So let’s imagine...

Someone close to you has just died. You’re not sure if they had a plan for a funeral, and don’t know how they wanted to be commemorated. They haven’t left a will, so you’ve got that to sort out too. All at a time when you feel stressed and sad.

Now imagine that the person who died was you. What might it be like for those you leave behind if you haven’t sorted out important practical matters?

To find out more about Dying Matters, visit: www.dyingmatters.org

#9
Putting your house in order

Five things you can plan for end of life

To find out how to get more help visit: www.dyingmatters.org or call freephone 08000 21 44 66

This is number nine in a series of leaflets focusing on dying, death and bereavement produced by Dying Matters.
None of us want to think about getting ill and dying. But none of us want to make things difficult for our loved ones either. So it’s important, for their sake, not to delay making significant arrangements like care, wills and funeral plans until it’s too late.

1. Make a will

Writing a will allows you to plan what happens to your money and possessions after you die. It’s also a good way of letting people know any wishes you have about a funeral, or how you’d like to be remembered. If you die without a will, your possessions will be allocated according to set rules, rather than according to your wishes.

You can write a will yourself – there are booklets and will-writing packs available from banks and some shops and supermarkets. Banks also offer will-writing services. But it’s usually best to use a solicitor – at least to check what you have written.

You can find a solicitor by contacting:
- Your local Citizens Advice Bureau www.citizensadvice.org.uk
- Your local Law Centre www.lawcentres.org.uk
- The Law Society’s Client Section www.lawsociety.org.uk/clientsection or 020 7242 1222
- Society of Trust and Estate Practitioners www.step.org or 020 7340 0500
- Direct Gov www.direct.gov.uk (search for ‘making a will’)

2. Make a funeral plan

Did you know that there is no legal requirement to have a member of the clergy at a funeral? Or that you can be buried in your garden if you like? There’s plenty of scope to make a final statement – if you plan your funeral ahead.

You can leave written wishes about your funeral and what should happen to your body with those you care about, or in a will. Or you can make arrangements well in advance with the help of a funeral director.

If you don’t know a local funeral director, contact the National Association of Funeral Directors: www.nafod.org.uk or 0845 230 1343 or the National Society of Allied and Independent Funeral Directors: www.sailf.org.uk or 0845 230 6777

Funerals aren’t cheap, but you can pay in advance, spreading the cost over many months or years so that your family’s not burdened with expense and stress. Various charities, finance organisations and funeral directors run funeral plans. You can also get advice from Age UK: www.ageuk.org.uk or 0800 169 6565.

3. Start planning for your future care and support

None of us know how things will turn out as we get older. It’s quite possible that many of us will need caring for. Some of us might also lose capacity to make decisions ourselves.

You can talk to your family and health care professionals (for example, your GP) about the sort of care you’d like if you become dependent or seriously ill:
- Where would you like to be cared for – home, hospice, hospital, nursing home?
- Are there any treatments that you would refuse?
- Do you want to appoint someone to make decisions for you, if you are unable to do so?
- Is there a particular place you would like to spend your final days?

It’s best to write down your plans so that those who care for you have a record.

You can find out more information from the National Council for Palliative Care and NHS National End of Life Care Programme’s leaflet on Planning for Your Future Care at www.ncpc.org.uk/publications or 020 7697 1520

There are many ways to help you and your family finance the cost of any future care (for example in a nursing home). Charities like Age UK can provide advice, or you can talk to a financial advisor. Ideally find one by personal recommendation, and check they are authorised to give advice by using the Financial Services Authority’s online register: www.fsa.gov.uk

4. Sign up as an organ donor

Other people can benefit from your organs after your death. If you want to find out more about organ donation contact NHS Blood and Transplant: www.organdonation.nhs.uk or 0300 123 2323

5. Make sure your loved ones know your plans

Before you finalise any of these things, consider talking them through with those close to you. This gives them the opportunity for input, and means you can begin sharing your thoughts and feelings about the future. If you have important documents or notes about your care, inheritance or funeral, keep them in a safe place and let loved ones know where they are. If the documents are hard to find your wishes may not be carried out.

Here are five jobs for spare moments. Some won’t take long. Others may require some thought and important conversations. But getting to grips with them will mean that you have five fewer things to worry about before you die, and your loved ones will have five fewer reasons to worry.