

Who Decides What Happens to What You Leave Behind?

If you don't decide, someone else will: the state, a court, or family in conflict. Check off each piece as your household puts it in place.

1 Will & guardianship

- ☐ Will signed with a licensed estate planning attorney
- ☐ Executor (and a backup) named
- ☐ Guardian **and a backup** named for minor children
- ☐ A plan for who manages money left to minors
- ☐ House and any family land addressed, so it doesn't become heirs' property

2 Beneficiary designations

- ☐ Checked the beneficiary on every life insurance policy
- ☐ Checked every retirement account (401(k), 403(b), IRA, pension)
- ☐ A contingent (backup) beneficiary named
- ☐ Updated after any marriage, divorce, birth, or death

4 Power of attorney & health care directive

- ☐ Financial power of attorney signed
- ☐ Health care agent named to decide if I can't
- ☐ End-of-life wishes written down
- ☐ Copies given to my agents and my doctor

3 Life insurance: how much?

A burial policy is not a plan. One common rule of thumb is D-I-M-E:

Debts + final expenses	\$ _____
Income × years needed	\$ _____
Mortgage balance	\$ _____
Education for children	\$ _____
Total need	\$ _____
– Coverage I have now	\$ _____

= My protection gap

\$ _____

- ☐ I know what happens to work coverage if I leave my job

5 Final-expense planning

- ☐ Funds identified for the funeral (national median about \$8,300 with viewing and burial, before cemetery costs)
- ☐ Burial or cremation decided
- ☐ Service wishes written: hymns, scripture, officiant
- ☐ "Letter in the drawer" filled out (see back), and one trusted person knows where it is

"Set your house in order, for you shall die."

2 KINGS 20:1 • 1 TIMOTHY 5:8 • PROVERBS 13:22

The Letter in the Drawer

So your family walks into a plan, not a search. Keep this page somewhere safe and tell one trusted person where it is.

ACCOUNTS & POLICIES

Bank / company

Type (checking, life, 401(k)...) _____

Phone or contact

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

WHERE MY DOCUMENTS ARE KEPT

Will _____

Power of attorney / directive _____

Deeds & titles _____

Insurance policies _____

My password list* _____

*Write where it's kept, never the passwords themselves.

WHO TO CALL FIRST

Pastor _____

Attorney _____

Executor _____

Insurance agent _____

Employer / HR _____

Funeral wishes _____

My 30-day commitment

The piece my household is missing:

I'll make the appointment by _____

Who will hold me to it _____

If you don't decide, someone else will.

For pastors: six ways to lead

- ☐ **Go first:** put your own house in order
- ☐ **Preach it:** a "Set Your House in Order" series
- ☐ **Host a plan day** with a local estate attorney or legal aid
- ☐ **Equip leaders** to walk families through the five pieces
- ☐ **Benevolence with a plan:** pair aid with a path
- ☐ **Partner across lines** with a sister congregation

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