

12 Steps You Need To Do To Get Your Affairs In Order



Rev. Sybil Kearse

Licensed Financial Professional

*Helping You Plan For The Best &
Be Prepared For The Unexpected*

FINANCIAL AFFAIRS PREPARATION



SKM FINANCIAL

STRATEGIES FOR EVERY SEASON OF LIFE

Checklist

1

Income Protection

- Secure a life insurance policy that covers at least 3–5 years of your annual salary to help your family maintain their household and lifestyle. **Schedule a free consultation with SKM Financial for income and mortgage protection.**

2

Direct Beneficiaries on Bank Accounts

- Ensure all bank accounts have a named direct beneficiary.
- Beneficiaries will only need your death certificate and their ID to access funds.

3

TOD (Transfer on Death) Deed for Property

- Complete a TOD deed if you own a home and file it with your county.
- This saves your heirs thousands and helps avoid probate.

4

Living Will

- Prepare a Living Will that clearly outlines your healthcare wishes if you're unable to communicate.

5

Durable Power of Attorney (Financial Decisions)

- Designate someone you trust to handle your legal and financial affairs if you become incapacitated.

6

Power of Attorney for Healthcare

- Assign a person to make medical decisions on your behalf if you're unable to do so.

7

Last Will and Testament

- Outline who receives your personal belongings, finances, and property.

8

Funeral Planning Declaration

- Document your wishes regarding funeral arrangements and the disposition of your body.

9

Financial Organization

- Make a master list of banks, account numbers, investment firms, credit cards, utility companies, and any recurring bills.
- Provide clear instructions for handling them after your passing.

10

Vehicle Titles

- Ensure you have clear titles for all cars, boats, campers, motorcycles, and recreational vehicles.

11

Digital Access Information

- Make sure a trusted person has access to your Apple ID, bank logins, investment platforms, and other essential digital accounts.

12

Open Communication

- Talk openly with the people you have designated — and even with those you haven't — about your decisions.
- Clear communication can help prevent confusion, disagreements, and hurt feelings later.



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