

Meeting basics and conversation notes

Complete by hand, with your parent, in one sitting. This sheet records information. It creates no legal authority and appoints no one.

Leave Social Security numbers, account numbers, passwords, and any diagnoses or medications off this sheet.

Meeting basics

Review the plan at least once a year and when a major life event occurs, such as a move or a major change in health. [N02]

Date

Who was there

What the parent wants help with first

What the parent does not want help with yet

Next review date

Conversation notes

Raise the worry without criticism, and attach practical help to it. [N01]

The opener that worked

The worry raised without criticism, in the parent's own words

Meeting basics and conversation notes (continued)

Whom the parent agreed may be contacted, with the permission recorded

Sources for this sheet: N01, N02. Full citations follow.

Document inventory

One row per item. Put important papers and copies of legal documents in one place, and make sure a trusted person knows where to find them. [N02]

Will

Exists (yes / no / unsure)

Where the original is kept

Who else knows

Status choices: yes / no / unsure

Financial power of attorney

Exists (yes / no / unsure)

Where the original is kept

Who else knows

Status choices: yes / no / unsure

Healthcare directive

Exists (yes / no / unsure)

Where the original is kept

Who else knows

Document inventory (continued)

Status choices: yes / no / unsure

HIPAA authorization

Exists (yes / no / unsure)

Where the original is kept

Who else knows

Status choices: yes / no / unsure

Long-term care insurance policy

Exists (yes / no / unsure)

Where the original is kept

Who else knows

Status choices: yes / no / unsure

Funeral and burial preferences

Exists (yes / no / unsure)

Where the original is kept

Who else knows

Status choices: yes / no / unsure

Document inventory (continued) (continued)

DD-214

Exists (yes / no / unsure)

Where the original is kept

Who else knows

Status choices: yes / no / unsure

Bank and investment account list

Exists (yes / no / unsure)

Where the original is kept

Who else knows

Status choices: yes / no / unsure

Sources for this sheet: N02. Full citations follow.

Permissions on file today

What counts as on file: nothing yet; permission-to-talk form returned; statement copy to a helper; trusted contact on file; convenience signer; power of attorney on file. Permission to talk is not authority over the money, and it is not a health care proxy. [N02] [F01]

Bank

What is on file today

What they asked for

Backup person

Status choices: nothing yet / permission-to-talk form returned / statement copy to a helper / trusted contact on file / convenience signer / power of attorney on file

Credit card company

What is on file today

What they asked for

Backup person

Status choices: nothing yet / permission-to-talk form returned / statement copy to a helper / trusted contact on file / convenience signer / power of attorney on file

Insurance

What is on file today

Permissions on file today (continued)

What they asked for

Backup person

Status choices: nothing yet / permission-to-talk form returned / statement copy to a helper / trusted contact on file / convenience signer / power of attorney on file

Doctor

What is on file today

What they asked for

Backup person

Status choices: nothing yet / permission-to-talk form returned / statement copy to a helper / trusted contact on file

Lawyer

What is on file today

What they asked for

Backup person

Permissions on file today (continued) (continued)

Status choices: nothing yet / permission-to-talk form returned / statement copy to a helper / trusted contact on file

Sources for this sheet: N02, F01. Full citations follow.

Bills snapshot and household changes

Start with five rows here. A fuller bills and permission grid, with the steps for each option, lives in the guide to helping an aging parent manage bills at settledestate.com/help-aging-parent-manage-bills/.

Bill or income item (row 1)

Bill or income item

Who handles it today

Autopay (on or off)

Where the statement arrives

Bill or income item (row 2)

Bill or income item

Who handles it today

Autopay (on or off)

Where the statement arrives

Bills snapshot and household changes (continued)

Bill or income item (row 3)

Bill or income item

Who handles it today

Autopay (on or off)

Where the statement arrives

Bill or income item (row 4)

Bill or income item

Who handles it today

Autopay (on or off)

Where the statement arrives

Bill or income item (row 5)

Bill or income item

Who handles it today

Autopay (on or off)

Bills snapshot and household changes (continued) (continued)

Where the statement arrives

Household changes we will watch together

Frame these as observations, not symptoms: a missed or duplicate payment, unopened mail, or a task that used to be routine. [N01]

Household change we will watch together

Household change we will watch together

Household change we will watch together

Sources for this sheet: N01. Full citations follow.

Next step and date

Check one box and set a date. Help can start informally: ask the bank or broker what informal options it offers. [F01]

Next step choices

☐ Ask the bank or broker what informal options it offers. [F01]

☐ Talk to an attorney about a power of attorney while the parent can sign. [F02]

☐ Ask Social Security or the VA about a representative payee or fiduciary if benefit income becomes hard to manage. [S01] [V01]

☐ Court path last, and only if no power of attorney exists. [F01]

Chosen next step

Date we will do it

If no family helper is available

Money management programs exist, and the Eldercare Locator at eldercare.acl.gov finds local help. Choose and periodically review a backup financial caregiver. [F01]

Local help we found, and the phone number

This sheet records information. It creates no legal authority and appoints no one. Legal information, not legal advice.

Sources for this sheet: F01, F02, S01, V01. Full citations follow.

Fictional example: one completed worksheet

All names, banks, dates and entries on this page are invented. The example shows how a finished sheet reads; it is not a real family.

Rosa M. and her daughter Kim (fictional example)

Date: April 12

Who was there: Rosa and Kim

What the parent wants help with first: The bills

What the parent does not want help with yet: The house

Next review date: Next April

The opener that worked: Mom, can we go through the mail together?

The worry raised without criticism, in the parent's own words: The electric bill got away from me in March.

Whom the parent agreed may be contacted, with the permission recorded: Kim may call River City Bank (fictional) and Dr. Osei's office (fictional); Rosa said yes on April 12

Document inventory (example)

Will: Exists: yes. Original in the fireproof box; Kim knows the combination

Financial power of attorney: Exists: unsure. Next step is to ask the attorney

DD-214: Exists: no

Permissions on file (example)

Bank: River City Bank (fictional): permission-to-talk form returned; backup person: Kim's brother

Brokerage: Maple Street Brokerage (fictional): trusted contact on file

Bills snapshot (example)

Bill or income item: Electric bill. Handled by Rosa. Autopay: on. Statement arrives by email

Fictional example: one completed worksheet (continued)

Next step (example)

Chosen next step: Ask the bank what view access it offers

Date we will do it: May

Next review date: Next April

Every entry on this page is invented. The sheet records information and creates no legal authority.

Sources for this sheet: F01. Full citations follow.

Sources and official instructions

[N01] Does the Older Adult in Your Life Need Help?. National Institute on Aging. Content reviewed October 12, 2023; checked October 17, 2026.

<https://www.nia.nih.gov/health/caregiving/does-older-adult-your-life-need-help>

[N02] Getting Your Affairs in Order: Checklist. National Institute on Aging. Content reviewed February 1, 2023; checked October 17, 2026.

[https://www.nia.nih.gov/health/advance-care-planning/
getting-your-affairs-order-checklist-documents-prepare-future](https://www.nia.nih.gov/health/advance-care-planning/getting-your-affairs-order-checklist-documents-prepare-future)

[F01] Considering a Financial Caregiver: Know Your Options. Consumer Financial Protection Bureau. Guide dated March 2021; checked October 17, 2026.

[https://files.consumerfinance.gov/f/documents/
cfpb_considering-a-financial-caregiver-know-your-options_guide_2021-05.pdf](https://files.consumerfinance.gov/f/documents/cfpb_considering-a-financial-caregiver-know-your-options_guide_2021-05.pdf)

[F02] Managing Someone Else's Money: Guide for Agents. Consumer Financial Protection Bureau. Checked October 17, 2026.

https://files.consumerfinance.gov/f/documents/cfpb_msem_national_agents_guide.pdf

[S01] Frequently Asked Questions for Representative Payees. Social Security Administration. Checked October 17, 2026.

<https://www.ssa.gov/payee/faqrep.htm>

[V01] VA Fiduciary Program. U.S. Department of Veterans Affairs. Checked October 17, 2026.

<https://department.va.gov/vba/fiduciary>