

“Again I saw that under the sun the race is not to the swift, nor the battle to the strong, nor bread to the wise, nor riches to the intelligent, nor favor to the men of skill, but time and chance happen to them all.” (Ecc 9:11)

As this scripture tells us, Time and unforeseen circumstance befall us all. So no matter what age you are, it is good to have all your documents and records, prepared, and organized to be readily available when needed. And to keep everything up to date, frequently reviewing them to see if any changes should be made.

There is a saying that you should live your life as if judgment day is tomorrow, but you should plan your life as if you will live 100 years or more. No one likes to talk about these things, it's hard. Sometimes your children will refuse to discuss it because it makes them upset. But it's important.

I had a boss years ago and when I tried to discuss that I put together a binder for the company in case I should die, he said 'Don't say that, say 'in case you decide to runaway to Tahiti.' So if that's what it takes, say that. And if I say it, you'll know what I mean.

A few years ago, my ex- husband passed away. The duties of his estate and End of Life arrangements fell to my oldest son as his next of Kin. They were not close and my Son was confused and stressed having no idea what his father's wishes were. He said to me, "Mom, please don't do this to me." Please let me know what you want me to do for you when that time comes."

Also, my mother who had come to live with me, began to decline and her memory was failing needed me to take over responsibility of her affairs. But what would happen if I were to die, or run away to Tahiti, or even if I was away on vacation when her time came?. Would my siblings be aware of all her needs or the arrangements I have made? So much information about her was in my head that would be lost if I were gone.

So while this is a hard subject, it is one of the greatest gifts you can give yourself and your family: To put together a complete record of your instructions and a guide for them to follow in case you die or become disabled.

So I began to research ways to put my records and desires together. And I offer some of my findings to you.

So first, let me lay some disclaimers. This information will be focused on what documents you need and how to organize them so that they are there for you or your family whenever circumstances require them. Only some of these documents are "Estate planning." You may be surprised at other documents I will suggest and why. But, particularly for the Estate planning document, while I will offer you many choices in how you decide to obtain them, ultimately it is your decision. And if you have any doubts about what you need, it is always best to ask a professional.

However, Estate attorneys are rather expensive and unless you have a very complicated situation there are many things you can put together on your own. Especially because life circumstances do change, so this is really not a once and done project.

So let me show you some examples of things you can use to accomplish this important task. I will send out all these links on where to get things when I send out the meeting.

There are simple Checklists you can use to be sure you have everything you need.

Here are some examples:

The national institute on aging is a government website and a wealth of information for free resources on planning.

Document Checklist: <https://www.nia.nih.gov/sites/default/files/2023-04/worksheet-important-documents-and-paperwork.pdf>

This is a great source of information focused on how to have this conversation with your elderly parents, It will help you get information for and from them, but remember, You should have this conversation with yourself so your kids won't have to.

<https://order.nia.nih.gov/sites/default/files/2023-04/nia-advance-care-planning.pdf>

I lot of us keep way too much information anyway. So this little document suggests "What to keep, what to toss, and when": <https://www.pgafcu.org/wp-content/uploads/2015/08/Financial-Docs-To-Keep-vs.-Discard.pdf>

Once you've got all your records. There are some great organizers to help you keep thing all in one place. This comes in handy for your children, but for you as well. I can't tell you how many hours I've wasted searching my house for the title of my car, for example because I was SURE I had it in this desk drawer!

Types of Records organizers

Again, it is always preferable to have an attorney and/or estate planner. However this can be expensive and sometimes even un-affordable. And life is always changing so even if you have set things up, it is good to review it periodically to be sure everything is up to date. So there are some documents you can put together yourself. There are various websites, or resources you can use.

Small booklets such as "Making things Easy for My Family" can be found on Amazon.

<https://a.co/d/aNXfR19>

Amazon will also show you other types of these booklets if you search. They are usually small and pretty inexpensive. These are great options if you just want a place to fill in information and perhaps state the location of these important documents. But, they offer little storage space if, as I recommend, you want to keep all these things in one easily accessible place.

When My in-laws passed away we spent hours searching the house for things even though my father in law always told us, Just look in the green binder.

AARP provides a planning Kit Here: <https://giftplanning.aarp.org/personal-estate-planning-kit-download>

Another resource that I personally like is Suze Orman Products.

Personally I got one (The Blue Box) , which is no longer offered on her website but you might find on ebay or poshmark for much less cost. This pertains to the Silver and Gold editions as well. But I caution you that some of the best features included in these Boxes are the websites you will get access to with a code that was sent and buying used may not give you a valid code.

The gold edition is available from her website for \$299.

<https://www.suzeorman.com/products/protection-portfolio-gold-box>

I Got the Blue box years ago when I watched one of her seminars on PBS and it was offered as a free gift with a donation to the PBS station so if you are interested you might keep your eye open for that.

The Gold box is fire resistant, which the blue box is not. It includes Suze's Will and trust application, that you can use to create your own Wills, trusts and the other vital documents, which we will discuss later.

Let me show you some of the other things that were included in my blue box and how it's organized.

But my current Favorite is the Preferred Living solutions Binder which you can order directly from <https://preferredlivingsolutions.com> and which can be a good source of other information as well.

One for \$69.95 or two for \$120: <https://www.myneedtoknowinfo.com/product-page/living-prepared-workbook>

Or from Amazon: <https://a.co/d/fGMmuOC> new or used

However, I have put together a similar set of forms and lists that combines features from Binder, the blue Box and the little book. You could use these printouts to create your own binder. And I will attach the pdf file for the pages and a word document for the divider labels to the minutes To help you get started building your own binder.

No matter which type of organizer you use, you will need to keep them safe either in a safe deposit box or in a fireproof box or safe in your home.

I prefer to use a home safe. One, because my binder is too large to fit in my safe deposit box. And two because the cost of a safe deposit box at the bank can be more expensive than the one time cost of a home safe.

So let's go through all the sections.

- My Information – some of this information could be used to complete your obituary and eulogy so complete as much as possible.
 - Place copies of your IDs, drivers License, Passport, etc.

Don't forget pets they are family too

- Emergency Contacts
- Medical Information. Fill in or print out your medical history and medications list. Keep this up to date. Take copies with you to doctor visits.
 - If you have website portals for your doctors and hospitals, make note of the websites logins and password so your family can access the information if you are incapacitated.
 - Also be sure your Doctors have a copy of your Healthcare power of attorney and living will
- Financial Information – fill out the information and enclose copies of your financial reports, if you have them.
 - Also run and keep current reports from credit bureaus.
 - <https://Experian.com>
 - <https://equifax.com>

- <https://Transunion.com>
 - Free or other sites:
 - <https://creditkarma.com>
 - <https://annualcreditreport.com>
 - <https://MyFico.com>
 - Place copies of your credit cards. Front and Back. In case they are lost or stolen
 - Put copies of your Bank statements, IRAs and Pension statements
 - Don't forget to list all your subscriptions, especially ones you have set up for auto renewal.
- Insurance Documents:
 - Attach agents business cards and/or information
 - Copies of location of your policies
 - Copies of your Insurance cards
 - Copies of your Medical insurance agreements
 - Copies of any annuities
 - Make sure inform your insurance companies of your designated agent in case you become incapacitated.
- Legal Documents:
 - Place copies of your personal Legal documents.
 - Last Will & Testimony
 - Advance Directive
 - Living Will
 - Durable Power of attorney it's different that a regular power of attorney
 - IRS Power of Attorney
 - Medical Power of Attorney
 - Small Estate Affidavit
 - Trusts
 - Pour-over will
 - Free sources of these documents:
 - <https://eforms.com>
 - <https://Freewill.com>
 - <https://Rocketlawyer.com>
 - <https://eSign.com>
 - <https://Trustandwill.com>
 - Other sources:
 - <https://lawdepot.com>
 - <https://www.suzeorman.com/products/Must-Have-Documents-Online-Program>
\$199,
 - But this link can sometimes get it for only \$99
<https://willandtrust.musthavedocs.com/>
 - <https://Legalzoom.com>
 - Avoiding Probate:
 - There are several ways to avoid probate in Florida, including: [1]
 - Beneficiary accounts
Designate a beneficiary to receive assets in a financial institution account after you pass away.

This can include bank accounts, retirement accounts, and life insurance policies. [1, 2]

- Living trusts
Create a trust document that names a successor trustee to take over after your death. You can use a living trust to avoid probate for almost any asset, including real estate, bank accounts, and vehicles. [3]
- Lady Bird deeds
Also known as enhanced life estate deeds, these deeds allow you to transfer property to a beneficiary while retaining a life estate. When you die, the beneficiary acquires full title to the property. [4, 5]
- Joint ownership
Co-own property with another person in a way that gives the surviving owner(s) the right to continue owning the property without probate. This can be done as tenants by entireties, joint tenants with rights of survivorship, or as "husband and wife". [6]
- Revocable living trust with an LLC
Combine a revocable living trust with an interest in a Limited Liability Company (LLC). The trust holds title to the LLC, which avoids probate. [7]
You can consult an estate planning attorney to learn more about how to avoid probate in Florida.[6]

[1] <https://jfrealestatelaw.com/does-a-will-avoid-probate-in-florida/>

[2] <https://rosenberglawfirm.net/avoiding-probate/>

[3] <https://www.nolo.com/legal-encyclopedia/florida-avoiding-probate-32070.html>

[4] <http://www.estateplanninginflorida.com/simple-methods-of-avoiding-probate>

[5] <https://www.alperlaw.com/estate-planning/how-to-avoid-probate-in-florida/>

[6] <https://www.mypinklawyer.com/blog/florida-probate-101-and-how-to-avoid-it>

[7] <https://boyerlawfirm.com/blog/real-estate-title-probate>

- [Steps to Avoid Probate in Florida - Alper Law](#)

- Social Security Information – Please set up a my social security account and remember to list one or two people you trust as a designated person in case you become incapacitated.
- Certificates and Licenses
- Deeds and Titles
- Military
- Passwords
- Warranty

- Firearms
- Loaned Items
- Taxes
 - Copies
 - Folder location
 - Programs
- End-of Life
 - Desires
 - Arrangements
 - Cemetery Deeds
 - To do list instructions-guide your family on what to do step by step when the time comes
 - Sample letters – to the Attorney, Social Security, Credit card companies, insurance companies, etc.