Do Your Kids Know Your Plans? Talk to Them Today

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Most families never talk about what their wishes may be when they become incapacitated or when they die. After all, no one likes to talk about their own mortality, especially with their children (even if they are adults themselves). However, an open dialogue is the best thing for everyone. It will save your children from making painful decisions during an emotionally charged time and help to avoid conflict or distress.

By discussing your wishes with caregivers, healthcare providers, and family, and formalizing important estate planning documents, you provide those around you with the instructions they need to deliver the care you want. It also provides a way for them to respect your final wishes without adding undue stress or burden on your grieving family at a difficult time. These important documents should always be prepared by a qualified elder law and estate planning attorney. They should include at a minimum:

- HIPAA Release
- Health Care Proxy
- Durable Power of Attorney
- Personal Directive / Living Will
- Last Will and Testament

Completing the documents is important but having the appropriate conversations is the crucial part. Your family, especially the person you have identified as your agent, need to know how you wish to be treated and what your limits for treatment would be. Making those decisions for you will be much easier if you have had an honest discussion in advance with your loved ones. This is also a good time to discuss any final wishes you may have, pre-made funeral arrangements, plans for your property should you pass, or even where to find these important documents. Talking about your plans is a way of guiding your loved ones through a difficult time. The more they know what to expect, the less challenging and emotionally charged such a difficult time becomes. Give them the gift of peace of mind by doing your planning and having these crucial conversations today.

The information contained in this article is not intended to make you an expert on estate planning nor is this article intended to replace the need for the advice of a professional. Rather, this article is simply intended to provide a basic understanding of why estate planning is important for everybody and a basic understanding of some of the more common estate planning tools. This article does not constitute legal advice.