE KEPT AT

PEOPLE WHO KNOW WHERE (NAMES)

TRU-TIP · Your beneficiary forms beat your will

A retirement account, life insurance policy, or transfer-on-death deed goes to whoever is named on that form, even if your will says something else. An ex-spouse left on an old form can inherit. Lay all your papers side by side and make sure they tell the same story.⁵

6 Reality check: if something happens tonight

Answer every question with a name. If you cannot answer one, that is your first next step.⁶

Question	My answer: name and phone
Who is called first?	
Who has legal authority to decide for me?	
Who has access to my home?	
Who shows up in person?	
Who stays for the long term?	

TRU-TIP · Start with authority, then everything else

If you can only do one thing this month, sign your health care and financial powers of attorney. Name a backup in each. Most other gaps can be fixed later. Missing authority is the one that leaves people you love unable to help.⁵

7 Choose 3 next steps, not everything at once

My next step	Who I will ask for help	Target date	Done
			☐
			☐
			☐

Want to go further? *Aging Alone* by Chuck Kinney walks through each step, and the SynquUp™ Emergency Life Binder gives you one place to keep it all. Free tools: chuckkinney.com/free