ULLOA FINANCIAL

-Elevate your legacy-

FAMILY FINANCIAL EMERGENCY GUIDE

A practical guide for organizing the information your family may need during an illness, incapacity, death, disaster, or other unexpected event.

GUIDE INFORMATION

Prepared for:	
Prepared by:	
Date completed:	
Primary emergency contact:	
Next review date:	

ORGANIZE THE INFORMATION. PROTECT THE PEOPLE. PREPARE FOR THE UNEXPECTED.

How to use this guide
Complete the sections that apply to your household, store the guide securely, and tell trusted people where it can be found. Do not write passwords, account access codes, Social Security numbers, or other highly sensitive information in a copy that may be left unsecured.

1. IDENTIFY WHO SHOULD BE CONTACTED FIRST

In an emergency, clear contact information can reduce confusion and help family members know whom to call for medical, legal, financial, insurance, and practical support.

Role or Relationship	Name	Phone	Email	Notes / When to Contact
Spouse, partner, or family contact				
Alternate family contact				
Physician or medical provider				
Attorney				
Financial professional				
Tax professional				
Insurance professional				
Employer or human resources				
Clergy or pastoral contact				
Trusted neighbor or local contact				

2. DEFINE IMMEDIATE FAMILY RESPONSIBILITIES

☐ A responsible adult knows who should care for minor children.
☐ A responsible adult knows who should assist an aging parent or dependent adult.
☐ Someone knows how to care for pets and where supplies and veterinary records are located.
☐ A trusted person knows how to secure the home and vehicles.
☐ Someone knows whom to notify at work, school, church, or other organizations.
☐ Emergency contacts understand any transportation, accessibility, or language needs.

3. LOCATE ESSENTIAL LEGAL AND HEALTHCARE DOCUMENTS

Documents are most useful when the right people know they exist, where they are stored, and who has authority to act.

Document	Completed?	Original Location	Copies Held By	Last Reviewed
Will				
Revocable or other trust				
Durable financial power of attorney				
Healthcare power of attorney or proxy				
Living will or advance directive				
HIPAA authorization				
Guardianship instructions				
Marriage, divorce, or adoption records				
Property deeds and vehicle titles				
Business ownership or succession documents				
Funeral, burial, or memorial instructions				

4. CONFIRM WHO HAS AUTHORITY TO ACT

☐ The named financial agent understands the role and has agreed to serve.
☐ The named healthcare decision-maker understands the role and has agreed to serve.
☐ Successor agents are named in case the first person cannot serve.
☐ The documents comply with current state law and reflect current wishes.
☐ Financial institutions have any separate authorization forms they require.
☐ Key family members understand that a beneficiary designation may control an account even when a will says something different.

5. CREATE A FINANCIAL ACCOUNT DIRECTORY

List enough information to help a trusted person identify each institution. Store passwords and access codes separately in a secure password manager or protected record.

Account or Asset Type	Institution	Owner(s)	Last 4 Digits	Contact / Website	Notes
Checking account					
Savings or money market					
Emergency reserve					
Credit card					
Mortgage or home equity loan					
Auto or personal loan					
Employer retirement plan					
IRA or other retirement account					
Investment or brokerage account					
Annuity					
Education savings account					
Digital payment or financial app					
Other important account					

6. IDENTIFY MONTHLY OBLIGATIONS

Payment or Obligation	Approximate Amount	Due Date	Automatic?	Paid From	Contact / Notes
Housing payment					
Utilities					
Insurance premiums					
Debt payments					
Healthcare or prescriptions					
Child or dependent care					
Other essential obligation					

7. ORGANIZE INSURANCE INFORMATION

Insurance records can help family members understand available benefits, filing requirements, deadlines, and the professionals who can assist.

Coverage Type	Carrier	Policy or Group No.	Insured / Owner	Beneficiary or Covered Person	Agent / Contact
Life insurance					
Employer-provided life insurance					
Disability income insurance					
Health insurance					
Medicare or supplemental coverage					
Long-term care insurance					
Homeowners or renters insurance					
Auto insurance					
Umbrella liability coverage					
Business insurance					
Other coverage					

8. IDENTIFY INCOME THAT MAY CONTINUE OR CHANGE

☐ Employer pay or paid leave has been reviewed.
☐ Disability benefits and waiting periods are understood.
☐ Life insurance and survivor benefits are documented.
☐ Social Security survivor or disability benefits may be available.
☐ Pension survivor options are documented.
☐ Business income and continuity arrangements are documented.
☐ Rental or other recurring income is identified.
☐ A trusted person knows which income sources require a claim or application.

9. RECORD IMPORTANT HEALTHCARE INFORMATION

Person	Primary Provider	Medications / Allergies Location	Health Plan	Emergency Notes

Keep complete medical histories, medication lists, identification numbers, and copies of insurance cards in a secure and accessible location.

10. PLAN FOR CHILDREN, DEPENDENTS, AND PETS

Responsibility	Primary Person	Backup Person	Instructions / Location of Records
Minor children			
Adult dependent			
Aging parent or relative			
Pet care			
School or childcare contact			
Transportation needs			
Medication or medical equipment			
Other household responsibility			

11. PREPARE THE HOME FOR AN EMERGENCY

☐ Family members know the location of emergency supplies, fire extinguishers, and first-aid materials.
☐ A trusted person can access the home without leaving keys in an unsafe location.
☐ Important utility shutoffs and security instructions are documented.
☐ Home, vehicle, and property records are photographed or inventoried.
☐ Emergency cash and essential supplies are available for a reasonable period.
☐ Evacuation, shelter, and family communication plans have been discussed.

12. ORGANIZE DIGITAL ACCESS SAFELY

Digital accounts may control communication, banking, bills, records, photographs, business operations, and other important parts of family life. Use secure methods rather than writing passwords directly in this guide.

Digital Category	Platform or Provider	Authorized Person	Access Method Location	Instructions / Notes
Password manager				
Primary email				
Mobile phone account				
Cloud file storage				
Online banking access				
Social media				
Digital assets or subscriptions				
Business systems				
Other critical account				

13. CREATE A FAMILY COMMUNICATION PLAN

☐ One person is designated to coordinate family updates.
☐ Family members know where to meet or how to reconnect if local communication fails.
☐ Out-of-area contact information is available.
☐ Children and dependents know whom to call and what information they may share.
☐ The family has discussed how financial decisions will be communicated during a crisis.
☐ Sensitive information will be shared only with authorized people through secure methods.

14. STORE AND SHARE THE GUIDE RESPONSIBLY

☐ The original is stored in a secure, accessible location.
☐ A trusted person knows where the guide is located.
☐ Digital copies are encrypted or stored in a secure portal.
☐ Outdated copies will be destroyed securely.
☐ Passwords, PINs, and complete identification numbers are stored separately.

15. PRIORITIZE YOUR NEXT ACTIONS

Action Item	Person Responsible	Target Date	Priority	Status / Notes

16. REVIEW TRIGGERS

☐ Marriage, divorce, birth, adoption, or death
☐ Move to a new state or purchase or sale of a home
☐ Major health diagnosis, disability, or caregiving responsibility
☐ Change in employment, business ownership, or retirement
☐ New insurance policy, financial account, loan, or major asset
☐ Change in legal documents, agents, trustees, guardians, or beneficiaries
☐ Major cybersecurity incident, identity theft, or change in digital access
☐ At least once each year, even when no major change has occurred

QUESTIONS FOR A PROFESSIONAL CONVERSATION

☐ Are our powers of attorney and healthcare directives valid and current?
☐ Would our family have enough accessible cash during an emergency?
☐ Which insurance benefits require a claim, and who knows how to begin?
☐ Are beneficiary designations coordinated with our estate plan?
☐ What financial responsibilities would continue if income stopped?
☐ Are our business and family emergency plans coordinated?

EDUCATIONAL DISCLOSURE

This guide is provided for educational and organizational purposes only. It is not individualized financial, investment, insurance, tax, legal, cybersecurity, medical, or emergency-management advice. Laws, institutional procedures, benefits, and coverage terms vary, and this guide may not address every situation.

Consult the appropriate qualified professionals when preparing or updating legal documents, insurance coverage, financial plans, tax strategies, healthcare instructions, business continuity arrangements, or emergency procedures. Protect sensitive information and share it only with people who are authorized and need access.