



MEMORIAL MERITS

Sanctuary, not sales floor.

FREE PRINTABLE WORKBOOK FROM MEMORIAL MERITS

End of Life Planning Checklist and Workbook

Your Will, Documents, Accounts and Wishes in One Place

A checklist and fill-in workbook for the documents, accounts and decisions your family will need if you cannot speak for yourself. Use it for your own plan, or to help a parent with theirs.

By Gabriel Killian, Founder of Memorial Merits

Edition 1.0, October 2026

Free to print, share, and republish. See the last page.

Helping a parent with their plan

Start with page 3 for the documents, then turn to page 10 for the caregiver checklist.

How to Use This Workbook

This workbook is for planning ahead, for yourself or for a parent. Fill in one page at a time. When it is done, keep it with your important papers and tell your executor where it is.

Page	What it covers
3	Estate planning documents checklist, and how to make a will
4	Personal information and contacts
5	Accounts, property and debts
6	Digital accounts and crypto
7	Life insurance
8	Funeral and cremation wishes, and prepaying
9	Who has a copy of each document
10	Caring for a parent who is declining
11	Family story questions
12	Services for families, with QR codes
14	Free Memorial Merits tools and pages

Words used in this workbook

- **Will:** a document that says who receives your property and money, and who will manage it.
- **Executor:** the person named in your will to carry out its instructions.
- **Living trust:** a legal arrangement in which a trustee holds and distributes your property, usually without probate.
- **Durable power of attorney:** names someone to handle your money or your health care decisions if you cannot.
- **Living will:** tells doctors how you want to be treated if you cannot make your own decisions.
- **Beneficiary:** the person named on an account or insurance policy to receive it.

Sharing this workbook

Anyone may print, copy, share or republish this workbook for free, including on a business website or as a free download. Keep every link and QR code unchanged. The details are in the box on the last page.

Estate Planning Documents Checklist

These are the core estate planning documents. Check the ones you have and write where each one is kept. Source: National Institute on Aging, [Getting Your Affairs in Order Checklist](#).

Have it	Document	Where it is kept
☐	Will. Says how your property, money and other assets are passed on.	
☐	Living trust. Names a trustee to hold and pass on property.	
☐	Durable power of attorney for finances. Names someone to make money decisions if you cannot.	
☐	Living will. Tells doctors how you want to be treated if you cannot decide.	
☐	Durable power of attorney for health care. Names your health care proxy.	
☐	Beneficiary forms. On retirement accounts, bank accounts and life insurance. Check each one is current.	
☐	Written funeral and burial wishes (page 8).	

How to Make a Will

- 1 List what you own and what you owe. Use page 5.
- 2 Decide who receives each account, property or item.
- 3 Choose an executor and a backup executor. Ask them first.
- 4 Choose a guardian for any children under 18.
- 5 Write the will with an online will service or an attorney. Options are on page 12.
- 6 Sign the will the way your state requires, with witnesses and a notary if your state asks for one.
- 7 Store the original in a safe place and tell your executor where it is.

Not sure which documents you need? The free [Estate Readiness Tool](#) shows the documents that fit your situation. Services compared: [online will and trust services](#).

Personal Information and Contacts

Your family will be asked for these details. Write where each paper is kept, not the number itself.

Personal records

Full legal name	Date and place of birth
Where your Social Security card is kept	Where your birth certificate is kept
Where marriage or divorce papers are kept	Where military discharge papers (DD214) are kept
Where your passport and driver's license are kept	Where your house and car titles are kept

People to contact

Role	Name	Phone or email
Executor		
Backup executor		
Power of attorney for finances		
Health care proxy		
Attorney		
Financial advisor or accountant		
Doctor		
Insurance agent		
Place of worship		

Accounts, Property and Debts

List every account and asset. Do not write account numbers or passwords. Write the company and where the paperwork is.

Accounts and property

Account or property	Company or location	Where the paperwork is	Beneficiary named is
Checking account			
Savings account			
Retirement account (401(k), IRA)			
Pension			
Investment account			
Home			
Vehicle			
Safe deposit box			

Debts and regular bills

Debt or bill	Company	Paid automatically?	Notes
Mortgage or rent			
Car loan			
Credit cards			
Utilities			
Subscriptions			

Digital Accounts and Crypto

Never write a password or recovery phrase in this workbook

Write where it is stored instead. A crypto recovery phrase (also called a seed phrase) gives full control of the crypto to anyone who reads it.

Account	Where the login information is kept	What you want done
Email		
Phone and its passcode		
Online banking		
Social media		Close, or keep as a memorial page
Photo storage		
Password manager		

If you hold crypto

Done	Step	Notes
☐	List each wallet and exchange account below.	
☐	Write where each hardware wallet and each recovery phrase backup is stored. Hardware wallets: Ledger (page 13) or Trezor .	
☐	Name the person who should be told where they are.	
☐	Read the crypto estate planning guide to set up a plan your family can follow.	
☐	Bitcoin only: see the Bitcoin inheritance plan review .	
Wallet or exchange	Where the device or backup is kept	Who knows

Life Insurance Worksheet

List each policy you hold, including any through your job. Then use the questions to compare new coverage.

Company	Type (term, whole, work)	Amount	Beneficiary	Where the policy is kept

Questions to Ask When Comparing Life Insurance

Done	Question	Answer
☐	How much coverage does my family need to pay the mortgage, debts and living costs?	
☐	Do I need term life insurance (for a set number of years) or whole life (for life)?	
☐	Does this policy need a medical exam?	
☐	Is the monthly price fixed for the whole term?	
☐	Who will I name as beneficiary, and who is the backup?	
☐	Does my coverage through work end if I leave the job?	

Types of coverage and companies compared: <https://memorialmerits.com/life-insurance-comparison-affordable-coverage/>.

Funeral and Cremation Wishes

Writing these down saves your family from guessing. The Federal Trade Commission advises putting your wishes in writing, giving copies to family members and your attorney, and not leaving them only in your will, because a will is often read after the funeral. Source: consumer.ftc.gov.

Burial or cremation

Type of service

Music and readings

Budget

Funeral home I prefer

Place of service

Where I want to rest, or where my ashes go

Prepaid plan or policy, and where the papers are

Questions to Ask Before You Prepay a Funeral

Done	Question	Answer
☐	Am I paying for goods only, like a casket, or for services too?	
☐	What happens to the money I prepay, and to any interest it earns?	
☐	Am I protected if the funeral home goes out of business?	
☐	What happens if I move, or pass away while away from home?	
☐	Does my state require the money to be held in a trust?	

Questions from the FTC. Prepaid cremation costs compared with your state's average: [Cremation Savings Calculator](#).

Who Has a Copy

Write who holds the original and who holds a copy of each document. Update this page when anything changes.

Document	Original kept at	Copy given to	Date updated
Will			
Living trust			
Power of attorney for finances			
Living will			
Power of attorney for health care			
Funeral and cremation wishes			
This workbook			

Notes

Caring for a Parent Who Is Declining

Use this checklist when you are helping a parent who is aging or ill.

Papers to have on hand

Done	Step	Notes
☐	Copy of their durable power of attorney for health care and for finances	
☐	Copy of their living will	
☐	Current list of medicines and doses	
☐	Insurance cards and Medicare card	
☐	List of doctors with phone numbers	

Safety at home

Done	Step	Notes
☐	Remove loose rugs and add night lights in halls and the bathroom.	
☐	Install grab bars by the toilet and in the shower.	
☐	Set up a medical alert button if they live alone (page 12).	

Conversations to have

Done	Step	Notes
☐	Ask what medical care they want and do not want. Write it in a living will.	
☐	Ask who they want making decisions if they cannot.	
☐	Ask about funeral or cremation wishes (page 8).	

Free help for caregivers: [caregiver resources](#) and the guide to [anticipatory grief](#).

Family Story Questions

Record the answers on a phone voice memo, or write them on the lines. One question per visit is enough.

- 1 Where were you born, and what was your home like?
- 2 What did your parents do for work?
- 3 What is your earliest memory?
- 4 Who was your best friend growing up?
- 5 What was your first job, and what did it pay?
- 6 How did you meet your husband or wife?
- 7 What was the hardest year of your life, and how did you get through it?
- 8 What are you most proud of?
- 9 What do you want your grandchildren to know about our family?
- 10 What advice would you give me today?

How to set up a recording: [how to record a life story](#). More prompts: [journal prompts for aging parents](#). The [Legacy Journal books](#) give a page for each answer.

Services for Families

Memorial Merits has reviewed each service below. Scan a QR code with your phone camera, or type the web address under it.

LVED



Online will, trust and document vault in one plan.

Code **YFY63MX8** takes 33 percent off any plan.

<https://memorialmerits.com/lved33>

Trust & Will



Online wills and trusts.

Code **EXCLUSIVE10** takes 10 percent off.

<https://memorialmerits.com/trustandwill10>

FastWill



Online will you can finish in one sitting.

<https://memorialmerits.com/getfastwill>

LegalZoom



Estate plan bundle: wills from \$149, trusts from \$399, with powers of attorney. The \$149 will plan renews at \$25 a month.

<https://memorialmerits.com/getlegalzoom>

Quicken WillMaker



Will and estate planning software. Not available in Louisiana.

<https://memorialmerits.com/willmaker>

Living Trustify



Online living trust.

<https://memorialmerits.com/livingtrustify>

LegalShield



Legal plan with access to an attorney for a monthly fee.

<https://memorialmerits.com/getlegalshield>

Legal Templates



Attorney-drafted will, power of attorney and advance directive forms. 7-day free trial, then a paid plan unless you cancel.

<https://memorialmerits.com/legal-templates>

Your Digital Vault



Online storage for documents and account details your family will need.

<https://memorialmerits.com/digitalvault>

Services for Families, continued

NokBox  Organizer kit for important papers. https://memorialmerits.com/nokbox	Ethos  Term life insurance quotes online. https://memorialmerits.com/ethos	Everyday Life  Life insurance broker that compares policies for you. https://memorialmerits.com/everyday
Ladder  Term life insurance with no medical exam for many applicants. https://memorialmerits.com/ladderlife	AARP  Membership with discounts and benefits, aimed at people 50 and over. https://memorialmerits.com/aarp15	Cremation Club  Prepaid cremation membership. Code MEMORIAL10 takes 10 percent off for life. https://memorialmerits.com/cremationclub10
Remento  Records a parent's stories and turns them into a printed book. Code MMFREEBOOK adds a free extra book. https://memorialmerits.com/remento	Medical Care Alert  Medical alert systems for seniors who live alone. https://memorialmerits.com/medicalcarealert	Ledger  Hardware wallet that stores crypto offline. https://memorialmerits.com/ledger

Disclosure

Memorial Merits may earn a commission when you use the links and QR codes in this section, at no extra cost to you. Codes and offers were checked in October 2026 and can change.

Free Memorial Merits Tools and Pages

Each page below is free to use. Scan a code, or type the web address.

Legacy Planning Hub



Every estate and legacy planning guide on Memorial Merits.
<https://memorialmerits.com/legacy-planning/>

Estate Readiness Tool



Shows the documents that fit your situation.
<https://memorialmerits.com/estate-planning-tool-2/>

Cremation Savings Calculator



Compares a prepaid cremation plan with your state's average.
<https://memorialmerits.com/cremation-club-savings-calculator/>

Memorial Merits Start Page



Choose your situation and find the right page.
<https://memorialmerits.com/start/>

More free printable downloads

Estate planning checklists, executor workbooks, digital legacy worksheets and more:

<https://memorialmerits.com/free-legacy-estate-planning-downloads-worksheets-checklists-workbooks/>. Main site:
<https://memorialmerits.com/>.

About Memorial Merits

Memorial Merits is a free planning platform for families before, during and after a death. It was founded by Gabriel Killian. Prices, codes and benefit amounts in this workbook were checked in October 2026; confirm them with each provider before you pay.

Republish This Workbook

Funeral homes, hospices, places of worship, employers, websites and other businesses may republish, copy, print and share this workbook for free. You can post it on your website, hand it to clients, or offer it as a free download or lead magnet.

The one condition: keep every link and QR code in this workbook unchanged.

To add your business name or logo, or to add your own links, send a request at <https://memorialmerits.com/partner/>.