

Sources by Fact

Before It's Urgent: A Workbook for Papers, Decisions, and Conversations. Book 4 of The Sitting Room Series.

This list matches each fact in the book to its sources, chapter by chapter. The book itself lists each source once, with the chapters that use it. Websites were checked in October 2026. Pages move and change, so search for the title if a web address no longer works.

1. Who This Workbook Is For and How to Use It

Write passwords down only where protected: a password manager, a password-protected file, or a printed list in a locked fireproof box

Consumer Financial Protection Bureau. "Virtual Valuables?" handout. August 2019. files.consumerfinance.gov/f/documents/cfpb_virtual-valuables_handout.pdf

Each state has its own advance directive forms and terms

AARP. "Free Advance Directive Forms by State." aarp.org/caregiving/financial-legal/free-printable-advance-directives

National Alliance for Care at Home. CaringInfo, "Advance Directives by State."

caringinfo.org/planning/advance-directives/by-state

Medicare Part B covers voluntary advance care planning at the Welcome to Medicare and yearly Wellness visits; no cost when the provider accepts assignment

Medicare.gov. "Advance Care Planning."

[medicare.gov/coverage/advance-care-planning](https://www.medicare.gov/coverage/advance-care-planning)

Medicare.gov. "Yearly Wellness Visits."

[medicare.gov/coverage/yearly-wellness-visits](https://www.medicare.gov/coverage/yearly-wellness-visits)

3. Papers for Health Care Decisions

Advance directives record wishes about future treatment; a health care proxy names someone to decide; a living will describes treatment wanted

Medicare.gov. "Yearly Wellness Visits."

[medicare.gov/coverage/yearly-wellness-visits](https://www.medicare.gov/coverage/yearly-wellness-visits)

Medicare.gov. "Advance Directives & Long-Term Care." [medicare.gov/manage-your-health/advance-directives-long-term-care](https://www.medicare.gov/manage-your-health/advance-directives-long-term-care)

Free state forms with instructions from AARP and CaringInfo; most states provide forms free and you can complete them yourself

AARP. "Free Advance Directive Forms by State." aarp.org/caregiving/financial-legal/free-printable-advance-directives

National Alliance for Care at Home. CaringInfo, "Advance Directives by State."

caringinfo.org/planning/advance-directives/by-state

National Institute on Aging. "Advance Care Planning" and "Advance Care Planning: Advance Directives for Health Care." [nia.nih.gov/health/advance-care-planning](https://www.nia.nih.gov/health/advance-care-planning)

Georgia's Advance Directive for Health Care replaced the living will and durable power of attorney for health care on July 1, 2007; it can name an agent, state treatment wishes, or both; the form is free from the Division of Aging Services; no attorney is required to complete it

Georgia Department of Human Services, Division of Aging Services. "Georgia Advance Directive for Health Care" (explainer and form). aging.georgia.gov/node/121

Official Code of Georgia Annotated. Section 31-32-5, Advance directive for health care. law.justia.com/codes/georgia/title-31/chapter-32/section-31-32-5

Papers signed before July 1, 2007 remain valid under the old law

Official Code of Georgia Annotated. Section 31-32-3, Documents executed before July 1, 2007. law.justia.com/codes/georgia/title-31/chapter-32/section-31-32-3

Georgia presumes consent to CPR without a do-not-resuscitate order; the out-of-hospital order is written by the attending physician on the statutory form

Official Code of Georgia Annotated. Sections 31-39-2, 31-39-3, and 31-39-6.1, Cardiopulmonary resuscitation. law.justia.com/codes/georgia/title-31/chapter-39

POLST: directions for end-of-life care, signed by the attending physician with the patient or the patient's authorized person; the form comes from DPH; for a serious illness when death is expected within 365 days, or at any time after a diagnosis of dementia or another progressive disease affecting memory and thinking

Official Code of Georgia Annotated. Section 31-1-14, Physician Orders for Life-Sustaining Treatment. law.justia.com/codes/georgia/title-31/chapter-1/section-31-1-14

Georgia Department of Public Health. "POLST" form (revised April 19, 2016). dph.georgia.gov/POLST

A HIPAA authorization names who may receive information, what, and until when; a personal representative with authority to make health decisions is treated as the person

Code of Federal Regulations. "45 CFR 164.508, Uses and disclosures for which an authorization is required." ecfr.gov

Code of Federal Regulations. "45 CFR 164.502(g), Personal representatives." ecfr.gov

Georgia Senior Legal Aid, 404-389-9992, statewide, for people 60 and older

Georgia Department of Human Services, Division of Aging Services. "Legal Resources in Georgia." January 2025. aging.georgia.gov

Atlanta Legal Aid Society. "Get Help" and "Contact." atlantalegalaid.org

Finding an elder law attorney or legal aid

National Academy of Elder Law Attorneys. "Find a Lawyer."
naela.org/findlawyer

Legal Services Corporation. "Get Legal Help" and "What Is Civil Legal Aid?" lsc.gov

4. Papers for Money and Property

Georgia Senior Legal Aid, 404-389-9992, statewide, for people 60 and older

Georgia Department of Human Services, Division of Aging Services. "Legal Resources in Georgia." January 2025.
aging.georgia.gov

Atlanta Legal Aid Society. "Get Help" and "Contact."
atlantalegalaid.org

A power of attorney grants an agent authority to act in the person's place; durable means not ended by incapacity

Official Code of Georgia Annotated. Chapter 10-6B, Uniform Power of Attorney Act (sections 10-6B-2, 10-6B-4, 10-6B-70).
law.justia.com/codes/georgia/title-10/chapter-6b

Georgia's power of attorney law took effect July 1, 2017, with a statutory form

Official Code of Georgia Annotated. Chapter 10-6B, Uniform Power of Attorney Act (sections 10-6B-2, 10-6B-4, 10-6B-70).
law.justia.com/codes/georgia/title-10/chapter-6b

An agent's duties: act in the person's best interest, manage carefully, keep money separate, keep records; state laws may add duties

Consumer Financial Protection Bureau. "Managing Someone Else's Money: Help for Agents Under a Power of Attorney." January 2022. files.consumerfinance.gov/f/documents/cfpb_msem_national_agents_guide.pdf

A power of attorney ends at the person's death

Consumer Financial Protection Bureau. "Managing Someone Else's Money: Help for Agents Under a Power of Attorney in Georgia." pueblo.gpo.gov/Publications/pdfs/6270.pdf

Sign while able to understand; the capacity a paper requires varies; a lawyer can advise

Alzheimer's Association. "Planning Ahead for Legal Matters." alz.org/help-support/caregiving/financial-legal-planning/planning-ahead-for-legal-matters

Without a will, state law decides; in Georgia a spouse with no descendants inherits everything; a will is filed in the probate court where the person lived

National Institute on Aging. "Getting Your Affairs in Order Checklist: Documents to Prepare for the Future." nia.nih.gov
Official Code of Georgia Annotated. Section 53-2-1, Descent and distribution. law.justia.com/codes/georgia/title-53/chapter-2/article-1/section-53-2-1

Gwinnett County Probate Court. "Decedent's Estate." gwinnettcourts.com/probate/decedents-estate

A revocable living trust gives a trustee authority over trust property if the person cannot decide

Consumer Financial Protection Bureau. "Managing Someone Else's Money: Help for Trustees Under a Revocable Living Trust." January 2022. files.consumerfinance.gov

Payable-on-death bank accounts; beneficiaries named in the bank's records

Federal Deposit Insurance Corporation. "Your Insured Deposits." fdic.gov/resources/deposit-insurance/brochures/insured-deposits

Transfer-on-death registration of securities passes them without probate; payable-on-death accounts are paid to the named beneficiary; these pass outside the will

U.S. Securities and Exchange Commission, [Investor.gov](https://investor.gov).
"Transferring Assets." investor.gov

Federal Deposit Insurance Corporation. "Your Insured Deposits." fdic.gov/resources/deposit-insurance/brochures/insured-deposits

Official Code of Georgia Annotated. Chapter 44-17, Transfer-on-Death Deeds (sections 44-17-2 and 44-17-3, with the 2026 amendment history).

law.justia.com/codes/georgia/title-44/chapter-17

Georgia transfer-on-death deeds since July 1, 2024, recorded before death; amended in 2026

Official Code of Georgia Annotated. Chapter 44-17, Transfer-on-Death Deeds (sections 44-17-2 and 44-17-3, with the 2026 amendment history).

law.justia.com/codes/georgia/title-44/chapter-17

A trusted contact: who the firm may call and why; no access to balances, trades, or decisions

FINRA. Rule 4512, Supplementary Material .06, and "Trusted Contact" Investor Insights. finra.org

Georgia's digital assets law: an online tool, or else a will, trust, or power of attorney, can direct disclosure

Official Code of Georgia Annotated. Chapter 53-13, Revised Uniform Fiduciary Access to Digital Assets, section 53-13-10. law.justia.com/codes/georgia/title-53/chapter-13

5. Benefits and Payees

The Treasury does not recognize a power of attorney for federal payments; a representative payee must be appointed

Social Security Administration. "Frequently Asked Questions for Representative Payees." ssa.gov/payee/faqrep.htm

Social Security phone, hours, and TTY

Social Security Administration. "Contact Social Security by Phone." ssa.gov/agency/contact/phone.html

The VA Fiduciary Program: who it protects, how fiduciaries are checked; 1-888-407-0144; VA benefits line

U.S. Department of Veterans Affairs. "Fiduciary Program" and "Contact Us." benefits.va.gov/fiduciary

U.S. Department of Veterans Affairs. "Contact Us" and "Helpful VA Phone Numbers." va.gov/contact-us

Medicare and Medigap do not pay for long-term care; Medicaid may if the person qualifies

Medicare.gov. "Long-Term Care."
medicare.gov/coverage/long-term-care

Medicaid's 60-month look-back on transfers, and estate recovery for long-term care and related services received at 55 or older

United States Code. 42 U.S.C. 1396p (Social Security Act section 1917), transfers of assets and estate recovery.
ssa.gov/OP_Home/ssact/title19/1917.htm

SHIP, 1-877-839-2675; Georgia, 1-866-552-4464, option 4

State Health Insurance Assistance Program. "About SHIP."
shiphelp.org/about-ship

Georgia Department of Human Services, Division of Aging Services. "Georgia SHIP." aging.georgia.gov/node/79

6. If Nothing Is in Place

Guardians decide on health and safety, conservators on property; Georgia's probate court appoints and oversees both; only to the extent needed, after less restrictive alternatives are found not available or appropriate

Official Code of Georgia Annotated. Sections 29-4-1 and 29-5-1, guardianship and conservatorship of adults.
law.justia.com/codes/georgia/title-29

Council of Probate Court Judges of Georgia. gaprobate.gov

Consumer Financial Protection Bureau. "Managing Someone Else's Money: Help for Court-Appointed Guardians of Property and Conservators." January 2022. files.consumerfinance.gov

State law says who may consent to care when nothing is signed

Official Code of Georgia Annotated. Section 31-9-2, Persons authorized to consent to surgical or medical treatment. law.justia.com/codes/georgia/title-31/chapter-9/section-31-9-2

A dementia diagnosis alone does not end capacity; a person with legal capacity should take part in planning

Alzheimer's Association. "Planning Ahead for Legal Matters." alz.org/help-support/caregiving/financial-legal-planning/planning-ahead-for-legal-matters

Probate court staff cannot give legal advice

Gwinnett County Probate Court. "Decedent's Estate."

gwinnettcourts.com/probate/decedents-estate

Council of Probate Court Judges of Georgia. gaprobate.gov

7. The Inventory

Keep any written password list protected

Consumer Financial Protection Bureau. "Virtual Valuables?"

handout. August 2019. files.consumerfinance.gov/f/documents/cfpb_virtual-valuables_handout.pdf

8. Scams and Money Taken

Older adults are sometimes harmed by people they depend on

National Institute on Aging. "Elder Abuse."

nia.nih.gov/health/elder-abuse/elder-abuse

A trusted contact gives the firm someone to call about suspected exploitation

FINRA. Rule 4512, Supplementary Material .06, and "Trusted Contact" Investor Insights. finra.org

Georgia APS, option 3; APS through the Eldercare Locator

Georgia Department of Human Services, Division of Aging Services. "Adult Protective Services."

aging.georgia.gov/adult-protective-services

Eldercare Locator, U.S. Administration for Community Living.

"Contact Information."

eldercare.acl.gov/Public/About/Contact_Info/Index.aspx

The National Elder Fraud Hotline

U.S. Department of Justice, Office for Victims of Crime.

"National Elder Fraud Hotline." ovc.ojp.gov/program/stop-elder-fraud/providing-help-restoring-hope

Reporting to the FTC

Federal Trade Commission. "Contact the Federal Trade Commission." ftc.gov/contact

You do not need proof to report

National Center on Elder Abuse, U.S. Administration for Community Living. "Suspect Abuse?"

ncea.acl.gov/suspectabuse

9. Funeral Wishes and After a Death

The Funeral Rule: buy only what you want, prices by phone, an itemized list on a visit, your own casket or urn, an alternative container for cremation

Federal Trade Commission. "The FTC Funeral Rule." March 4, 2024. consumer.ftc.gov/articles/ftc-funeral-rule

Georgia's Secretary of State regulates preneed sellers; (470) 312-2640

Georgia Secretary of State. "Cemeteries Division" and "Georgia Cemetery and Funeral Services Act of 2000." sos.ga.gov

Georgia's donor registry: at DDS, online, or Donate Life Georgia, 1-866-577-4273

Georgia Department of Driver Services. "Organ Donor Registry." dds.georgia.gov/node/33641

The funeral home usually reports the death to Social Security; otherwise call

Social Security Administration. "When Someone Dies." ssa.gov/personal-record/when-someone-dies
Medicare.gov. "Report a Death." medicare.gov/basics/report-a-death

A power of attorney ends at death; the will is filed in the probate court where the person lived

Consumer Financial Protection Bureau. "Managing Someone Else's Money: Help for Agents Under a Power of Attorney in Georgia." pueblo.gpo.gov/Publications/pdfs/6270.pdf
Gwinnett County Probate Court. "Decedent's Estate." gwinnettcourts.com/probate/decedents-estate

11. Who to Call for Each Decision

NAELA's member directory; legal aid through LSC

National Academy of Elder Law Attorneys. "Find a Lawyer." naela.org/findlawyer

Legal Services Corporation. "Get Legal Help" and "What Is Civil Legal Aid?" lsc.gov

Georgia Senior Legal Aid, 404-389-9992; Georgia Legal Services Program outside metro Atlanta, 1-833-457-7529

Georgia Department of Human Services, Division of Aging Services. "Legal Resources in Georgia." January 2025.

aging.georgia.gov

Atlanta Legal Aid Society. "Get Help" and "Contact."

atlantalegalaid.org

SHIP and Medicare numbers

State Health Insurance Assistance Program. "About SHIP."

shiphelp.org/about-ship

Georgia Department of Human Services, Division of Aging Services. "Georgia SHIP." aging.georgia.gov/node/79

Medicare.gov. "Talk to Someone."

medicare.gov/talk-to-someone

Social Security and VA numbers

Social Security Administration. "Contact Social Security by Phone." ssa.gov/agency/contact/phone.html

U.S. Department of Veterans Affairs. "Contact Us" and "Helpful VA Phone Numbers." va.gov/contact-us

U.S. Department of Veterans Affairs. "Fiduciary Program" and "Contact Us." benefits.va.gov/fiduciary

Free tax help, with a focus on people 60 and older

Internal Revenue Service. "Free Tax Return Preparation for Qualifying Taxpayers." irs.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers

Georgia probate courts directory

Council of Probate Court Judges of Georgia. gaprobate.gov

The Eldercare Locator and the Alzheimer's Association Helpline

Eldercare Locator, U.S. Administration for Community Living.

"Contact Information."

eldercare.acl.gov/Public/About/Contact_Info/Index.aspx

Alzheimer's Association. "24/7 Helpline."

alz.org/help-support/resources/helpline

What varies by state: forms, signing, out-of-state papers, consent without papers, agent and trustee duties, guardianship, inheritance, TOD deeds, POLST and DNR forms, estate recovery, preneed rules, donor registries

AARP. "Free Advance Directive Forms by State." aarp.org/caregiving/financial-legal/free-printable-advance-directives

Consumer Financial Protection Bureau. "Managing Someone Else's Money: Help for Agents Under a Power of Attorney." January 2022. files.consumerfinance.gov/f/documents/cfpb_msem_national_agents_guide.pdf

Consumer Financial Protection Bureau. "Managing Someone Else's Money: Help for Trustees Under a Revocable Living Trust." January 2022. files.consumerfinance.gov

Consumer Financial Protection Bureau. "Managing Someone Else's Money: Help for Court-Appointed Guardians of Property and Conservators." January 2022. files.consumerfinance.gov

National Institute on Aging. "Getting Your Affairs in Order Checklist: Documents to Prepare for the Future." nia.nih.gov

Official Code of Georgia Annotated. Chapter 44-17, Transfer-on-Death Deeds (sections 44-17-2 and 44-17-3, with the 2026 amendment history).

law.justia.com/codes/georgia/title-44/chapter-17

United States Code. 42 U.S.C. 1396p (Social Security Act section 1917), transfers of assets and estate recovery. ssa.gov/OP_Home/ssact/title19/1917.htm

13. When the Workbook Is Handed to You

The CFPB's Managing Someone Else's Money guides for agents, guardians of property, trustees, and government fiduciaries; the agent, guardian, and trustee guides say state laws vary

Consumer Financial Protection Bureau. "Managing Someone Else's Money." consumerfinance.gov/consumer-tools/managing-someone-elses-money

Consumer Financial Protection Bureau. "Managing Someone Else's Money: Help for Agents Under a Power of Attorney." January 2022. files.consumerfinance.gov/f/documents/cfpb_msem_national_agents_guide.pdf

Consumer Financial Protection Bureau. "Managing Someone Else's Money: Help for Court-Appointed Guardians of Property and Conservators." January 2022. files.consumerfinance.gov

Consumer Financial Protection Bureau. "Managing Someone Else's Money: Help for Trustees Under a Revocable Living Trust." January 2022. files.consumerfinance.gov

Where to Get Help

Eldercare Locator number and hours

Eldercare Locator, U.S. Administration for Community Living. "Contact Information."

eldercare.acl.gov/Public/About/Contact_Info/Index.aspx

Eldercare Locator, U.S. Administration for Community Living. "About." eldercare.acl.gov/Public/About/Index.aspx

988 by call, text, or chat

988 Suicide and Crisis Lifeline. "Get Help."

988lifeline.org/get-help

Substance Abuse and Mental Health Services Administration.

"Crisis Help." Updated June 3, 2026.

samhsa.gov/find-support/in-crisis

SHIP

State Health Insurance Assistance Program. "About SHIP."

shiphelp.org/about-ship

State Health Insurance Assistance Program. "Local Medicare

Help." shiphelp.org/local-medicare-help

Medicare Care Compare

Centers for Medicare & Medicaid Services. "CMS Care Compare Empowers Patients When Making Important Health Care Decisions." September 3, 2020. cms.gov/newsroom

Centers for Medicare & Medicaid Services. "Five-Star Quality Rating System." Modified September 30, 2026. cms.gov/medicare/health-safety-standards/certification-compliance/five-star-quality-rating-system

Adult Protective Services through the Eldercare Locator or NAPSA; Georgia routes

U.S. Administration for Community Living. "What If I Suspect Abuse, Neglect, or Exploitation?" acl.gov/programs/protection-and-advocacy-systems/what-if-i-suspect-abuse-neglect-or-exploitation

National Adult Protective Services Association. "Help in Your Area." napsa-now.org/help-in-your-area

State of Georgia. "Report Elder Abuse." [Georgia.gov](https://georgia.gov/report-elder-abuse), last updated June 2026. georgia.gov/report-elder-abuse

Georgia Department of Human Services, Division of Aging Services. "Adult Protective Services." aging.georgia.gov/adult-protective-services

Abuse in a care home: the licensing agency; Georgia's Healthcare Facility Regulation

National Center on Elder Abuse, U.S. Administration for Community Living. "Suspect Abuse?" ncea.acl.gov/suspectabuse

Georgia Department of Community Health. "Healthcare Facility Regulation: Complaints." dch.georgia.gov/node/9751

Legal aid

Legal Services Corporation. "Get Legal Help" and "What Is Civil Legal Aid?" lsc.gov

Pro Bono Net. LawHelp.org. lawhelp.org