



Caregiver Estate Planning Checklist & Worksheet for Older Adults, Family Caregivers & Second Marriages

For Tennesseans & Their Families

This worksheet is designed to help caregivers and older adults identify gaps in estate planning, incapacity planning, and family coordination—before a crisis occurs.

If you want to discuss further or move forward with planning, contact me to schedule a strategy session today at (423) 596-7220 or hello@nancycogar.com. Also, make sure to follow the [Boomer Time with Nancy Cogar podcast](#) so you won't miss future episodes.

I'm working hard to advocate for you and your family.

Nancy A. Cogar, Esq.



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This worksheet is designed to help caregivers and older adults identify gaps in estate planning, incapacity planning, and family coordination—before a crisis occurs.

Section 1: Basic Estate Planning Status

Do you currently have a will or a trust?

- Yes (If Yes, Date Created: _____)
- No
- Not sure

Why this matters:

A will or trust determines who inherits assets and who is in charge.

Caregiver risk if missing:

Court involvement, delays, confusion and family conflict.

Has the estate plan been reviewed or updated in the last 3-5 years?

- Yes
- No

If No, check major changes since it was created:

- Marriage/Remarriage
- Divorce
- Death of spouse or child
- Serious illness or diagnosis
- Change in finances
- Change in caregiving needs

Section 2: Second Marriage & Blended Family Issues

Is this a second (or later) marriage or blended family?

- Yes
- No

If Yes, answer the following with a checkmark:

- Children from prior relationships?
- Desire to preserve assets for children from a previous marriage?
- The current spouse is financially dependent?

Notes and Concerns:

Caregiver risk if ignored:

Disinheritance of spouse or children, litigation, fractured families

Have separate assets and marital/joint assets been clearly identified?

- Yes
- No
- Not sure

List examples of separate assets:

Section 3: Decision-making Authority (Critical for Caregivers)

Is there a valid Financial Power of Attorney?

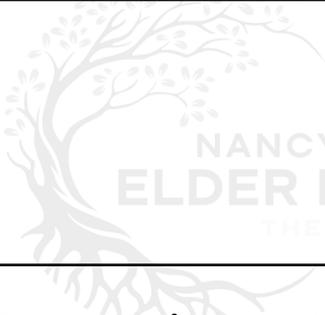
- Yes
- No
- Not sure

Named agent: _____

Does the caregiver know the individual's wishes regarding care, life support, and placement?

- Yes
- No
- Not sure

List wishes for care, life support and placement



NANCY A. COGAR, ESQ.
ELDER LAW ATTORNEY
THE AGING ADVOCATE

Section 4: Incapacity & Cognitive Decline Planning

Has incapacity planning been discussed openly?

- Yes
- No

Are there instructions for decision making if dementia or cognitive decline occurs?

- Yes
- No

Caregiver risk if ignored:

Emergency guardianship, court intervention, loss of autonomy

Section 5: Long-term Care & Medicaid Planning

Has long-term care planning been discussed?

- Yes
- No

Is there an understanding of how care will be paid for?

- Private pay
- Long-term care insurance
- Family support
- Medicaid planning
- Unknown

Caregiver risk if ignored:

Rapid asset depletion, forced spend-down, caregiver burnout

Section 6: Asset & Care Resource Inventory

Is there a current list of assets and accounts

- Yes
- No

Does the caregiver know where documents are kept

- Yes
- No

Key document location(s):

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Section 7: Beneficiary Designations

Have beneficiary designations been reviewed recently? If so, what are they?

- Retirement accounts
- Life insurance
- Pay-on-death accounts

Do they align with current family and marriage structure?

- Yes
- No
- Not sure

Caregiver risk if ignored:

Assets passing outside the estate plan to unintended individuals

Section 8: Vulnerable or Dependent Family Members

Are there children or adults with any of the following:

- Disabilities
- Addiction issues
- Financial instability
- Mental health concerns

Is special planning in place (e.g., trusts, oversight)

- Yes
- No

Caregiver risk if ignored:

Loss of benefits, rapid loss of inheritance, exploitation

Section 9: Caregiver Role & Recognition

Is the caregiver role acknowledged in the estate plan?

- Yes
- No
- Not sure

Is there compensation, reimbursement or protection for the caregiver?

- Yes
- No
- Not sure

Notes:

Section 10: Digital Access & Emergency Information

Does the caregiver have access to the following:

- Online accounts
- Medical portals
- Emergency contact information
- Identification information

Caregiver risk if ignored:

Locked accounts, delays, identity theft

Section II: Communication & Review

Have key family members been informed of the plan?

- Yes
- No
- Not sure

Is there a plan to review documents regularly or after major changes?

- Yes
- No
- Not sure

If Yes, when is the next review date? _____

CAREGIVER ACTION SUMMARY

Top 3 Immediate Priorities:

1.
2.
3.

IMPORTANT NOTE:

This worksheet is a general planning tool. Estate planning, caregiving authority, and Medicaid eligibility are governed by state law. Consultation with a qualified elder law or estate planning professional is strongly recommended.

For questions and to stay connected:

Website: www.nancycogar.com | Email: hello@nancycogar.com | [Facebook](#) | [Instagram](#)
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