

How to Talk to Parents or Loved Ones About Making a Plan

One of the hardest things to do is to talk to your parents or loved ones about their future life planning. But if you don't, guess who could be dealing with it later? You! Here are a few ways to help make it easier on everyone and give you a jumping off point to get the conversation going. Good luck!

1 Have a Strategy

Approach the subject with care and sensitivity. Talking about future life plans and finances can bring up a lot of emotions. Have a strategy about how or when you'd like to approach the subject—in person, over the phone, alone or with others—before you bring it up.

2 Include Others

When it comes to wills and estate planning in general, include other family members. If you plan to speak with your parents about preparing or revising an estate planning document, for example, make sure to give all your siblings the opportunity to participate in the conversation. That will go a long way towards avoiding the perception that you are exerting influence, controlling the process or having the conversation in secret.

3 Get Informed

Before you can have a conversation about making a plan, it's a good idea to get informed yourself. Learn about the [differences between each planning tool](#), [what happens when you don't have a will](#), or [what probate is](#). You can find more information at the [LegalZoom Education Center](#) or other reputable online sources.

4 Be Open and Listen

When you broach the subject, take care to just listen and be sensitive to your loved ones' feelings. Asking questions is often a better approach than judging or imposing an opinion. Your goal should be to make it easier for them. Wherever they are at that time, accept it and, if necessary, come back to the conversation later.

5 Lead by Example

The best place to start is with your own experience. The more familiar you are with the process, the easier it will be to explain it and the less intimidating it will seem to your parents or loved ones. If you haven't made a will or living trust yet, you might consider making your own document, while they work on theirs, to share the experience and learn together.

6 Don't Push It

If you sense any pushback, stop and reevaluate the situation. Maybe now is not the right time. Or you might have hit a sore spot. Investigate it further to come up with a new approach that's less direct or intimidating. You might start cataloging their finances, for example, to focus on building the parts of a plan rather than the whole plan. Or you can start with a living will and health care power of attorney. Even if people are unwilling to discuss finances, most appreciate the value of putting their own health care wishes in place, and naming someone to implement those wishes if they are unable to do so.

7 Encourage a Dialogue

If it's something they've never talked about, casually bringing it up a little bit at a time over a period of weeks and months can help loosen up the fear or desire to avoid it. Then it becomes part of your normal dialogue and not such an emotionally charged issue.

8 Frame the Issue

Making a plan might not seem like the most pleasant task at first, but once you start, you'll find it to be a rewarding experience. Now that your parents or loved ones have an important part of their lives planned out, their future—and yours—can be much more harmonious and worry-free.

Whatever you do, one thing is for sure—doing nothing shouldn't be an option. At the very least, encourage them to make a last will.