Life Binder

Your household's important papers, where each original is, and who can see it.

HUBSTONE

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If you only read one page

If you only read one page, read this one. These seven steps protect a family more than everything else in this binder combined.

1. **Sign the core documents.** A will, a financial power of attorney and a health care directive. Without them, a court and state law decide for you, slowly and expensively.

2. **Check every beneficiary form.** Retirement accounts and life insurance go to whoever is named on the form, even an ex-spouse, no matter what your will says.

3. **Add payable-on-death to bank accounts.** Most banks let you name who receives an account when you die. It passes straight to them, without probate.

4. **List the accounts, never the passwords.** Write down each institution and account type. Use a password manager with an emergency contact for the rest.

5. **Keep a one-page medical summary for each person.** Medications, allergies, conditions and doctors. It is the first thing an emergency room asks for.

6. **Tell two people where this binder is.** A plan nobody can find does not exist when it is needed.

7. **Review it once a year.** Also after a marriage, divorce, birth, death or move. Those are the moments old paperwork quietly becomes wrong.

Then start here: **Household at a glance**, page 6.

What is in here

24 worksheets in seven sections. Start with the first section, then whichever page someone is about to ask you for. A page filled in roughly is worth more than a blank one.

01

Start here

How this binder works, who is in the household, and where things are kept.

How this binder works

Read this page first. It takes two minutes and saves you from filling in the wrong things.

1. **Start with what someone will ask for first.** For most households that is Emergency information and the Power of attorney page. Skip anything that does not apply to you.
2. **Write where the original is.** Every document page has a place for where the signed paper original is kept. That line matters more than any other on the page.
3. **Date the page when you check it.** Each page has a last reviewed line in the footer. A date tells the next person whether they can trust what is written.
4. **Tell two people this binder exists.** Write their names below. A binder nobody knows about does not help anyone.
5. **Read the guide when a page raises a question.** Many pages link to a full guide at hubstone.com/guides. The guide explains the decisions behind the page, such as what kind of power of attorney to sign.
6. **Look it over once a year.** Pick a date you will remember, such as tax day or a birthday, and update what changed.

Some households need more. Separate kits cover divorce, military families, blended families, and caring for a child or an adult with a disability. Each is free at hubstone.com.

Never write full numbers. Write where a card or document is kept and, at most, the last four digits. The same goes for passwords: write where they are kept, never the password.

Where this binder lives

This binder is kept at ______________________

A copy is kept at ______________________

First person who knows ______________ Phone ______________

Second person who knows ______________ Phone ______________

Started on ______________ Last full review ______________

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Household at a glance

Everyone in the household on one page, and who is allowed to see this binder.

Household address ______________________________

The people

Name	Relationship	Date of birth	Phone

The pets

Name	Kind	Vet

Who can see this binder

List anyone outside the household who may open this binder or see its records in Hubstone, and what they are allowed to see.

Person	What they can see	Since

Where things are kept

The master list. If someone reads only one page in this binder, it should be this one.

The full guide: hubstone.com/guides/next-of-kin-document-checklist

Item	Where the original is	Where a copy is
Birth certificates		
Social Security cards		
Passports		
Marriage certificate		
Will		
Trust documents		
Powers of attorney		
Advance directives		
Deed to the home		
Vehicle titles		
Life insurance policies		
Recent tax returns		
Password manager emergency kit		

Safe deposit box

Bank and branch ____________________

Who can open it ____________________

Where the key is ____________________

Box number kept at ____________________

Home safe

Where it is ____________________

Who knows how to open it ____________________

How long to keep each paper

What to keep for good, what to keep for a few years, and what you can shred once it has done its job.

The full guide: hubstone.com/guides/how-long-to-keep-papers

Paper	How long
Birth, marriage and death certificates, adoption papers, divorce decrees	Permanently
Social Security cards and passports	Permanently, or until replaced
Military discharge papers (DD-214)	Permanently
Wills, trusts, powers of attorney, advance directives	The current signed originals, until replaced
Tax returns and the records behind them	At least 3 years after filing; many people keep 7
Records of what you paid for a home and its improvements	As long as you own it, plus 3 years after the return that reports the sale
Purchase records for stocks, funds and other investments	Until sold, plus 3 years after the return that reports the sale
Vehicle titles	As long as you own the vehicle
Insurance policies	While the policy is in force. Keep old life policies until you know they lapsed or paid out
Pay stubs	Until they match your year-end W-2
Bank and credit card statements	1 year, unless you need them for taxes
Medical bills	Until insurance has settled them, or longer if you deduct them
Warranties and receipts for large purchases	As long as you own the item

Based on IRS guidance on how long to keep records (Publication 583) and common practice.

> Tax situations vary. Ask your tax preparer before you shred anything tied to a return that might be questioned.

Papers we keep longer, and why

Home overview

The house has its own binder. This page tells the next person where it is and the few house facts that belong with your papers.

The full guide: hubstone.com/guides/owning-a-home

Home address ____________________

The Home Binder is kept at ____________________

Who else has a copy ____________________ Owned or rented ____________________

House papers and where they are

Document	Where the original is
Deed	
Mortgage or lease	
Home insurance policy	
Property tax records	
Title insurance	

Home insurance company ____________________ Agent's phone ____________________

Mortgage lender or landlord ____________________ Phone ____________________

The Home Binder covers the house itself. Systems, shutoffs, appliances, manuals, vendors and upkeep go there. This binder holds the people and their papers.

02 Documents

The papers someone will ask for, and where they live.

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Power of attorney

Who can act for you if you cannot, on money and on medical care, and where the signed papers are. Fill this in before anything is signed.

The full guide: hubstone.com/guides/power-of-attorney

Which kind of power

Durable versus springing. A durable power takes effect the day it is signed, and your agent can use it right away. A springing power waits until you are declared incapacitated, which takes time in an emergency, and some banks and hospitals are reluctant to accept it. Most people choose durable.

Type of power ☐ Durable ☐ Springing

Financial agent

You can name different people for money and for medical decisions, or the same person for both. Choose someone you trust completely.

Name ____________________ Phone ____________________

Email ____________________ Relationship to you ____________________

Why you chose them

____

____

Backup agent, if the primary is unavailable ____________________ Backup agent's phone ____________________

Backup agent's relationship to you ____________________

Healthcare agent

Name ____________________ Phone ____________________

Have you talked with them about your healthcare values? ☐ Yes ☐ Not yet

Decisions to settle with your agent

Talk these through and write the answers down, so your agent is carrying out your wishes rather than guessing at them.

Can your financial agent give money to family members as gifts?

____

Can your financial agent change your will or set up trusts?

Can your financial agent make charitable donations?

Do you want life support if your condition is terminal?

What are your wishes on organ donation?

Which hospital or nursing facility would you prefer?

Are there religious or ethical limits on your treatment?

Who should be told about medical decisions?

Are there specific items that should go to specific people?

Are your funeral or burial preferences written down, and where?

Other wishes from the conversation

Where the documents are

Your agent and your family need to be able to find these in an emergency. The last column is who should know where each one is; circle the people you have told.

Document	Where it is and how to get to it	Who should know
Original signed power of attorney		Agent, spouse, lawyer
Healthcare power of attorney		Agent, doctor, hospital
Living will or advance directive		Healthcare agent, hospital
HIPAA authorization		Doctor, healthcare agent
Will and trust documents		Lawyer, family, executor
Bank and investment accounts		Agent, spouse
Digital assets and passwords		Agent, family

Before you sign

- ☐ Checked your state's requirements and forms for a power of attorney
- ☐ Chosen your agents and talked with them about what the job involves
- ☐ Decided between durable and springing
- ☐ Written down your healthcare and financial wishes
- ☐ Decided whether to use an attorney or a legal service
- ☐ Arranged to have the documents signed and notarized properly
- ☐ Copies ready for your agent, your doctor, your bank, and your lawyer

What each document does

Document	What it lets someone do
Financial power of attorney	Manage money, bills, investments, property, and taxes
Healthcare power of attorney	Make medical decisions, approve treatments, choose care facilities
Living will or advance directive	State end-of-life wishes (DNR, life support, organ donation)
HIPAA authorization	Let doctors discuss your health with family members

Rules for witnesses and notarization differ by state. Have an estate attorney in your state check the document before it is signed.

Date completed ______________________

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Advance directives

What you want if you cannot speak for yourself, and who will speak for you. Fill it in while you are well, then tell the people who would need it.

The full guide: hubstone.com/guides/advance-directives

Which documents you have

Document	Have it?	Where it is	Last updated
Living will or advance directive			
Healthcare power of attorney or healthcare proxy			
POLST form, if it applies			
DNR order, if it applies			
HIPAA authorization			
Organ donation registration			

Your healthcare proxy

Name ____________________

Relationship to you ____________________

Primary phone ____________________

Second contact, if your proxy cannot be reached ____________________

Your medical preferences

CPR and resuscitation ☐ Yes ☐ No ☐ Only if a good recovery is likely

Mechanical breathing (ventilator) ☐ Yes ☐ No ☐ Temporary only

Feeding tube ☐ Yes ☐ No ☐ Temporary only

Antibiotics for infection ☐ Full treatment ☐ Pain relief only

Organ donation ☐ Yes ☐ No ☐ Specific organs only

The wish or value that matters most to you

____

____

____

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Where each person can find them

Where	Address or details	Contact person
With your healthcare proxy		
With your doctor or medical office		
At home (say exactly where)		
In your hospital records		
In a safe deposit box		
Online or cloud storage		
With another trusted person		

A safe deposit box is locked at 2 a.m. Nobody can get into one during an emergency. Keep a copy at home where it can be found, and one with your proxy.

Who has been told

Person	Discussed?	Date	Notes
Healthcare proxy			
Spouse or partner			
Adult children and family			
Primary care doctor			
Specialist doctors			
Trusted friend or elder			

If you are not sure how to bring it up, try something like this.

"I have been thinking about the future and want to share my wishes about my medical care with you. Nothing is wrong right now. I want you to know what matters most to me, and where to find this information if you ever need it. Do you have 20 minutes to talk?"

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Before you call it done

- [ ] Named a healthcare proxy and talked it through with them
- [ ] Completed your living will or advance directive
- [ ] Discussed your medical wishes with your doctor
- [ ] Given copies to your healthcare proxy
- [ ] Your doctor has a copy in your medical record
- [ ] Your family knows where to find these documents
- [ ] A one-page emergency summary is on the refrigerator (the emergency information page in this binder)
- [ ] Review these documents every 3 to 5 years

Forms and requirements differ by state. Ask your doctor or an attorney which version your state uses.

Date completed ______________________

Wills and trusts

Which estate documents exist and where the signed originals are. Use it to see what is missing before anyone calls an attorney.

The full guide: hubstone.com/guides/the-will-conversation

What exists and where it is

Document	Status	Where the original is
Last will and testament		
Revocable living trust, if there is one		
Financial power of attorney		
Healthcare power of attorney or healthcare proxy		
Living will or advance directive		
Beneficiary designation forms (401(k), IRA, life insurance)		
HIPAA authorization		
Letter of intent or personal wishes		

Will or trust

Factor	Will	Trust	Your situation
Goes through probate?	Yes	No	
Public record?	Yes	No	
Covers incapacity?	No	Yes	
Cost to set up	$300 to $1,000	$1,500 to $5,000	
Ongoing upkeep	Minimal	The trust must be funded	
Property in more than one state	Probate in each state	Avoids all of them	

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A trust only works if it is funded. Signing the trust is the first half. Accounts and property then have to be retitled into it, or they go through probate anyway.

What to do next

- [ ] Find and review the existing will or trust
- [ ] Check every beneficiary designation (retirement accounts, life insurance, bank accounts)
- [ ] Confirm the power of attorney documents are current and easy to reach
- [ ] Talk through healthcare wishes and confirm an advance directive exists
- [ ] Decide whether a trust makes sense for your situation
- [ ] Book a consultation with an estate attorney if needed
- [ ] Put all the documents in one known, reachable place
- [ ] Tell the family members who need to know where the documents are

Opening the conversation

Any of these will do to get started.

"I was reading about estate planning and realized I don't know if we have everything in order. Can we talk about it?"

"I want to make sure that if something happens to either of us, the other person knows exactly where everything is."

"I heard that beneficiary designations on retirement accounts override whatever is in the will. Can we check ours?"

Notes from the conversation

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Beneficiary designations

Which accounts pass by a beneficiary form instead of by the will, and who is named on each.

The full guide: hubstone.com/guides/beneficiary-designations

Accounts that carry a beneficiary form

- [ ] 401(k) or other employer retirement plan
- [ ] IRA (traditional or Roth)
- [ ] Life insurance policy
- [ ] Brokerage account with a TOD (transfer on death) option
- [ ] Bank account with a POD (payable on death) option
- [ ] Annuity
- [ ] Other

Who is named on each

One row per account. If nobody has been named yet, write that in the beneficiary column.

Institution	Account type	Primary beneficiary	Contingent beneficiary	Last updated

The form wins over the will. The primary beneficiary receives the money first. If they have died, the contingent beneficiary receives it instead. The percentages on each form must add up to 100, and whatever the form says takes priority over anything in the will.

When to update

Update the forms after a marriage, a divorce, the birth of a child, the death of a beneficiary, a large inheritance, or a move to another state. Do not name minor children directly; name a trust or a guardian for them instead.

After you fill this in

- [ ] Keep a copy with your important documents
- [ ] Tell your spouse or a trusted family member where it is
- [ ] Review it every 5 years

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IDs and vital records

Where each person's original documents are, and when the ones that expire need renewing. Never write the numbers here.

The full guide: hubstone.com/guides/next-of-kin-document-checklist

Document	Person	Where the original is	Expires
Birth certificate			
Social Security card			
Passport			
Driver's license or state ID			
Marriage certificate			
Divorce decree			
Adoption papers			
Military discharge (DD-214)			
Naturalization certificate			

Last four digits at most. If someone needs a number, they can get it from the original. A page with full numbers on it is a risk every time the binder leaves the shelf.

Where to replace each one

Document	Who issues a replacement
Birth or death certificate	The vital records office in the state where it happened
Social Security card	The Social Security Administration
Passport	The US Department of State
Driver's license or state ID	Your state's motor vehicle agency
Military discharge (DD-214)	The National Archives, National Personnel Records Center
Marriage certificate	The county clerk where the license was issued

03

People

Who to call, who advises you, and who looks after the animals.

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Emergency information

One page for the refrigerator door, with a copy for whoever is listed as the emergency contact.

The person

Full name ______________________ Date of birth ______________________

Blood type ______________________

Address ____

Emergency contacts

Primary contact ______________________ Phone ______________________

Relationship ______________________ Alternate phone ______________________

Second contact ______________________ Phone ______________________

Relationship ______________________ Alternate phone ______________________

Healthcare power of attorney held by ______________________ Phone ______________________

Financial power of attorney held by ______________________ Phone ______________________

Doctor and insurance

Doctor's name ______________________ Doctor's phone ______________________

Practice or clinic ______________________ Insurance provider ______________________

Policy or member ID ______________________ Group number ______________________

Phone number on the insurance card ______________________

Medications and allergies

Medication	Dose	How often

Drug allergies ____

Other allergies ____

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Family emergency contacts

What to have ready if you are the person who gets the call, and how the first day tends to go.

The full guide: hubstone.com/guides/family-emergency-contact

Documents to have ready

- [ ] Healthcare power of attorney, so someone can make medical decisions
- [ ] Financial power of attorney, so someone can manage money and pay bills
- [ ] HIPAA authorization, so someone can see medical records and talk to doctors
- [ ] Living will or advance directive, with end-of-life wishes
- [ ] List of bank accounts, with institutions and the last four digits
- [ ] Insurance policies (life, disability, health), with policy numbers
- [ ] Debts and liabilities (mortgages, loans, credit cards)
- [ ] Digital assets (passwords, email, social media, crypto)

Where to keep them

What	Where
Physical documents	A locked drawer at home, or the lawyer's office
Passwords and logins	A password manager (1Password, Bitwarden, LastPass)
Account inventory	An encrypted spreadsheet, with no passwords in it
Important contacts	Your phone, with a backup copy somewhere else

Who to reach

Role	Name	Phone	Email
Primary family			
Healthcare provider			
Lawyer			
Insurance agent			
Trusted support person			

The first 24 hours

1. **The first 2 hours.** Get to where they are. Call your support person. Have the healthcare power of attorney and the HIPAA authorization in hand.
2. **Hours 2 to 6.** Get a clear status update. Tell close family. Contact their employer. You will want insurance and work information nearby.
3. **Hours 6 to 24.** Assign roles for medical, logistics, and admin, and set a schedule for updates. Write down what has happened so far. Rest. Gather the timeline and any claim forms.

Who does what

Role	Person	Covers
Medical liaison		Hospital updates and family notifications
Logistics		Meals, childcare, transportation, scheduling
Financial tracker		Expense log, insurance, bill payments
Emotional support		Checking in on the emergency contact, watching for burnout
Admin		Paperwork, agency calls, documentation

Protecting yourself

Do this	What it looks like
Do not try to handle everything alone	Give specific tasks to specific people
Protect one non-negotiable thing	Sleep, work, or therapy. Pick one and defend it.
Set hours when you are off call	Non-emergencies wait until the next morning
Accept what you cannot fix	Some outcomes are out of your hands
Keep track of what the crisis costs	Time, money, and energy
Get support after it ends	Talk it through with people you trust, or a therapist

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Advisors and professionals

The people who already know your affairs. When something happens, these are the calls that save the most time.

The full guide: hubstone.com/guides/household-advisors

Role	Name	Firm	Phone or email
Estate attorney			
Accountant or tax preparer			
Financial advisor			
Insurance agent			
Banker			
Executor			
Trustee			
Employer benefits contact			
Faith leader			

Introduce them to each other. Your executor should know who your attorney and accountant are before they need them. One email with everyone copied is enough.

Has each person named here been told? ☐ Yes ☐ Some ☐ Not yet

Notes

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Pets

What someone needs to feed and care for your animals tomorrow, and who takes them if you cannot.

The full guide: hubstone.com/guides/pet-care-plan

First pet

Name ____________________ Kind and breed ____________________

Age ____________________ Microchip company ____________________

Vet ____________________ Vet's phone ____________________

Food and how much ____________________ Medications ____________________

Second pet

Name ____________________ Kind and breed ____________________

Age ____________________ Microchip company ____________________

Vet ____________________ Vet's phone ____________________

Food and how much ____________________ Medications ____________________

If you cannot care for them

Who takes them ____________________ Phone ____________________

Backup ____________________ Phone ____________________

Vaccination and vet records are kept at ____________________

Money set aside for their care, and where ____________________

Habits, fears and routines someone new should know

____

____

____

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04
Health

Doctors, medications, and the insurance card someone will ask for.

Doctors and conditions

One page per person. Copy this page for each member of the household.

The full guide: hubstone.com/guides/family-medical-history

Person ______________________ Date of birth ______________________

Primary doctor ______________________ Phone ______________________

Preferred hospital ______________________ Pharmacy and phone ______________________

Specialists

Specialty	Name	Phone	Seen for

Conditions

Condition	Since	Treated by

Surgeries and hospital stays

What	When	Where

Medical records are kept at ______________________

Patient portal login is kept at ______________________

Family medications

Every prescription, over-the-counter drug, and supplement anyone in the household takes, on one page, with the numbers to call.

The full guide: hubstone.com/guides/managing-prescriptions

Current medications

Medication	Who takes it	Dose	When	Prescribed by

Allergies and drug warnings

Person	Drug	Reaction

Who to call

Primary care doctor ______________________

Pharmacy ______________________

Insurance ______________________

Poison Control: 1-800-222-1222 ____________

Keeping it in order

- [ ] Build one household medication record covering prescriptions, over-the-counter drugs, and supplements

- [ ] Ask each doctor whether there is a generic, and ask for it by generic name
- [ ] Ask the pharmacist to check for interactions across everything on the list
- [ ] Review your insurance formulary and note the copay tier for each drug
- [ ] Sign up for insurance alerts about formulary changes
- [ ] Check GoodRx for cash prices on expensive medications
- [ ] List every doctor and pharmacy the household uses
- [ ] Ask for a medication reconciliation at the next appointment
- [ ] List every medication allergy and reaction
- [ ] Set a phone reminder to refill 5 days before running out
- [ ] Keep copies of the list where people can find them
- [ ] Share the record with your emergency contact and family
- [ ] Ask about patient assistance programs for expensive drugs
- [ ] Review medication costs every quarter

Habits that help

Habit	Why
Weekly pill organizer	Sorted by time of day, it shows at a glance whether a dose was missed.
Photos of the bottles	A quick record of the dose and expiration date for every medication.
Formulary dates	Formularies change January 1 and July 1. Set reminders to check coverage.
Prior authorization	If a drug stops being covered, ask the doctor to request authorization.
Patient assistance	Drug makers run assistance programs for expensive medications. Ask.

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Health insurance

How to compare plans by what they cost in a full year, how to appeal a denial, and what the words on the bill mean.

The full guide: hubstone.com/guides/health-insurance

Comparing plans at open enrollment

Fill in a column for each plan you are considering, and compare the total for the year rather than the premium.

Compare	Plan A	Plan B	Plan C
Plan name			
Monthly premium			
Annual premium (monthly times 12)			
Deductible			
Out-of-pocket maximum			
Primary care copay			
Specialist copay			
Main medications covered? (yes or no)			
Preferred specialists in network? (yes or no)			
Estimated total annual cost			

Total annual cost. Annual premium, plus the deductible you expect to meet, plus the coinsurance and copays you expect to pay.

Appealing a denial

- [ ] Find the denial letter and note the appeal deadline, usually 30 to 60 days
- [ ] Write down the claim number and the date of service
- [ ] Explain in one or two sentences why the denial is wrong
- [ ] Attach medical records or clinical evidence that supports your case
- [ ] Ask your doctor for a supporting letter (optional, but it helps)
- [ ] Type the letter, one to two pages at most
- [ ] Include your name, date of birth, claim number, and date of service

- [ ] Send it the way the denial letter says, usually by mail or through the portal
- [ ] Keep a copy and note the date you sent it
- [ ] Follow up in 30 days if you have not heard back

Checking a provider is in network

- [ ] Call your insurer 1 to 2 weeks before the appointment
- [ ] Ask whether the doctor, by name, is in network for your plan, by name
- [ ] For surgery or a hospital stay, ask about the surgeon, the anesthesiologist, and every specialist involved
- [ ] Write down the date you checked and who you spoke with
- [ ] Keep that record in case of a billing dispute

The terms

Term	What it means	What to do
Premium	The monthly cost of coverage	Budget for it every month
Deductible	What you pay before insurance starts paying	Know this number
Coinsurance	The share you pay after the deductible, for example 20%	Counts toward the out-of-pocket maximum
Out-of-pocket maximum	The most you pay in a year	Your worst-case cost
In network	The insurer has negotiated rates with this provider	Verify before every visit
Out of network	No negotiated rates	You pay much more
Explanation of benefits (EOB)	Shows what insurance paid	Save it for your records
Prior authorization	Insurer approval needed before treatment	Get it in writing first
Appeal	A formal request to reconsider a denial	You can file one yourself

05

Money

What you have, what you owe, and who can reach it.

Household finances

Where every account and password is, and who handles what. Fill it in together so either of you could pick it up in an emergency, and check it each quarter.

The full guide: hubstone.com/guides/family-finances-together

Where everything is

Account	Institution	Account number	Where the login is	Balance
Checking (you)				
Checking (partner)				
Savings (you)				
Savings (partner)				
Investment account 1				
Investment account 2				
Retirement, 401(k) or IRA (you)				
Retirement (partner)				
Life insurance (you)				
Life insurance (partner)				
Home insurance				
Auto insurance				
Health insurance				
Mortgage or home loan				
Car loan 1				
Car loan 2				
Credit card 1				
Credit card 2				
Student loans				
Other debt				

Passwords and access

Use a password manager. Keep passwords in a password manager such as 1Password or Bitwarden, and make sure your partner can get into it in an emergency. This table records usernames and where each password is kept, not the passwords themselves.

Account	Username	Where the password is kept
Primary email		
Password manager		
Bank login		
Investment platform		
Insurance accounts		
Tax records		

Who handles what

Give each job to one person, with a backup who can step in. An uneven split is fine as long as both of you know who does what.

Task	Who does it	Backup	How often
Monthly bill payments			Monthly
Budget tracking and spending review			Monthly
Investment management and rebalancing			Quarterly
Insurance policy review			Yearly
Tax preparation and filing			Yearly
Debt repayment planning			As needed
Emergency fund maintenance			Quarterly
Retirement contribution tracking			Yearly
Major purchase decisions			As needed

Spending rules

We check with each other before spending more than $ __________

We both have to approve any __________

We review together __________

The monthly money meeting

Hold it on the same day each month, the first Sunday or the second Monday, and keep it to 30 minutes. It is for staying in step and catching surprises while they are small.

Meeting date __________ Next meeting __________

How is each of you feeling about money this month?

Are we on track with the budget? Any surprises, and what needs to change?

What is coming up that we need to plan for?

What went well this month, and what progress did we make?

This month's one topic to talk through

Who is doing what before the next meeting?

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If something happens

Keep this page where your partner can find it quickly, on paper rather than in an email.

Contact	Name	Phone
Emergency contact, besides your partner		
Lawyer		
Accountant or tax preparer		
Financial advisor		
Doctor		
Pension or employer benefits (company and contact)		

Where the important documents are (will, powers of attorney, and the rest)

Safe deposit box location, and who holds the key

Life insurance beneficiaries (yours and your partner's)

Who manages the estate if something happens to you

Where the digital asset list is (photos, email, social media)

Where the deed and mortgage papers are

Where the vehicle titles are

Healthcare power of attorney, and where your medical preferences are written down

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Accounts list

Every account in one table: whose it is, and who it passes to. Household finances covers logins and who handles what.

The full guide: hubstone.com/guides/beneficiary-designations

Institution	Type	Last four	Owner	Passes to
	Checking			
	Savings			
	Brokerage			
	401(k) or 403(b)			
	IRA			
	HSA			
	529 or education			
	Pension			
	Annuity			
	Crypto			

Passes to. Write the beneficiary, the payable-on-death or transfer-on-death name, or the joint owner. Accounts with none of these usually go through probate.

Statements are kept at ______________________________

Family debt

Every debt in the household and whose name it is in, then how the two of you will handle it from here. Include debts in one person's name as well as joint ones.

The full guide: hubstone.com/guides/family-debt

Debt inventory

Debt	In whose name	Balance	Interest rate	Monthly payment
Mortgage or home loan				
Car loans				
Credit cards				
Student loans				
Other debt				

Total household debt ____________________

Your state's rules

Community property states. Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin. In these states, debt taken on during the marriage is usually a shared responsibility.

Your state ____________________

Is it a community property state? ☐ Yes ☐ No

Debt from before the marriage, and who brought it in ____________________

Who is on the joint accounts ____________________

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The conversation

- [ ] Make a complete list of every debt (the inventory above)
- [ ] Agree on how to handle joint and individual debt going forward
- [ ] Set a monthly check-in date and time
- [ ] Decide whether you are paying off debt together or keeping finances separate
- [ ] If one person ran up significant debt, agree on what they will contribute to paying it off
- [ ] Talk about what led to the debt and how to keep it from happening again

Monthly check-in, day and time ____________

Before you co-sign

The loan you are considering ____________ Total amount ____________

Interest rate ____________ Length of the loan ____________

Could you afford the full payment if you had to take it over? ☐ Yes ☐ No

The lender's policy for removing a co-signer ____________

What happens to the loan if the borrower dies ____________

Are you prepared to stay on this loan for 10 years or more? ☐ Yes ☐ No

What to do first

1 **This week.** Pull credit reports for both of you at annualcreditreport.com.

2 **This month.** Have the first debt conversation, using the checklist above.

3 **Within 30 days.** Write a payoff plan that says which debts you will tackle first.

Where to get help

Need	Where to go
Free credit reports	annualcreditreport.com
Nonprofit credit counseling	National Foundation for Credit Counseling, nfcc.org
Payoff calculators and strategies	undebt.it
How debt is treated in your state	Your state attorney general's website
If you are being sued over a debt	Legal aid in your state, through lawhelp.org

Life insurance

The policies you hold, and whether they add up to enough. The bottom half is what your family will need to make a claim.

The full guide: hubstone.com/guides/life-insurance

Completed by ____________________

Policies you have now

Insurer and phone	Type (term, whole, employer)	Policy number	Death benefit	Beneficiary

Total death benefit, all policies ____________

How much coverage you need

The 10 to 12 times rule. Multiply annual income by 10 to 12, add debts and future expenses, then subtract what you already have. What is left is the gap.

Item	Amount
Annual gross income	
Income times 10 to 12	
Mortgage balance	
Car loans	
Credit card debt	
Student loans	
Other debt	
Future college costs	
Funeral costs (about $10,000)	

Last reviewed ____________

Item	Amount
Total needed	
Minus current insurance	
Minus savings and assets	
Coverage gap	

Beneficiaries

- [ ] A specific person is named on every policy, not "my family"
- [ ] For a minor, a guardian or a trust is named instead of the child
- [ ] Beneficiaries were updated after any marriage, divorce, or change in the family

Where the policies are

Tell your spouse, your executor, or one trusted person where to find these.

Where	Details
Paper copy (safe)	
Digital copy (cloud)	
Attorney or executor	
Employer HR	
Other	

Key contacts

Role	Name	Phone or email	Relationship
Executor of the estate			
Spouse or partner			
Adult child			
Financial advisor			
Insurance broker			
Attorney			
Accountant			

Making a claim

Question	Answer
What to do first	Call the insurer with the policy number and a certified death certificate.
How long it takes	Usually 2 to 6 weeks.
Is the payout taxed?	No. Life insurance benefits are received tax free.

Review every 3 to 5 years. Sooner after any major change in the family. Keep the originals where your family can get to them.

Notes for your family

Subscriptions

Every recurring charge in one place: what it costs, when it renews, and how to cancel it. If someone else ever has to stop them, this list saves months of refunds.

The full guide: hubstone.com/guides/household-subscriptions

Check the statements. Look through three months of card and bank statements. Every recurring charge shows up there, including the ones nobody remembers signing up for.

Service	Paid with	Amount	Renews	How to cancel
Phone plan				
Internet				
Streaming				
Music				
Cloud storage				
News and magazines				
Gym or club				
Meal or product delivery				
Software				
Monthly donations				

Write the card's last four digits in the paid with column, never the full number.

06

Digital life

Phones, passwords, photos, and what happens to each account.

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Digital life

How to get into each phone and computer, where the passwords are kept, and what should happen to each account. Never write a password on this page.

The full guide: hubstone.com/guides/digital-life

Password manager

Which one ______________________

Emergency access set up for ______________________

Recovery kit or key is kept at ______________________

Checked on ______________________

Phones and computers

Device	Whose	Where the unlock code is kept

Email accounts

Address	Whose	Recovery phone or email

Legacy settings

Most large services let you name someone in advance who can reach your account after you die. Set these up while you can.

- ☐ Apple: Legacy Contact
- ☐ Google: Inactive Account Manager
- ☐ Facebook: legacy contact
- ☐ Password manager: emergency access

Photos, files and social accounts

Service	What is there	What should happen to it
Photo library		
Cloud storage		

07

If something happens

The first calls, where everything is, and what you want.

If something happens

The page to open first. Who to call, where everything is, and what you want.

The full guide: hubstone.com/guides/if-something-happens

Call these people first

Order	Name	Phone	Why them
1			
2			
3			

Where everything is

This binder ______

The Home Binder ______

The After Kit, if you have one ______

Will and trust originals ______

Password manager emergency access held by ______

Who can reach what

Person	What they can open or see

Your wishes

Arrangements ☐ Burial ☐ Cremation ☐ Other ☐ Not decided

Prepaid plan ☐ Yes ☐ No

Funeral home or provider ____________________

Prepaid contract is kept at ____________________

Where these wishes are written down in full ____________________

Organ donation ☐ Registered ☐ Not registered ☐ Not decided

The service you would want, and anything you would not

____
____
____
____

People who should hear the news from family, not from social media

____
____
____

This does not have to stay paper

You have just written down the things your family would otherwise have to work out under pressure. Keep this binder somewhere two people know about, and tell them it exists.

Paper goes stale. A phone number changes, a policy renews, a parent moves, and the page you filled in last spring is quietly wrong.

Hubstone holds the same record and keeps it current. Enter something once, and share each page only with the people who should see it. When a detail changes, the record changes with it, and the reminder comes before the deadline. The Life Binder is free, on paper and in the app.

Fill it in once

Scan to start at hubstone.com/start. No card needed.