

# Personal Planning for Today and Beyond

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*Planning for end of life can be overwhelming and heart breaking. It is not an easy topic to discuss, but having plans in place is important.*

When you begin to think about end of life, it can be overwhelming and heart breaking. It is a topic many do not want to discuss, but it is a conversation that you and your loved ones must have. Planning for the future, whether it be death or becoming incapacitated, is so

important. While you are able, take time to get your affairs in order and provide loved ones with a guide to help maneuver the business aspect of someone passing or not being able to care for themselves. When emotions take over and grief makes daily tasks unbearable, loved ones can find peace knowing that you took time to have your documents together and a plan for your family to follow.

Getting started is the hardest part. Following these simple steps and completing sections in your “My Life” binder will help give your family the information they need to follow your wishes and make important decisions.

1. Find a large binder or filing cabinet to store your important papers. Make tabs for each section discussed below. Begin to track down all the information needed to complete the binder.
2. Decide where to keep this binder and a safe place to keep original documents.
3. Complete each section and remember to update information as needed.



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4. Talk to your loved ones about the binder, where it will be kept and information they will need to know.



## Sections to include in binder

- Biographical Information
- Young Children and Guardianship
- Pets and Their Care
- Employment History
- Business Interests
- Service Providers
- Health Care Directives
- Power of Attorney for Finances
- Estate Planning and Probate
- Insurance-Health, Life and Property
- Banking Information
- Retirement, Pensions, Inheritance, Government Benefits

- Real Estate, Vehicles and Personal Property
- Taxes (last 2-3 years)
- Secured Places and Passwords
- Memberships and Community Work
- Burial or Cremation and Services
- Miscellaneous

Although this list may seem overwhelming and putting your affairs in order is not something fun to do, it is important for your loved ones. Answering these questions and keeping the information organized will allow others to follow your wishes and have time to reflect on good memories. It will also reduce sibling arguments over what they think you might have wanted, as well as reduce the stress of taking care of an estate. The National Institute on Aging has free publications that can help you and your loved ones discuss end-of-life issues.

## Resources

Cullen, M., & Irving, S. (September 2020). *Get It Together Organize Your Records So Your Family Won't Have To*. USA: NOLO.

Goyer, A. (2016, October 20). AARP Retrieved from Legal Preparations for Caregiving: [www.aarp.org/caregiving/financial-legal/info-2017/legal-preparations-ag.html?cmp=RDRCT-825ffe1a-20200402](http://www.aarp.org/caregiving/financial-legal/info-2017/legal-preparations-ag.html?cmp=RDRCT-825ffe1a-20200402)

Services, U. D. (2018, June 1). National Institute on Aging. Retrieved from Advance Care Planning: [www.nia.nih.gov/health/getting-your-affairs-order](http://www.nia.nih.gov/health/getting-your-affairs-order)

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