Get Your Shit Together
Before & After
Expanded Checklist

by Chanel Reynolds
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**What Matters Most**

*About the Book & Get Your Shit Together*

Authoritative yet personal, grounded but irreverent, Chanel’s work has motivated millions of people worldwide to prepare for life’s major curveballs and offers the candid, approachable, profoundly practical guide we all need. When her website launched in 2013, Chanel captured global media attention and the popularity of Get Your Shit Together led to her debut book *What Matters Most: The Get Your Shit Together Guide to Will, Money, Insurance, and Life’s “What-ifs”* (Harper Wave, March 19, 2019) which draws on her intimate personal experience, expert advice, and unparalleled resources.

**What Matters Most** blends intimate narrative with hard-earned advice and Chanel acts as your personal guide and expands and provides no-nonsense and no B.S. practical advice on:
+ Creating legal documents like a will and living will
+ Updating (or finally getting) a life insurance policy
+ Keeping track of online accounts and passwords
+ Starting or growing an emergency fund
+ Keeping secure, up-to-date accounts and passwords
+ How to help and what to do after life goes sideways

"Sometimes, we just need to meet the person in personal finance. Maybe, just maybe, hearing the story of someone who has been there, in the worst possible way, can finally push us all into action."


**Also by Chanel**

*A Shocking Death, a Financial Lesson and Help for Others*

“Chanel Reynolds took her own unthinkable tragedy and turned it into a rallying cry - the time for keeping your head in the sand is over.”

- Caitlin Doughty, bestselling author of *Smoke Gets in Your Eyes*
“These preparations are not only pragmatic acts, but sacred gifts to our future selves and to those we love who will survive us. What Matters Most is a reassuring, step-by-step guide to a better future in the midst of grief and loss.”

- Katy Butler, author of Knocking on Heaven’s Door and The Art of Dying Well

“Grief is a monster better confronted without a legal, financial and logistical mess left behind; Chanel’s wisdom is a gift to all future dead people wanting to lift some of the burden of loss off their surviving loved ones. What Matters Most offers you the chance to consider, and find, those critical answers.”

- Rebecca Soffer, coauthor of Modern Loss: Candid Conversation About Grief. Beginners Welcome

Praise for Chanel

Conference Keynotes, Talks & Workshops

“Everyone is still raving about your opening keynote, all the feedback from the conference says you were, by far, the favorite talk out of the whole event.” – Conference Organizer, Motion Picture & Television Fund

“Chanel answered our questions and advised us about the next steps we should all be taking to make sure our loved ones are not plunged into chaos. It might sound morbid, but it was actually really fun and inspiring. We signed, witnessed for each other and the notary stamped them all. We were done!” – Holly, Seattle WA. Private event

The course, dealing with hard, difficult and dark things, made these things bearable by the deft, smart and soulful navigation Chanel brought to the conversation. When the end of a hard journey is a new tenderness, a heart full of kindness and a sort of hopefulness for life grounded in the full acceptance of the full circle of life – including, even, the more mundane logistics – you know you have been on a worthy journey indeed. Beautifully done by a beautiful woman.” – Michael B., Group workshop participant
“If someone comes along and shoots an arrow into your heart, it’s fruitless to stand there and yell at the person. It would be much better to turn your attention to the fact that there’s an arrow in your heart...” – Pema Chodron
### START WHERE YOU ARE

Three things that worry me most are:

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<th>Can I change this? Y / N</th>
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Three things that will be a relief to know/do/finish:

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<th>First step to complete this?</th>
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‘BEFORE’ CHECKLIST: PLANNING AHEAD

WILL

My Will is

___ Done (reviewed and/or updated in the last year)
___ Drafted (actively in progress)
___ Questionnaire complete
___ Must Update (that old one must be ‘around here somewhere’)
___ On My ‘To-Do’ List

Power Of Attorney (POA)

___ Power of Attorney: Executive
___ Power of Attorney: Medical
___ Power of Attorney: Financial
___ Power of Attorney: Digital
___ Power of Attorney: _________

Guardianship/Custody

___ Custody of child(ren) (a permanent and perhaps temporary)
___ Letter with wishes and instructions to Guardians with wishes, values, etc. (you can also make a video if that feels easier)

___ Note: are there any additional ‘conditions or provisions’ for Custody (ex. a married couple still be married, stay in the same state, my brother can’t smoke in the house...)

Pets

___ Custody of Pet(s)
___ Conditions or provisions for Custody (ex. household, walks, etc.)
___ Letter with wishes and instructions to new caretaker/owner with wishes, instructions, etc.
____ Note: it is important to many people to make sure family pet(s) are well taken care of, you can leave money specifically for this to a person to help with the costs on your pet’s behalf - but name a person instead of the animal as the beneficiary to avoid confusion.

Money/Assets/Stuff

_____ Distribution of assets (money, savings, property, jewelry, etc.)
_____ How Distributed (lump sum, annual payment, ‘when you graduate’)
_____ Debt Instructions
_____ Trust (if one set up)
_____ Trust (if set up)

Burial, Funeral, Memorial

_____ Funeral, Burial, Memorial Wishes Letter (detail and include any pre-planning you have done, arranged or already paid for)

_____ Note: you can leave very specific information, so if you want to be buried in that Elvis pantsuit or have ABBA’s greatest hits playing – you should let us know.

Details & Logistics

_____ My Will is legally binding (check with your state but often this means signed in front of 2 witnesses and notarized) and a copy is with:

____________________________________________________

A copy of my Will is located here (digital version or in a safe?):

____________________________________________________

LIVING WILL/ADVANCE CARE DIRECTIVE

My Living Will is (often completed/updated with your Will):

_____ Done (reviewed and/or updated in the last year)
_____ Drafted (actively in progress)
_____ Questionnaire complete
___ Must Update (that old one must be ‘around here somewhere’)
___ On My ‘To-Do’ List

Medical Power of Attorney

___ My Medical power of Attorney (and back-up person) is informed of my
wishes and we have discussed my instructions. (if a Medical POA is listed in
my Will, the names should match to avoid any confusion)

Wishes, Directives and Instructions

___ I have defined what Quality of Life means to me and is included in/with
my legally binding Living Will document.

___ I have written a letter to my doctor to convey any additional
information, wishes, and instructions.

___ I have considered where and how I would like to be cared for if I were
seriously or terminally hurt, ill, or injured discussed this with those closest to
me:

____ Discussed these wishes friends and family.

____ Discussed with my Medical POA.

____ Discussed with my doctor and/or medical team.

___ I have reviewed my options, discussed and written my instructions
about burial or cremation.

____ Discussed and written down the type of funeral or memorial service I
desire.

Details & Logistics

___ My Living Will ill is legally binding (check with your state but often this
means signed in front of 2 witnesses and if not required then encouraged to
have notarized) and a copy is with:

____________________________________________________

A copy of my Living Will is located here (digital version or in a safe?):
DETAILS

Create a list of your important details and add/edit/delete as you need based on your life, it is a good idea to update frequently.

____ I have listed my Personal Details out in case of emergency or someone else needs to retrieve it.

____ I have detailed any products or services I am using that are holding, saving or storing any documents or details for me:

_____ Online services (i.e. Lastpass, Docusafe, Dropbox, etc.)
   1.
   2.
   3.

____ I have listed a Digital Power of Attorney in my POA document and on this form: _____________________________________________________.

____ I have updated my account information and passwords to my online accounts on (date) _____________.

A copy of my details list is located here: ____________________________
and/or (name) ____________________________ has access.

MONEY
Goals

____ I have thought over and written down my financial goals.
____ I have considered my personal values and the areas my spending and saving does (and doesn’t) line up.
____ I have researched tools, advice, resources, etc. to learn skills in the areas I have less experience to meet my goals.

Budget

____ I have completed a budget and track monthly actual costs to my budget (income & expenses).
____ I have a plan in place to make steps towards my financial goals.

Savings & Planning

____ I have ______ weeks/months of expenses saved in case of accident or emergency in an emergency fund located _________________________.
____ I have a short-term savings plan and put away ____% of my income each month towards financial priorities.
____ I have a long-term savings plan and/or retirement plan where ____% of my income goes each month.
____ I have reviewed my financial situation and, if necessary, discussed this with those closest to me.

INSURANCE

Medical, Dental, Vision

____ I have researched my current policy and am informed about new options or changes that may be in effect Jan. 1.
   ____ Medical
   ____ Dental
   ____ Vision
   ____ Other health care or savings options

Auto/Home/Rent/Umbrella

____ I have researched my current policies, compared prices and am informed about new options or updates I wish to make.
___ Auto
___ Home/Rent
___ Umbrella

**Life, Disability, Long-term Care**
___ I have researched my options and compared plans for me and/or my family.
___ Life Insurance and completed all steps.
___ Short term Disability and completed all steps.
___ Long term Disability and completed all steps.
___ Long term care Insurance and completed all steps.
___ Riders that are options to possibly add to my plan(s).
___ Other types of insurance specific to me/my scenario.

A copy of my policies are located here: __________________.

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**GETTING MY SHIT TOGETHER**

___ I have a plan to get it done.
___ I will spend ______ minutes _______ on my plan per week/month.
___ I will track progress and my to-dos with/by _____________________.
___ I have clear goals to meet by the end of the year.
___ I have clear goals for next year.
___ I will celebrate each accomplishment, large and small.

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**KEEPING MY SHIT TOGETHER**

___ I have discussed and shared my plans, wishes and feelings with those I care about.
____ I have thought about my relationships and how I want to move forward to resolve any unfinished business.

____ I have reached out to people I have been meaning to (or needing to).

____ I have deeply considered how my life lines up with my values and priorities, how I am spending my energy, and what I want to do differently to have the life that is meaningful and important to me.

☑ CHECKLIST SUMMARY & TO-DOS

Fill in your to-do items below to update, complete or get stated from the big overview list above. No need to get overwhelmed, just a few things at a time...

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<th>Checklist Action Item</th>
<th>Next Step</th>
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‘AFTER’ CHECKLIST: WHEN THE SHIT HITS THE FAN

RIGHT NOW

____ Are you clear about what the situation is, where you are, why?
____ Are you in a good (enough), safe, or helpful place right now?
____ Does someone know where you are, can come get you, or be with you?

____ Who is with you and/or nearby that you can ask for help right now?
____ Who do you want to have with you that you (or someone else) can call?
   ____ do you have those phone numbers?
   ____ can someone locate them and/or make those calls for you?
   ____ who else is on your ‘needs to be called’ list?

____ Are your Family/Kids/Parents, etc. ok and in a safe place right now?
   ____ do you need to make a phone call to make any updates, buy time?
   ____ can someone locate them and/or make those calls for you?

____ Is there anything that you want/need that could help you right now?

WHAT NEXT

____ Do you know what the next few days could/will look like
   ____ if yes, what is most important to handle/be done the next few days
   ____ if no, want are the likely if/then scenarios you can try to plan for

____ Are there children or minors that need to be arranged for, where are they?
   ____ can you locate closest family, grandparents, parent, guardians

____ Get a Notebook or Notepad to start writing down questions and info
   ____ What do you need/want to know, questions
   ____ Are there ‘buckets’ or ‘categories’ of things you can group together?
   ____ Are there items you can ask others to help with, or ‘hand off’?
   ____ For example, ask for help with:
      ____ Kids and childcare scheduling, play dates, driving, etc.
      ____ Insurance claims and policies
      ____ Logistics for Out of town friends & Family,
___ Meal planning, grocery shopping and Food Delivery
___ Household help like laundry, cleaning, helping with pets
___ Money & Financial Planning, benefits, debts & settlements
___ Medical help, researching specialists, care options
___ Legal and Estate management, probate and settling estate
___ Communication Plan, online announcements, emails updates

**PAPERWORK: LOCATE & COLLECT**

___ Medical & Insurance Policies
___ Call Employer and/or Business contacts (they can often help)
___ Legal Issues & POA (locate Wills and/or Living Wills) contact POAs
    ___ Financial
    ___ Executive
    ___ Medical
    ___ other
___ Certificates & Documentation
    ___ Birth certificates
    ___ Marriage & Divorce
    ___ Other (Military service, pensions, etc)

**SERIOUS ILLNESS OR PREPARING FOR HOSPICE**

___ Collect or create important documents (will, living will, POA, DNR, etc.)
___ Complete any missing documents or additional wishes
___ Financial Assistance Options (Disability Insurance or Benefits, etc.)
___ Share documents with family, doctor, hospital, hospice, etc.
    ___ Wishes and desires (legal documents, letters, conversations)
___ Are there other assets to confirm or collect (safe deposit box, other?)
___ Are there details to document (accounts & passwords, online assets?)
___ Help contact friends and family members
___ If helping, reach out respectfully and offer help or check in
___ If helping, specific advice can be a relief (rather than “call me anytime”)
____ Notification of the death: if not in a Medical location or a doctor was not present - notify a Doctor, Police and/or Coroner
____ Organ donation (did they request it, is it possible)
____ Other ‘upon death’ instructions (DNA sampling, science, cryonics)
____ Ask for death certificates (certified copies) you’ll need numerous copies

____ Care of the Body: choosing Cremation, Natural or Traditional Funeral ‘disposition’ Funeral & Memorial planning (any pre-planning or instructions)
   ____ Is there a living will or letter expressing wishes?
   ____ Moving the body: to a/your home, funeral home or crematorium, to a different state)
   ____ Additional instructions/preferences: embalming options, clothing or shroud requests, special object(s) to be/remain with the body

____ Invitations/requests to view the body and/or the cremation

____ Professional services to hire (independent funeral director, home funeral consultant, funeral planning/event service, select a funeral home or mortuary) to assist with planning, the process and/or funeral or memorial services. Specify:
   ____ Home options include keeping the body home longer, a home viewing, wake, memorial and/or funeral
   ____ Choosing cremation, direct cremation, natural burial, green burial, burial in a cemetery, family plot/crypt, burial at sea, or others
   ____ Select a casket, shroud, box, urn, or other, if needed/desired

____ Plan the Wake/Memorial/Funeral/Ceremony and make as personal as any plans or instructions have requested or as specific as the family desires:
   ____ List friends/family who can (or would like to) help with the service(s)
   ____ Write an obituary, ask others to contribute, if desired
   ____ Invitation list, invites via mail, email and/or other social channels
   ____ Logistics with out of town guests
   ____ Photos, music, food or other items to have present
   ____ Confirm who to ask to speak, a celebrant, stories to share, etc.
   ____ If helpful, ask a family member or friend to stay at the person’s home to care for the house, pets, or help with logistics or visitors.

Note: You have more options than you might realize: if you want to have a home viewing of Uncle Hank in his favorite Elvis jumpsuit, have a green burial, serve only candy at the memorial and play CCR or ABBA nonstop – if that is what he and/or the family desire - then by all means Do It!

MANAGING & SETTLING THE ESTATE
___ Confirm Executor of Will and get ‘letter of administration’ which confirms the ‘Personal Representative’ who can make decisions for ‘the estate’
___ if no will, Probate process confirms next steps and beneficiaries
___ contact a lawyer if you have any legal questions or concerns

___ Contact Services and Institutions (the “I’m Sorry for Your Loss” calls)
   ___ Banking (checking, saving, retirement, stocks, etc.)
   ___ Social Security Office (ask about Survivor benefits)
   ___ Insurance providers (Life, Auto, Health, etc.)
   ___ Mortgage, deed & titles to property
   ___ Debt like loans or credit cards to make arrangements
   ___ Utilities for home (change name, cancel or make updates)
   ___ Post Office (forward address or stop mail, etc.)

___ Financial Management of Estate (assets, debts, taxes, trusts, beneficiaries)
   ___ Confirm instructions in Will for Assets, Trusts, Gifts, etc.
   ___ Taxes to file and/or estate taxes to be paid
   ___ Inventory Household items and Digital Assets as needed
   ___ Collect all insurance policies and named beneficiaries
   ___ Medical insurance status (continuation needed, COBRA?)
   ___ Real estate if any property is still/currently lived-in (family, tenants)
   ___ Inventory outstanding Debts (credit cards, mortgages, etc.)
       ___ Does the debt(s) need to be paid (confirm before paying)
       ___ Is the Personal Representative of the Estate held liable

___ Digital Assets and Estate
   ___ Online Password or Storage services known?
   ___ Is there a Digital Power of Attorney listed in the Will or POA?
       ___ Confirm if/who (Spouse, Executor of Will or other) will search online via sites, emails or other to secure digital assets.

___ The Big Picture: Options, Vulnerabilities, Scenarios & Priorities
Remember, grief looks different for everyone, can ‘take longer’ than you think, come back or appear more like ‘waves’ than clear or linear ‘phases’

Put Your Mask on First: Taking care of yourself is a priority

Get support for your emotional and mental health

- be honest about your feelings, talk about it
- be gentle with yourself, cut yourself a lot of slack
- plan for ‘triggers’, especially holidays and anniversaries
- get help, find a counselor, go to a grief support group
PRIVATE SESSIONS

Author of What Matters Most
Founder of Get Your Shit Together
Co-founder GYST.com

Working Together

Preparing a will or making estate plans can feel scary, confusing or overwhelming, but those tasks are much easier to face when you have help.

Working together, our sessions will guide you through a personalized step-by-step process to create and complete the tasks and to-do items most important to you and your family and get your legal, financial, and emotional planning priorities done!

Personalized Support & Private Sessions

Get Started: Prioritize Tasks & Create a Plan
90-minute planning session + create todo list ($175).
- Goal: complete our session with your plan and checklist of clear and actionable to-do items.

Get It Done Plan: 4-Week Program
Weekly 1-hr meeting +weekly task & todo list ($350).
  Week 1: Legal & Estate planning documents
  Week 2: Financial planning & Insurance policies
  Week 3: Organizing accounts & contact info
  Week 4: Finalizing, saving & sharing your plan

Customized: 3-month, At Your Own Pace
Three Sessions, 90-minutes each ($450).
- Custom and ongoing support, updating tasks and priorities as needed during monthly meetings and check-ins via email.

Ongoing Help, Updates or Not Sure?
1-hr meeting for ad-hoc or general planning ($150).
"THE MOST DIFFICULT TIMES FOR MANY OF US ARE THE ONES WE GIVE OURSELVES."

PEMA CHODRON