***When It’s Time®, An End-of-Life Workbook for***

***Pre-Planners and Survivors***

**Core purpose for this workbook**

End-of-life conversations can be difficult. The reasons *why* vary, but I have found the core reason is a lack of knowledge, not the perceived perception that “I just don’t want to talk about it.” ***When It’s Time®*** addresses this tendency of avoidance by walking you through thirteen end-of-life topics offering guidance and knowledge for decision making.

If you were to read ***When It’s Time®, End-of-Life Planning at Any Age: Make it Part of Your Legacy*** as the lens to look through while completing the workbook, you would have a better understanding of the history contained in each chapter, the answer to the question as to ***why pre-planning is so important***, and how survivors can recover in a healthy way. In reality, everything about the book and now the workbook is geared towards giving your survivor(s) a gift that only you can provide: A well thought-out plan that they can follow.

Read on to understand more about each chapter’s contents in this workbook.

**Chapter Outline At a Glance:**

**Personal Information Records**

Having a personal and family record prepared for your survivors will provid4e them with information needed for legal purposes, and then for a funeral or memorial service, and lastly, family history to be passed on. Because survivors struggle with decision making after the loss of a loved one, having this information prepared is an incredible gift you can leave them.

**Developing Your Team**

With cognitive skills for the survivor(s) at a low point after the passing of a loved one, managing legal affairs and the emotional trauma can be paralyzing. Having a team of people assembled before the passing of a loved one, then helping with administrative tasks allows grieving to take its course in a healthy way. Ideally this team will include someone from each of the following areas: Professional, Legal, Medical, Financial, and Personal. Templates are provided for building and recording your team.

**Chapter 1. Calculating Your Life Insurance Needs**

Prior to purchasing a life insurance policy, it is important to understand how much money will be needed to provide for your family in your absence. Too often life insurance policies are purchased without really knowing how much insurance you actually need. This chapter will show you how to calculate and factor in expenses in your life, including end-of-life expenses and provisions for your family in the future by using the template included.

**Chapter 2. Finalizing Your Will and Trust Plans**

Do you need a Will or Trust? This chapter explores that question as well as choosing a Trustee, moving your assets into the Trust, distributing personal possessions, guardianship for your children, powers of attorney, donations to charities, frequency for reviewing your plan, and the benefit of an Independent Licensed Fiduciary. Without a plan, the survivor(s), are either forced to make decisions while grieving or the law will dictate the decisions for them. Both scenarios could leave them with unwanted financial burdens or life dynamics, and both scenarios can be avoided by developing a Will or Trust.

**Chapter 3. Signing Up as an Organ, Eye, and Tissue Donor**

Sometimes, myths and misconceptions about organ, eye, and tissue donation can prevent someone from signing up. Imagine the lives that we could save if everyone knew the true facts about donation. Learn how simple signing up to be a donor can be, and where to register to be a donor.

**Chapter 4. Developing Your Plan to Receive Hospice Care**

Confronting the myths of hospice care and revealing the truth empowers you to make relevant decisions about care. This chapter defines palliative vs hospice care and offers guidance for interviewing and building a team to help you. Part of your team building includes naming family or friends—with their approval—as primary care givers along with hospice. In addition, your team will include those whom you

wish to have trained through hospice to enhance their knowledge and

contribution.

**Chapter 5. Preparation and Survivor Recovery for Sudden Death**

Sudden death can leave survivor(s) traumatized. Developing a plan to assist your survivors empowers them to grieve in a healthy way. Preparation for end-of-life involves reconciliation with family members and friends while you are alive. This, too, enables survivors to grieve in a healthy manner. Developing and having available a Do Not Resuscitate (DNR) form also brings clarity and direction to your end-of-life desires. This chapter helps you become organized.

**Chapter 6. Before and After Miscarriage, Stillbirth, and Infant Loss**

There could not be a more intense time to be forced to make decisions, yet many standard end-of-life decisions also apply to the death of the preborn and infant. How do couples have this conversation prior to losing a child? Through a conversation involving the *right time, grace, care, love, and hope*. The fruit of this conversation can assist you in answering questions such as burial or cremation or disposition by a third party. In addition, where your baby will be buried, faith conversations and its role in decision making, and counseling are also discussed.

**Chapter 7. Preparing and Applying for Bereavement Leave**

With only one state in the U.S. having a bereavement law, examining your Company Bereavement Policy (CBP) in advance will offer insight into your employee benefit. This chapter explores your Paid Time Off (PTO) and how it can be used, a recommended amount of PTO to keep in the bank for future use, and how to negotiate for additional time off. Lastly, returning to work can be awkward for both you and your colleagues. To assist you, a sample letter is included for re-introducing yourself back into the workplace to reduce the awkwardness and allow yourself to continue grieving in a healthy manner.

**Chapter 8. Choosing the Right Funeral Home**

In order to decide on the right funeral home, you first need to know what to look for. First impressions, service capacity, facility amenities, and audio/visual capabilities all play a role in decision making. This chapter walks you through each of these components. In addition, it offers templates for calculating costs for a funeral with casket, cremation with or without a plot, columbarium or ashes spread at sea. This chapter also discusses legal disposition of remains, information required for a death certificate, and why obituaries are written, how to author an obituary, as well as a sample obituary.

**Chapter 9. Planning a Funeral or Memorial Service**

What would you like your attendees to see and hear at your service? These priorities will determine which elements you include in a service. Contained in this chapter are directions on how to find and interview an officiant. What role do “guest speakers” play and who should be asked to fulfill this role. The religious preferences of the descendant both with theology and the amount/intensity of the person’s faith expressed. Where should the service take place: a church, chapel, graveside? What components—viewing, flowers, music, media, and memorabilia are desired and questions to assist in making decisions for each.

A reception after a funeral or memorial is common, therefore, this topic is explored, and a template provided to assist in determining estimated costs. Donations to charities are also common for the descendants as part of their legacy. This topic is explored with a template to assist you. Lastly, two samples of “Death Notifications” are offered: one as an anticipated death after a terminal diagnosis and the other in the event of sudden death.

**Chapter 10. Making Your Health Insurance Work for You**

The difference between a PPO and HMO is explained in detail to help you understand how your health plan works. In addition, an area in this chapter offers you the ability to record specialists needed, and equipment such as durable medical equipment to make sound decisions on what provider you might choose. Lastly, if you are moving, a list of questions is provided to be considered about services available in a given area that will meet your needs.

**Chapter 11. Veteran Burial, Benefits, Application, and Costs**

Many veterans miss out on earned benefits because they are not aware of what they qualify for. Contacting your local Veterans Benefits Counselor is a great way to start. This chapter discusses how to register to receive VA benefits such as burial in a National Cemetery, Arlington Cemetery, or a private cemetery. Other burial components such as military honors, grave markers, and inscriptions are explained along with paperwork needed to apply for these benefits.

**Chapter 12. Qualification & Application for Social Security Benefits**

Navigating Social Security benefits can be challenging. Determining your eligibility, and then learning about survivor benefits is explored with ample information offered to make an appointment with your local SSA office.

**Chapter 13. Grieving Your Loss**

Exploring the grief journey and the guidance to build a team of trusted friends to assist you on this journey is critical to recovery. In addition, information is offered so the reader can determine where they might be in the five steps of grief. Areas to respond and journaling are offered in addition to survivor self-care. One component of the grief journey, and this chapter, is learning how to delegate simple tasks and the value from exercising delegation.

**Appendix A: Survivor Checklist©**

“What do I do now?” This is a common question for survivors immediately following the loss of a loved one. The Survivor Checklist© walks the survivor(s) through step by step with suggestions regarding “personal, funeral/memorial, property, legal, financial, insurance, and benefits immediately following a death, two to three days afterwards, two to three weeks afterwards, and as time permits” pertaining to action steps and documents to collect. This section of the book will be the most valuable for the survivor(s) when there is no plan or minimal pre-planning.

**Where to Find it**

Survivors struggle to locate information and documents needed after the loss of a loved one. It could take weeks or months to locate these either because of the time involved, or a combination of cognitive skill decline and lack of planning, but the problem is real and debilitating.

Templates under the headings of *Where to Find It* and *Accessing My Accounts*

with multiple sub-headings, such as *Key Information, Medical, Insurance, Financial, Home, Digital & Social Medica, Retail Accounts, Memberships,* and *Other Accounts,* allow the pre-planner to record this information for survivors.