

Organize This!

Legal and Financial Must-haves



**SOUTH DAKOTA STATE
UNIVERSITY EXTENSION**

School of **Education, Counseling and Human Development**
Colleges of **Education and Human Sciences and Nursing**

Get Organized! Be Prepared!

Every adult has important documents and personal information that a fiduciary may need in order to act on their behalf. A fiduciary is someone with legal authority to make decisions for you in situations involving health care, finances, guardianship, estate administration, or trusts. Anyone serving in this role must be able to locate and understand your documents and your Personally Identifiable Information (PII). Being organized ensures your fiduciary knows what to do, when to do it, and how to carry out your wishes.

Why Organization Matters

Your fiduciary may need to:

- Access medical records and health history
- Locate financial statements and insurance policies
- Pay utilities, taxes, and ongoing expenses
- Understand how and when bills are paid
- Make informed decisions during emergencies or at end of life

Fiduciaries do not step in immediately. Their role becomes essential when you are unable to manage these tasks yourself. Clear organization prepares them for those moments and reduces confusion, stress, and delays.

Organizing Your Documents and Information

You will need to identify which documents are relevant to your situation and choose an organization strategy that works for both you and your fiduciary. This may include electronic storage, paper files, labeled folders, or a combination. The key is accessibility — your fiduciary must be able to use whatever system you choose. For example, if your fiduciary is not comfortable with technology, storing everything digitally may not be the best option.

Health Information Summary

A health information summary is a critical tool for your health care fiduciary. During a medical emergency, they may need immediate access to your medical history. This summary should include:

- Blood type
- Allergies
- Medications and supplements
- Surgeries and medical procedures
- Chronic conditions
- Medical devices or foreign objects in the body
- Names and contact information for your health care providers



Documents and Information Checklist

This checklist is meant to serve as a guide to help you identify the documents and information your fiduciaries will need to manage your medical, legal and financial affairs. Read through this list and cross through anything that is not relevant to you. This process can take time. Set a goal for when you want to finish the process and action steps to make progress.

Financial

- Bank accounts
- Budget
- Checkbook
- Credit report
- Documentation of debtors
- Expenses
- Income
- Loans and credit
- Medical co-payments
- Recurring monthly charges
- Taxes
- Utilities

Investments

- Brokerage account
- Mutual funds
- Retirement accounts/benefits/plans
- Savings/Treasury bonds
- Stock certificates

Retirement

- Defined contribution plans [401(k) plans, 403(b) plans, employee stock ownership plans, and profit-sharing plans]
- Government retirement benefit
- Individual retirement account (IRAs)
- Pension
- Social Security statement

Insurance

- Burial insurance
- Dental insurance
- Disability insurance
- Health insurance
- Homeowner's insurance
- Life insurance policies
- Medicaid
- Medicare
- Motor vehicle insurance
- Renter's insurance
- Tricare
- Umbrella insurance
- Vision insurance
- Warranties and service plans

Identification

- Adoption paperwork
- Birth certificate
- Citizenship/naturalization papers
- DD-214 (Military discharge papers)
- Conceal carry permit
- Divorcee/separation papers
- Immigration
- Marriage license/certificate
- Passport
- Social Security card
- Tribal enrollment documentation
- Union Membership

Property

- Appraisals (collections, antiques, jewelry, etc.)
- Bills of sale
- Business interests
- Cash
- Copyrights
- Digital currency (e.g., Bitcoin, Ethereum, USDC, digital yuan)
- Home safe
- Home Owners Association
- Household inventory
- Mineral rights
- Motor vehicle titles
- Non-titled valuables
- Patents
- Precious metals and jewelry
- Property abstract
- Real estate/property deeds
- Safe deposit box

Legal

- Business power of attorney
- Death certificates
- General power of attorney
- Easements/rights of way
- Financial power of attorney
- Guardianship/conservatorship
- Healthcare power of attorney and/or living will
- Leases and rental agreements
- Legal appointments for others
- Post-nuptial agreement
- Pre-nuptial agreement
- Trust
- Will
- Other legal documents (e.g., criminal law)

Virtual Accounts and Security Codes

- Cell phone number
- Device type, manufacturer, and serial number
- Email accounts
- Organization
- Password
- Security codes
- Security questions
- URL/web address
- Username

Personal and Professional Contacts

- Business contacts
- Emergency contacts
- Employer
- Fiduciaries
- Organizations and clubs
- Service providers (plumber, veterinarian, etc)
- Volunteer obligations

Health Information

- Allergies
- Birth date
- Birth location
- Blood type
- Comfort One South Dakota (out of hospital do-not-resuscitate)
- Family medical history
- Foreign objects in the body (pacemaker, knee replacement, etc.)
- Health records
- Medical directive (form varies by state; a doctor must complete)
 - Medical Orders for Life-Sustaining Treatment (MOLST)
 - Medical Order for Scope of Treatment (MOST)
 - Physician Orders for Life-Sustaining Treatment (POLST)
- Over-the-counter medications (name, dosage, and frequency)
- Prescription medications (name, dosage, and frequency)
- Personal medical history
- Service providers (primary care, pharmacist, vision and dental etc.)
- Vitamins and Supplements (name, dosage, and frequency)

End of Life

- Burial arrangements
- Cemetery plots
- Cremation authorization form
- Funeral plans
- Letter of last instructions
- Obituary

Personal Information

- Awards and achievements
- Baptismal records
- Club/organization membership
- Diplomas
- Education records
- Employment records
- Family tree/history
- Military records (health records, disability rating, etc.)



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Health Information Summary

Leacey E. Brown, SDSU Extension Gerontology Field Specialist
Theresa Garren-Grubbs, SDSU Clinical Assistant Professor, College of Nursing

Legal name:

Preferred name:

Birth date:

Birth city:

Birth county:

Birth state:

Blood type:

Allergies:

Foreign objects in the body (pacemaker, knee replacement, etc.)

Assistive devices (hearing aids, walkers, etc.)

Durable medical equipment (blood sugar meter, oxygen tank, etc.)

Personal medical history

Cancer, hypertension, diabetes, history of seizures, and any other mental and physical health conditions

Surgeries

Family medical history

Cancer, hypertension, diabetes, and any other mental and physical health conditions that are common in the family.

Name and contact information of health care providers

Primary care

Pharmacy

Social worker

Psychiatrist

Psychologist

Dentist

Optometrist/Ophthalmologist

Specialty care (Cardiologist, dermatologist, gynecologist, urologist, etc.)

