



Volunteer Leader Training Guide

Planning Ahead

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Introduction

Life can be uncertain. What would happen if you were suddenly unable to make decisions for yourself? How would your bills get paid? Who would make health care decisions for you? Advance planning can help to ensure that your finances are stable and your health care wishes are followed.

Target Audience

- EHC leaders and members
- Adult audiences

Objectives

Participants will gain knowledge about recommended resource management practices to plan ahead for times of health crisis.

Handouts

- Planning Ahead Checklist
- Evaluation

Optional Worksheet Handouts

- My Assets, Liabilities and Net Worth
- My Financial Inventory

Suggestions for Teaching

- Review the lesson guide and handouts.
- Make copies of handouts.

Additional References

- Arkansas Bar Association, www.arkbar.com
- Ethical Wills, www.ethicalwill.com

Lesson

*(Give each participant a copy of the **Planning Ahead Checklist** handout.)*

There are several things to consider when planning ahead. This checklist will help you work through some of the items you may want to include in advance planning.

- **Gather information.** Your financial and health care decisions should reflect your personal values and beliefs. Advance directives are very personal decisions. Make sure you gather reliable information and make thoughtful, informed decisions. Think about your wants and needs for the future.
- **Establish advance directives if desired.** Advance directives can help to ensure that your health care decisions are made in accordance with your wishes. There are a variety of different types of advance planning documents. We will discuss those in this lesson.
- **Store documents safely.** Advance planning documents won't do you any good if they aren't available when needed. Store them in a secure place.
- **Share copies with doctor/family.** It's a good idea to make sure that the important people in your life are aware of your wishes and plans.
- **Prepare a financial inventory.** A financial inventory can help your friends or family make sure that bills are paid and assets are protected if you are ever unable to take care of things on your own.
- **Determine net worth.** A net worth statement lists all of your assets and liabilities. It's a good way to document in one place all of the valuable items you own.
- **Make financial decisions.** Is someone prepared to step in and make sure your bills are paid and medical costs are covered? In the event of your death, does anyone know your wishes for funeral arrangements or distribution of property? These are things you can plan in advance and appoint someone to act on your behalf.
- **Write an ethical will.** Sometimes the most important inheritance we can offer our family members is our values, love and wisdom. An ethical will records these thoughts and feelings so they can be preserved and cherished by your loved ones.

Advance Directives

Advance directives are documents that state your wishes or designate someone to make decisions for you in the event you are unable to make decisions for yourself. **Advance directives for health** may be documents that appoint someone else to make decisions for you or documents that explain your wishes for end-of-life health care. Legal requirements vary from state to state. If you have advance directives that were prepared in another state, you may want to update them. **Living wills** only take effect in the event you become permanently unconscious or are unable to speak for yourself and have a terminal condition, as determined by your doctors. A **durable power of attorney for health care** takes effect if you should become temporarily or permanently unable to make decisions. Some hospitals have fill-in-the-blank forms for advance directives.

The Arkansas Bar Association offers information and sample advance directive forms. Advance directives must be signed by you and witnessed by two other adults. Here are some of the terms used for these types of documents.

1. Written document that appoints someone to make health care decisions for you
 - a. health care proxy
 - b. durable power of attorney for health care
2. Written instructions that explain your wishes for healthcare in the event you can't communicate
 - a. living will
 - b. medical directive
 - c. healthcare declaration

Think About the Future

Advance directives are based on very personal, individual decisions. No one can decide what is right for you regarding advance planning. This lesson is provided only as a source of non-biased information. As you plan ahead for a health crisis or the end of life, you will need to think carefully about your wishes for the future, your family's needs and your personal values. What are your preferences for medical care? Who would you rely on to make health care decisions for you? If you were permanently unconscious and terminally ill, what life-sustaining treatments (such as mechanical breathing or artificial nutrition) would you consider unnecessary? Who would manage your finances if you were unable to do so?

Share and Store

You should store important documents safely in either a safe deposit box or a fire box. Make sure someone close to you knows where they are. Some doctors or hospitals will file a copy of your advance directives. Your attorney should also have copies of these documents. You may also want to keep a wallet card with important health and advance directive information in case of emergency. It's a good idea to discuss your wishes and plans with friends and family members. A health crisis can be an emotional time for your loved ones. Advanced awareness of your wishes will help them feel more prepared to deal with the crisis and end-of-life issues.

Financial Decisions

If you were hospitalized, who would pay your utility bill or make your mortgage payment? Who would make sure the hospital had all of your current insurance information? Married couples often have joint access to accounts and important information. You might want to discuss this with your spouse and make sure both partners would have everything needed to keep household finances running smoothly. If you are not married, you may want to designate someone else to take care of your personal finances in the event you are unable to do so. You can do this informally or formally. Always be extremely cautious when giving anyone access to your finances. You can informally arrange for a close, trustworthy friend or family member to manage your finances in case of emergency. You may be more comfortable using a formal legal document to designate someone to act on your behalf. You can designate someone to take care of specific financial

transactions for you with a **power of attorney**. The power can be specific to a certain task or can cover many duties, including financial and medical. The power can start immediately or only after some event occurs, such as if you become mentally incompetent. A **durable power of attorney** remains or becomes effective when the individual becomes incompetent or unable to manage his or her affairs. Power of attorney can be limited to specific actions or matters that you specify in the document. Power of attorney does not give someone permission to transfer property after your death. You will need a **trust, will, or other estate planning document** in order to ensure your property is divided per your wishes upon your death. Talk to your attorney about creating a durable power of attorney, trust, will or other legal documents you may need.

To assess your financial situation, consider completing a **financial inventory**. A **net worth statement** will identify all of your assets. Think about your goals for management of your finances if you become mentally incompetent. What are your wishes for distribution of your property upon your death? Do you have specific ideas about your funeral? These are all things that you can plan ahead and discuss your wishes with friends and family. Make written documents when possible. Create legal documents when needed.

Ethical Will

Much of the legacy you leave your friends and family is not material goods. Your greatest influence is through the values, beliefs and life experiences that have made you the unique individual you are. An **ethical will** preserves your stories, life experiences and wisdom for future generations.

Conclusion

When planning ahead for potential time of health crisis, consider the items on the **Planning Ahead Checklist**.

- Gather information you will need to make informed decisions about advance plans.
- Establish advance directives if desired.
- Store documents safely.
- Share copies with your doctor and family members.
- Prepare a financial inventory.
- Determine net worth.
- Make financial decisions.
- Write an ethical will.

Evaluation

Please complete your evaluation.

References

- *Advance Directive Information*, Arkansas Bar Association, retrieved May 2013, http://files.arkbar.com/userfiles/file/pdf/Legal%20Pamphlets/Living_Will_and_Advanced_Directive.pdf
- *2013 Consumer Action Handbook*, GSA Federal Citizen Information Center, retrieved May 2013, <http://www.usa.gov/topics/consumer/consumer-action-handbook.pdf>
- *Ethical Wills: Preserving a Legacy of Values for Your Family and Community*. Barry K. Baines, M.D., 2001, MN, <http://www.ethicalwill.com/EWbrochure.pdf>
- *Living Wills and Durable Power of Attorney*, Arkansas Hospice, retrieved May 2013, http://www.arkansashospice.org/wills_livingwills.html
- *Power of Attorney*, Arkansas Legal Services, April 2013, <http://www.arlegalservices.org/system/files/FSPowerofAttorney.pdf>
- *Senior Citizen Handbook*, Arkansas Bar Association, retrieved May 2013, <http://files.arkbar.com/userfiles/file/Legal%20Pamphlets/Senior%20Citizen%20Handbook.pdf>