Get Your House in Order Checklist

For Downsizing, Simplifying, and Easing the Burden on Loved Ones

This checklist is designed for older adults — or their families — preparing for a move, downsizing, or thinking ahead about end-of-life matters. Taking these steps now reduces stress later, preserves what matters most, and gives your family clarity and peace of mind. Go at your own pace — one room or category at a time.

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Section 3 — Important Physical Documents & Records
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Need help with the insurance and financial pieces of your plan?

The Thomas Prouse Agency is an independent insurance agency with access to 40+ top-rated carriers. We specialize in life insurance, estate planning coordination, retirement income strategies, and healthcare solutions — all tailored to your goals.

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SECTION 1 — HOME DECLUTTERING & DOWNSIZING

Downsizing doesn't have to happen all at once. Taking it one room at a time reduces overwhelm and helps you make thoughtful decisions about what to keep and what to pass on.

☐ **Start small**

Choose one low-emotion area — a kitchen drawer, linen closet, or bathroom — to build momentum before tackling larger spaces.

☐ **Use the 4-box system for every item**

Keep | Donate/Sell | Give to Family | Discard/Recycle

☐ **Go room by room — Kitchen**

Expired food and spices, duplicate utensils, rarely used appliances, chipped dishes.

☐ **Go room by room — Closets & Clothing**

Items that no longer fit, are worn out, or haven't been worn in a year. Keep comfortable everyday wear.

☐ **Go room by room — Living Areas**

Old magazines, unused décor, broken electronics, excess furniture.

☐ **Go room by room — Bedrooms & Bathrooms**

Expired medications and toiletries (dispose properly), old linens, nightstand clutter.

☐ **Measure your new or future space**

Before deciding on large furniture or storage pieces, confirm they will fit.

☐ **Digitize photos, letters, and documents**

Reduce physical storage by scanning and saving to a secure digital location.

☐ **Consider safety**

Clear pathways, remove tripping hazards, and improve lighting throughout the home.

Notes

SECTION 2 — STORAGE SHEDS, GARAGE, ATTIC & OFF-SITE STORAGE

Outdoor and off-site storage areas often hold decades of accumulated items. Approach these spaces methodically — many items may have significant value or require special disposal.

☐ **Inventory everything**

Walk through sheds, garages, attics, and any rented storage units and create a written list.

☐ **Sort using the 4-box system**

Tools, holiday décor, old furniture, and boxes: Keep, Donate/Sell, Give to Family, Discard/Recycle.

☐ **Dispose of hazardous materials responsibly**

Old paint, chemicals, and propane tanks require special disposal — check your local municipality for drop-off locations.

☐ **Cancel or downsize rented storage units**

Once cleared, eliminate ongoing storage costs you no longer need.

☐ **Photograph or list valuable or sentimental items**

Before donating or selling, document items that may have monetary or family significance.

Notes

SECTION 3 — IMPORTANT PHYSICAL DOCUMENTS & RECORDS

Having all critical documents in one accessible, secure location is one of the greatest gifts you can give your family. A home safe is preferred over a bank safe deposit box for easier family access.

- ☐ **Gather and organize legal documents**

  Will, trusts, powers of attorney, and advance directives — all in one fireproof/waterproof location.

- ☐ **Gather identity and vital records**

  Birth, marriage, and death certificates; passports; military records; Social Security cards.

- ☐ **Gather property and financial documents**

  Deeds, vehicle titles, mortgage and loan documents, recent tax returns (last 7 years).

- ☐ **Gather insurance policies**

  Life, health, long-term care, home, and auto policies — including agent contact information.

- ☐ **List all financial accounts**

  Bank, investment, and retirement accounts with account numbers and institution contact details.

- ☐ **Locate and document access codes**

  Safe combinations, lockbox keys, gun safe codes, safe deposit box location and key — plus who is authorized to access each.

- ☐ **Create copies or scans of critical documents**

  Share locations with your trusted agent or executor so they can access them when needed.

Notes

SECTION 4 — DIGITAL ASSETS, PASSWORDS & ELECTRONIC RECORDS

Digital accounts, passwords, and devices are easy to overlook in legacy planning. Creating a clear record now prevents loved ones from being locked out of critical accounts.

☐ **Create a master password list or use a secure password manager**

Include email, banking, investment, and retirement accounts; social media, streaming, shopping, and utility accounts; medical portals, pharmacy apps, and health records; phone/computer passcodes and device unlock

☐ **List all digital devices**

Computers, tablets, and phones — note where backups are stored (cloud service, external drive, etc.).

☐ **Update or close unused online accounts**

Reducing active accounts simplifies management and reduces security risk.

☐ **Provide instructions for social media accounts**

Specify whether accounts should be memorialized or deleted, and who is authorized to act.

☐ **Scan and store important records digitally**

Save to both a secure cloud service and a physical external drive for redundancy.

Notes

SECTION 5 — FINANCIAL & BANKING RECORDS

Organizing your financial records ensures your family can quickly identify all accounts, income sources, and obligations — reducing delay and confusion during an already difficult time.

☐ **Review and organize bank and financial records**

Bank statements, checkbooks, credit cards, recent bills, and automatic payment details.

☐ **Document pension, Social Security, and annuity details**

Include payment amounts, frequency, and contact information for each.

☐ **Update beneficiary designations on all accounts**

Confirm that named beneficiaries are current and reflect your wishes.

☐ **List all recurring bills and how they are paid**

Note which are automatic, which require manual payment, and who to notify upon your passing.

☐ **Locate physical financial documents**

Stock certificates, savings bonds, or other paper financial instruments.

☐ **Consider joint access or durable power of attorney for finances**

Setting this up now — while you are well — avoids complications later.

Notes

SECTION 6 — SENTIMENTAL ITEMS & FAMILY COMMUNICATION

The most meaningful conversations happen before they're needed. Sharing your wishes and the stories behind your belongings gives your family clarity and peace of mind.

☐ **Identify heirlooms and ask family members what they would like**

When possible, give meaningful gifts while you are alive — it brings joy to both parties.

☐ **Label sentimental items with their stories**

Attach a note explaining who it belonged to and why it matters. Future generations will treasure this.

☐ **Create a Family Information Letter**

Include: location of all documents, keys, and passwords; contact list for your attorney, accountant, doctor, and insurance agent; funeral and burial preferences and any pre-paid arrangements.

☐ **Discuss your wishes openly**

Share your plans with family members or trusted friends so there are no surprises.

☐ **Photograph or video special items before letting them go**

Preserve the memory even when the physical item moves on.

Notes

SECTION 7 — FINAL REVIEW & MAINTENANCE

Legacy preparation is an ongoing process, not a one-time task. Regular reviews keep your information current and reduce the burden on those you love.

- ☐ **Review and update this checklist every 1–2 years or after major life events**
- ☐ **Tell at least 2 trusted people where your master information binder or digital files are**
- ☐ **Celebrate progress**

Downsizing is a gift to your future self and your family. Each step forward matters.

Notes

LEGAL NOTICE

Legal & Professional Services

This checklist is provided for informational purposes only and does not constitute legal, tax, or financial advice.

For personalized guidance, consult your estate planning attorney, financial advisor, or a senior move manager. The Thomas Prouse Agency can help coordinate the insurance and financial protection pieces of your plan.

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