

Don't Leave A Mess Behind
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All of this applies no matter your age. You do not know when your time will come. Think about the impact on family who are grieving. Just as critical for younger people as may be sudden death. Does your (non-bill paying) spouse know how you do things? What to do with stuff you have collected. Especially important if single or no children.

What do you think about when you think about not leaving disorder?

1. Stuff – deal with it now
 - a. What has value to you, why? To your kids?
 - b. Note things they want
 - c. Tell the stories of how they came to you
 - d. Don't expect grandkids to want your silver, china or heavy furniture
 - e. Can you keep one piece and let others go?
 - f. Have you used it in 5 years?
 - g. Can you scan photos and documents? Store in cloud
 - h. Sort in small bits over time
 - i. Have an organizational system- labeled bins
 - j. Can feel good to donate to good causes
2. Processes – who knows how you do things like pay bills?
 - a. Create a guide/notebook
 - b. Have bank/investment, insurance, service provider contact and account numbers (all the bills), Home deed. Car titles. Mortgage/Loan info. Social Security, Medicare, health, Supplemental insurance, income.
 - c. Include a list of passwords and computer and phone access password
 - d. Tell family where guide is
 - e. Update it regularly
3. Important documents
 - a. What does someone need to know about you?
 - i. Full legal name, SSN, Passport, State ID (make copies of wallet docs), birthplace, birth certificate, marriage (divorce, citizenship, adoption)
 - ii. Employers, education, military service. Group memberships.
 - iii. Faith community
 - iv. Last tax return
 - v. Credit and debit card numbers. Other wallet contents (photocopy).
 - b. Where are they- lawyer, safe deposit box (and key), special place
 - c. Who knows location
 - d. Passwords (again)
 - e. Contact list – who would want to know, who might PoA need to contact
 - f. Keep in secure, accessible place as well as at attorney, not safe deposit
 - g. Disclaimer- I am not an attorney or financial advisor. May want to consult one. Will and Medical can do yourself but attorney will make sure all issues covered.

4. What are the Important documents?
 - a. Will- deposition of your financial and physical assets. Even if only a \$100 bank account or a tv.
 - i. Names executor- person who will carry out your wishes. May be family, friend or attorney. Starts at your death.
 - ii. Names beneficiaries
 1. All financial accounts
 2. In PA don't need to go through probate
 3. Consider if one goes first or both together
 4. Consider a small joint account for immediate needs like paying bills if family needs it. Co-owner vs signatory. Can't be beneficiary.
 - iii. Guardianship of minor children or pet
 - iv. Digital executor- manage and close your digital accounts
 - v. Making charitable donations
 - vi. Without one, goes to probate- can be time consuming, fractious, expenses. Usually spouse then children.
 - vii. There is an estate tax in PA- financial advisor can help plan for that
 - viii. Where is original?
 - b. Revocable living trust
 - i. Like will, designates who will be in charge of distribution and where you want financial and physical assets to go.
 - ii. Bypass probate (which would happen without will, trust or beneficiaries)
 - iii. Can make changes
 - c. Financial Power of Attorney
 - i. Designates who you want to take care of your finances if you become incapacitated but are still alive. Ends at your death. Bills, banking, taxes, gov't benefits
 - ii. Make sure they know and are willing to take this on
 - iii. Usually drawn up by attorney
 - iv. Check with financial institutions that they do not require their own form, update
 - v. 50% of people who are diagnosed with dementia had a financial problem in prior year- fraud, missed payments, poor records
 - d. Medical Power of Attorney/living will
 - i. Anyone over 18. Who has one?
 - ii. Names person to represent you for healthcare decisions if you become incapacitated. Can be same or different family, friend, care manager- who can best represent your wishes. "Proxy or person with PoA"
 - iii. Tells PoA and doctors what treatment you do/don't want, how you want to be cared for.
 - iv. They will have to make decisions in the moment if you can't so give them enough information to be confident they represent you. Not binding.
 - v. Understand palliative and hospice care, death doula. Goals of care- diagnosis, prognosis, goals, options, plan
 - vi. Give copies to your doctors, at least one in each electronic health record
 - vii. Carry when travelling.

e. Samples of Healthcare Directive

1. Five Wishes

The person I want to make care decisions for me when I can't

The kind of medical treatment I want and don't want

How comfortable I want to be

How I want people to treat me

What I want my loved ones to know

Builds a framework for the conversation

Sign and witness (not PoA)

2. Quaker Values & End of Life– more about what matters, what is a good death, how you feel about dying, hopes + fears

3. Compassion & Choices- adds dementia addendum, asks values + wishes, specific treatments... Some also have addendum for mental health.

f. HIPPA release

Gives doctors permission to talk to designated people about your care. Many putting those on file at any age. Need now.

g. Organ or body donor card. In wallet

h. POLST

This is for people who are facing end of life. Medical order must be followed by all providers. Don't do it too early.

Often includes a DNR or DNH – must be signed by Dr and very visible.

i. File of Life

All should have on fridge. Lists contacts, doctors, conditions, meds

Can be obtained at local health dept, police, senior center or online

5. Other aspects

a. Memorial plan

i. Where

ii. What to include- music, readings...

iii. Disposition of remains, burial ground

iv. Organ donations

v. Write own obit or at least key events and dates, Memoir

vi. Prepay

vii. PYM assistance for cremation

b. Life insurance

i. After raised children may want to self-insure and use money another way

c. Legacy

i. Impact

ii. Ethical Will – values you want to pass down

iii. Bequests- financial gifts to organizations

iv. How do you want to be remembered

v. Organ/body donation

vi. Finishing business- resolving conflict, project, I love you, I'm sorry, Please forgive me, Thank you

6. The Conversation

- a. How to start, with whom, explain and answer questions, when
 - b. Have several small ones with those designated and others
 - c. What do you envision for medical care, being remembered
 - d. What legacy do you want to leave
 - e. Letter/video to children, grandchildren, others
 - i. Have a list of what want to say
 - ii. Start with easiest person
 - iii. Assume it will take more than one
 - iv. Thoughts may change over time and experience-revise!
 - f. May extend into other conversations about where want to live, unfinished business, what is important to you
7. Review your plan regularly, if there are new circumstances, move, change mind...
 8. Next steps: identify 5 things you learned today that you want to work on. What do you need to tackle them? Where do you get stuck?

Resources:

- National Institute on Aging (NIH) checklist
- Quaker Values & End of Life Decision Making
- Five Wishes
- Compassion & Choices- My End of Life Decisions
- The Conversation- Volandes
- Being Mortal- Gawande
- Freewill.com