

End-of-Life Readiness Checklist

STUDENT HANDOUT

Module 5 planning tool for care wishes, legal authority, family instructions, and first steps after death.

If the money is already set, the work becomes clarity. Your family needs to know who can act, what care you want, where documents are stored, and what to do during the first week.

1. Legal Authority

- Last will and testament reviewed by a qualified attorney.
- Executor named, with a backup who has agreed to serve.
- Durable financial power of attorney signed and stored.
- Healthcare power of attorney or health care agent named.
- Advance directive / living will completed for care wishes.
- HIPAA or medical release process understood by the family.

2. End-of-Life Care

- Agent knows your values, not just your signature.
- Preferences discussed for CPR, ventilator, feeding tube, dialysis, antibiotics, and comfort care.
- Hospice and palliative care preferences discussed with doctor or VA care team.
- Preferred hospital, VA facility, or care setting documented.
- Religious, spiritual, cultural, organ donation, or body donation wishes documented.

3. Financial Access

- Account list prepared with institution names and phone numbers.
- Recurring bills, mortgage/rent, utilities, insurance, and debts listed.
- Trusted contact added at bank, brokerage, and retirement custodians where available.
- Password manager, sealed instructions, or attorney-held instructions identified.
- Tax preparer, financial advisor, attorney, Veterans Service Organization (VSO), and funeral home contacts listed.

4. Military, VA, and Burial

- DD214 and VA records stored where family can find them.
- VA pre-need burial eligibility considered using VA Form 40-10007.
- Cemetery, funeral, cremation, or memorial preferences written down.
- Family knows about possible burial flag, headstone/marker, Presidential Memorial Certificate, and burial allowance.
- Survivor knows which Veterans Service Organization or VA contact to call for Dependency & Indemnity Compensation (DIC) and other survivor benefits.

5. First Week / First 30 Days Instructions

- Order multiple certified death certificates.
- Call the funeral home and confirm burial or memorial wishes.
- Notify DFAS, VA/VSO, Social Security, pension providers, life insurers, banks, and retirement custodians.
- Secure the home, mail, phone, vehicle, wallet, and important papers.
- Do not rush to pay unknown bills or claims; ask the executor, attorney, or advisor first.
- Keep a notebook of calls, dates, names, claim numbers, and next steps.

Facilitator guidance

No student should share personal details in class. A complete response identifies one legal document, one care preference, one financial access item, one family communication step, and one professional or agency contact to verify the plan.

Sources checked for Spring 2026 delivery: VA Advance Directive / VA Form 10-0137 guidance; Medicare hospice coverage guidance; VA pre-need burial eligibility and VA Form 40-10007 guidance; DFAS, VA, SSA, FINRA trusted contact, and SEC/FINRA/NASAA investor protection guidance. Education only.

Do not write account passwords or private account numbers on this handout.

VUB Financial Readiness Course