



SERIOUS ILLNESS OR INJURY CHECKLIST

Items to address as appropriate	Completed
1. From when you hear news of your serious illness or injury	
Talk to your family and friends to establish a support network	
Contact Centrelink to find out what financial assistance or support might be available and would be helpful for you	
Obtain medical certificates and any necessary medical documentation	
Make necessary physiotherapist, doctor, specialist physician and occupational therapy appointments	
Consider making appointments with appropriate integrative medicines like acupuncture or naturopaths as agreed with your doctor	
Discuss your situation with your employer and arrange leave (sick leave or annual leave)	
Consider creating a network of family, friends and professionals who can support you through this difficult time	
2. Your financial preparation	
Create a budget	
Review your current budget and spending habits, as you will likely have a number of commitments which may need to change as your priorities shift	
Talk to us about any financial concerns, advances or pauses you may require for payments. You can: <ul style="list-style-type: none">• Arrange Third Party Access for a trusted advisor to transact on your behalf via Online Banking• Review your loans and mortgage• Set up direct debits for any regular payments• Download the Westpac Mobile Banking App• If you have a personal credit card, consider whether a SmartPlan is appropriate for your situation	
Put in a payment plan for payment of bills and invoices – contact organisations and request a pause or payment plan for current and expected invoices. Consider naming an authorised representative on your accounts.	
Talk to your financial adviser or a financial counsellor if you need additional, independent financial advice	
Discuss your illness with your accountant to help with minimising the financial impact	

Items to address as appropriate	Completed
Collate your insurance, health and superannuation policies, including policy numbers and contact the insurers for potential/likely claims (if applicable). Fill out paperwork promptly to limit delays on necessary claims	
Consider contacting your private health fund, work cover, workers' compensation etc	
Create and collate your First things first folder with copies of all utilities, services, accounts, loans, policies, legal forms, nominations and superannuation	
Create your list of contacts (financial, medical, personal and domestic) and place it within your First things first folder for ease of reference	

3. Your medical/legal preparations

Appoint or nominate a Power of Attorney	
Appoint or nominate an Enduring Power of Attorney and/or Enduring Guardian	
Create or update your Will	
Appoint authorised representatives or Authorised Third Party form for all utilities, accounts and services	
Create or update your Advanced Health Directive or Advance Care Plan	
Create your Estate Plan	
Give permissions to doctors (if under the care of multiple doctors) to discuss your condition and create a unified plan/approach	

4. Other supportive considerations

Make contact with relevant support organisations as recommended by your GP, specialist or social worker	
Contact a counsellor, therapist or psychologist to help you with coping strategies	
Review and implement self-care and wellbeing strategies in your daily routine	
If terminal, plan and prepare your End-Of-Life arrangements and celebrations (and place relevant documentation within your First things first folder)	
Contact your neighbours for support with collecting bins, mail and help with property maintenance	
If terminal, consider creating a 'bucket list' of things that you wish to achieve and create a timeline to go with it to make memories with your loved ones	

5. Considerations for employees

Keeping your employer informed of your illness/injury is crucial for flexibility, support and understanding. Tell your employer about your personal concerns and discuss realistic options for you to take leave or work in a different or reduced capacity	
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Find out how much sick leave and/or annual leave that you may be able to take. Reducing stress, resting and recovering is often the fastest way to get on top of your health game	
If appropriate, consider making a Workers' Compensation claim. Workers' compensation is a type of insurance program that insures employees for illnesses and injuries that arise out of the job	
Talk with your employer about (realistically) how you wish to proceed with your employment and what/how it is possible for the business to support you	
Consider whether re-training or re-skilling could help you in your current situation	

6. For business owners and self-employed individuals

Notify clients and key staff (if appropriate) so that they can be more understanding of your situation	
Engage support by outsourcing or contracting relevant people/services to complete existing jobs/services/projects/tasks	
Create your Succession Plan for your business	
Collate relevant ASIC, ATO and annual reports/documents	
Collate relevant and key contacts associated with your business	
Keep your company accountant informed about your health condition	
Consult your business banker to understand what options/financial support is available to ensure business loans and accounts are managed appropriately	
Consider re-structuring the business to allow you more hands-off time in the business and more time with key managers	
Consider the benefits of creating a strategic partnership/alliance so that your business can operate while you are not able to work on it	
Consider whether selling your business is the right decision for you and discuss with your accountant	

7. Recovering financially after serious illness or injury

Create your A Better Footing financial plan.	
Discuss with your employer ways that you can gradually and increasingly re-enter the workforce.	
Create an ongoing health care plan to help you reach optimum health (such as physio, integrative medicines, occupational therapist).	