

Family Estate Planning Checklist

Five steps from “we should really do this” to a signed plan. Check off each line as you go.

1. Gather what you have

About 30 minutes. A list on paper is fine.

- ☐ Bank and credit union accounts (where, and whose name is on each)
- ☐ Retirement accounts: 401(k), 403(b), IRA, pension
- ☐ Life insurance policies, including any through work
- ☐ Your home or land: the deed, and how the owners are listed
- ☐ Car titles, and any debts (mortgage, loans, credit cards)
- ☐ Digital accounts and passwords: where they're kept, not the passwords themselves
- ☐ Any will, trust or power of attorney you already have, and where the original is

2. Pick your people

Ask each person first, and pick a backup for each role.

- ☐ Executor: the person who settles your estate
- ☐ Guardian for children under 18, plus a backup
- ☐ Who manages money your children inherit, and until what age
- ☐ Financial agent: who handles your money and bills if you can't
- ☐ Health care agent: who makes medical decisions if you can't
- ☐ Who gets what: family, friends, charities, pets

3. Choose your documents

Most families need the first four. A trust is the big decision.

- ☐ A will (each adult signs their own)
- ☐ A financial power of attorney
- ☐ A health care directive or health care power of attorney
- ☐ Beneficiary forms updated on insurance and retirement accounts
- ☐ Living trust? Consider one if you own a home, own property in more than one state, or want to keep things out of probate. Take the quiz: familyestateguide.com/trust-vs-will/
- ☐ See a lawyer if: special needs family member, blended family, business, large estate, or worries someone will challenge your plan

4. Sign it the right way

An online will or trust is only valid if you sign it the way your state requires.

- ☐ Check your state's rules: number of witnesses, notary, self-proving affidavit (familyestateguide.com/state-guides/)
- ☐ Use witnesses who don't inherit anything under your will
- ☐ Sign powers of attorney and health care forms as your state requires (often with a notary)
- ☐ Keep the signed originals somewhere safe and easy to find, such as a fireproof box
- ☐ Tell your executor and agents where the originals are

5. Finish and keep it current

The step people skip.

- ☐ If you have a trust: move your home and accounts into it (new deed, retitled accounts)
- ☐ Check that beneficiary forms match your plan
- ☐ Give your health care agent a copy of your health care directive
- ☐ Review your plan every few years, and after: a birth or adoption, marriage or divorce, buying a home, a move to another state, a diagnosis, or a death in the family

My plan at a glance

Fill this in when you're done and keep it with your originals.

Executor	
Backup executor	
Guardian for children	
Backup guardian	
Financial agent (power of attorney)	
Health care agent	
Will signed on (date)	
Trust signed on (date), if any	
Home and accounts moved into trust (date)	
Where the originals are kept	
Next review date	

Notes / questions for an attorney:

General information, not legal advice. Estate planning law is different in every state and changes over time. If your situation is complicated, talk with an estate planning attorney licensed in your state. Find your state's rules at familyestateguide.com/state-guides/ · Version: October 2026 · © Family Estate Guide. Free to print and share.