

If Something Happens to Me

A practical starting guide to incapacity, estate, and life-continuity planning

Educational planning resource - not legal, tax, financial, or medical advice. Laws and terminology vary by state. Use this guide to organize your thinking and bring informed questions to qualified professionals.

Why this matters

Planning is not only about death. A serious accident, surgery, stroke, cognitive decline, or even a long recovery can leave family members trying to manage bills, medical decisions, digital accounts, housing, business obligations, and personal wishes without a map.

The goal of this kit is simple: make the important decisions while you can, document them clearly, and make sure the right people know where to begin.

Start with five questions

1. Who should make medical decisions if I cannot?

2. Who should manage money and legal matters if I cannot?

3. Who should settle my estate after I die?

4. Where can someone find the information, documents, accounts, passwords, and instructions they will need?

5. What does a good outcome look like for me if I become seriously ill or dependent on care?

The four situations to plan for

Situation	What matters most
Healthy and capable	You remain in control; keep documents and information current.
Temporary incapacity	Use the least intrusive help necessary; avoid irreversible decisions if recovery is likely.
Long-term incapacity	Protect autonomy, quality of life, housing, finances, and continuity.
Death	Give executors and family a clear, organized path to settle affairs and preserve what matters.

Use this kit in this order

- Read the Key Documents, Roles & Definitions guide.
- Review the What Happens If... scenario chart.
- Complete the Personal Continuity Inventory.

- Use the Family Conversation Agenda with the people you may ask to help.
- Complete the Document & Preparedness Checklist.
- Use the Attorney Meeting Preparation Sheet before meeting counsel.
- Review everything annually and after major life changes.

A few important principles

- A will does not avoid probate; it tells the probate court how you want your probate estate handled.
- A will does nothing while you are alive. Incapacity planning requires separate authority.
- Beneficiary designations and jointly owned assets may pass outside your will.
- The best medical decision-maker may not be the best financial agent or executor.
- Do not put frequently changing passwords or detailed account lists in your will.
- Use a password manager and a separate continuity inventory instead.
- Planning should support your own quality of life and autonomy, not merely preserve an inheritance.

Where to keep this

Keep the working copy somewhere easy to update. Tell at least one trusted person where the originals of legal documents are stored and where your continuity inventory can be found. Avoid putting passwords directly into a paper binder unless you have made an intentional security choice.