



** This news release from K-State Research and Extension is available online at <https://ksre-learn.com/making-an-end-of-life-plan>

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Making an end-of-life plan is not just for the elderly

K-State extension specialist advises all adults to communicate their final wishes

By Lisa Moser, K-State Research and Extension news service

MANHATTAN, Kan. — When young people turn 18, new opportunities come their way, such as the ability to vote in elections, serve in the military, and more. But it also comes with responsibilities now that they are legal adults.

On that to-do list is to make a plan for how they'd like their estate handled upon their death, says K-State Research and Extension Family and Consumer Science agent Renae Riedy, whose specialization is in family resource management and aging.

"Once people turn 18, young adults should make an estate plan, which is more than just what to do with the assets," Riedy said.

Some of the key documents Riedy advises all adults to complete include a durable power of attorney for financial matters as well as health care directives, a HIPAA (Health Insurance Portability and Accountability Act) privacy authorization form, and a living will (if desired) as well as a do not resuscitate directive (if desired). These forms are available in an online publication titled, [Advanced Health Care Planning in Kansas](#).

She also advises people to make a plan that addresses what they want done with their assets. This can be set up through a will and by using other tools such as transfer on death deeds, naming beneficiaries directly on the assets or a payable on death designations, depending on the asset. If an individual has minor children or pets, designating who will care for them is very important. A trust may be appropriate, depending on the circumstance Riedy said.

"Make sure you have a conversation with the person who you are going to appoint as the power of attorney and executor about your wishes and make sure they know where these important documents are located," Riedy said.

Along with the formal forms, she encourages everyone to create a list of important assets. To help get the process started, Riedy suggests people refer to another online publication, [Our Valuable Records](#).

“When writing down everything that is valuable to you, make sure you include how you want your digital assets -- such as your online records and social media accounts -- managed upon your death,” Riedy said.

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To ensure your wishes are followed, Riedy said it is important to work with an attorney to write a will.

These topics can be hard to talk about, so Riedy also encourages people write a last letter of instruction to share information about their final wishes regarding what becomes of their body upon death and any other pertinent information that their loved ones need to know.

Riedy said, “By completing these forms and making plans, you are giving your family a gift because knowing your wishes will create less stress for them in a time of intense grief. And if you don’t make a plan, the state will make one for you and it may not be what you want.”

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FOR PRINT PUBLICATIONS: Links used in this story

Advanced Health Care Planning in Kansas, https://bookstore.ksre.ksu.edu/download/advance-health-care-planning-in-kansas_MF3280

Our Valuable Records, https://bookstore.ksre.ksu.edu/download/our-valuable-records_MF685

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