

What Happens If...

A quick-reference chart for incapacity, recovery, long-term care, and death

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.

Situation	Primary goal	Immediate priorities	Avoid
Healthy and capable	You remain in control.	Keep documents current; review beneficiaries; maintain continuity inventory.	Do not shift control because of age alone.
Short hospitalization; mentally capable	Accept practical help at your direction.	Keep bills and logistics moving; retrieve documents if needed.	Do not sell assets or make irreversible decisions.
Temporary incapacity	Use the least intrusive help necessary, with recovery in mind.	Health-care agent handles medical decisions; POA agent handles essential finances; local helper coordinates.	Avoid permanent housing, investment, or business decisions unless clearly necessary.
Weeks or months of recovery	Return control as capacity returns.	Use paid help where useful; keep cash flow and care organized; reassess treatment.	Do not assume temporary limitations are permanent.
Prolonged physical incapacity; cognition intact	Preserve autonomy and quality of life.	Bring services to the person where feasible; use professional financial help if useful.	Do not prioritize inheritance over care and independence.

Family / personal notes

What Happens If... (continued)

Situation	Primary goal	Immediate priorities	Avoid
Significant cognitive decline	Protect safety, dignity, finances, and continuity.	Activate appropriate legal agents; simplify finances; arrange care; protect from error or fraud.	Do not prolong burdensome treatment solely because it is technically possible.
Assisted living or memory care becomes necessary	Move when the current home is no longer safe or workable.	Compare care quality and cost; manage property and contracts; use assets for the person's own care.	Do not keep property merely to preserve an inheritance.
Death	Make the process orderly and preserve important information and assets.	Locate originals; contact executor and attorney; secure property and devices; preserve data before deleting anything.	Do not immediately close every account or erase devices.
Family disagreement or unclear decision	Use the person's documented values as the standard.	Consult the controlling document, legal agent, clinicians and counsel as appropriate.	Do not let convenience, guilt, hierarchy, or inheritance substitute for stated wishes.

Family / personal notes