



A FINAL WISHES & CONVERSATION WORKBOOK

My Wishes, *Written Down*

A gentle, guided place to gather what matters — so
the people you love are never left guessing.

Her Parents Help

HER MIDLIFE WELLNESS

THIS WORKBOOK BELONGS TO



START HERE

How to use this workbook

If you're holding this, you've already done the hardest part — you decided to face something most families avoid until they're forced to. **Thank you for being brave enough to begin.**

Who this workbook is for

There's no single right way to use it. You might be **filling it out for yourself** — getting your own wishes down so your children never have to guess. You might be **sitting beside your parent**, writing their answers as they talk. Or you might be **giving it to someone you love** to complete on their own, in their own time. All three are right. Throughout these pages, "I" and "my" simply mean *the person whose wishes are being written down* — whoever that is for you.

This isn't a test, and you don't have to finish it in one sitting. Start with the section that feels most natural, and come back to the rest as you're ready. Every answer written here is one less thing a family has to guess at a moment when they'll be grieving and overwhelmed.

A few gentle suggestions

Write in pencil if it helps. Wishes can change. This is a living document — update it as life does.

You don't have to know every answer. "I'm not sure yet" is a real answer. Leave space and return to it.

Tell someone where this lives. A workbook no one can find does no good. Section 5 helps you record exactly that.

Share what feels right. You can fill this out privately, or use it to open a conversation with the people you love. Section 7 gives you the words.

Where this fits

Think of this workbook as the **preparation** — the place you get clear on what you want *before* you sit down with the legal documents or a professional. Once your wishes are written here, they're far easier to make official:

Five Wishes is a widely recognized advance directive that turns your medical wishes into a legally valid document in most states. · **An elder-law attorney** can prepare your Power of Attorney, will, or trust. Find one through [NAELA.org](https://naela.org). · **The Conversation Project** (theconversationproject.org) offers free guides for talking with family.

Please read: This workbook is an educational and planning tool. It is **not** a legal document, a will, an advance directive, or a substitute for advice from a licensed attorney, financial professional, or medical provider. Writing your wishes here does not make them legally binding. To give your wishes legal force, complete the appropriate legal documents (such as Five Wishes, a Durable Power of Attorney, or a will) with a qualified professional in your state. Laws vary by state and change over time. Her Parents Help and Her Midlife Wellness provide this resource for personal preparation only and are not responsible for how it is used.



WHAT'S INSIDE

The eight parts

Eight areas, each one a weight you can set down once it's written. Start anywhere.

1 **My Medical Wishes** If I couldn't speak for myself

2 **Funeral & Burial Preferences** How I want to be remembered

3 **My Belongings** Who receives what

4 **Accounts & Document Locations** A map, not a vault

5 **Final Expenses** So no one faces a surprise

6 **A Letter to My Family** The words beyond the forms

7 **How to Start the Conversation** For me, or for someone I love

8 **Next Steps & Resources** Making it official

My Medical Wishes

The central question behind all of this is simple, even when the answers aren't: **If I were seriously ill and couldn't speak for myself, what would I want?** Your answers here guide the people who love you — and they're the foundation of a legal advance directive like Five Wishes.

If my heart stopped or I stopped breathing

Resuscitation (CPR) — whether you'd want it attempted.

- ☐ I would want CPR attempted ☐ I would not want CPR (DNR) ☐ It depends — see my notes

Life support & machines

Ventilators, feeding tubes, and other measures that sustain life when the body can't.

- ☐ Use all measures to keep me alive ☐ Only if there's reasonable hope of recovery
☐ Focus on comfort, not prolonging life

Where I would want to be

- ☐ At home ☐ In a hospital ☐ In hospice care ☐ Wherever my family is

What matters most to me near the end

Freedom from pain? Being alert? Being with family? Spiritual care? Say it in your own words.

Organ & tissue donation

- ☐ Yes, I wish to be a donor ☐ No ☐ My family may decide

Make it official: These wishes become legally recognized when you record them in an advance directive. **Five Wishes** is accepted in most states and written in plain language.

Funeral & Burial Preferences

When a family has no guidance, they decide these things within 24 to 48 hours of a loss — burial or cremation, what kind of service, which readings, where you'll rest. **Guessing leads to disagreement, and disagreement lands on top of grief.** A few answers here spare them all of it.

Burial or cremation

☐ Traditional burial ☐ Cremation ☐ Green / natural burial ☐ I'm not sure yet

The kind of service I'd want

☐ Religious ☐ Secular ☐ A small gathering ☐ A celebration of life ☐ No service, please

If religious or cultural traditions matter to me, they are:

The details that would feel like me

Music, readings, flowers, photos, who should speak, what people should wear.

Where I'd like to rest

A cemetery, a plot already owned, ashes scattered somewhere meaningful, kept with family.

Who I'd want present

Already made arrangements with a funeral home, or pre-paid a plan? Note it here so your family can find it:

My Belongings

Some of the deepest family rifts aren't about money — they're about the ring, the photograph, the chair someone always sat in. These wishes **disappear if they aren't written down**. Naming them now is a gift of peace.

One note: This page records your *wishes*. For items of real financial or legal value, also name them in your will — a will is what carries legal weight. This page helps your family honor the meaning behind the things.

Specific items for specific people

The item	Should go to

The story behind a few of them

Sometimes the why matters more than the what. A sentence here can mean everything to the person who receives it.

Accounts & Document Locations

This is a **map, not a vault**. You're recording *where* things are and *who* to contact — not passwords in plain sight. The goal: when the time comes, no one has to tear the house apart searching.

Safety first: Do not write full account numbers, PINs, or passwords on this page. Instead, note where those are kept (a password manager, a sealed envelope, a safe). Keep this workbook somewhere secure.

Key documents — and where they live

Document	Location
☐ Will	
☐ Trust	
☐ Power of Attorney (financial)	
☐ Power of Attorney (healthcare)	
☐ Advance directive / Five Wishes	
☐ Insurance policies	
☐ Deed / property records	
☐ Birth certificate / SS card	

Accounts that exist (where, not the numbers)

Bank, retirement, investment, pension, Social Security. Just the institution and roughly what's there.

People to contact

Attorney, financial advisor, insurance agent, accountant.

Where my passwords are kept

The place, not the passwords themselves.

Final Expenses

Here's a number most people never hear until it's too late: the average funeral, fully counted, runs **more than \$12,000** — and neither Medicare nor regular health insurance covers a dollar of it. Without a plan, that bill falls on the family, often within 48 hours. This page is how you make sure it doesn't blindside anyone.

Have I set anything aside for this?

- ☐ Final expense / burial insurance ☐ Pre-paid funeral plan ☐ Savings set aside ☐ Life insurance
☐ Nothing yet

Details my family would need

Policy or plan provider

Policy / account number is kept at

Contact / phone

If you're still deciding: Final expense (burial) insurance for a healthy 65-year-old often runs \$30–\$60/month. If you look into one, insist on: level premiums that never rise, a full benefit from day one (not a 2-year "graded" wait), an A- or better rating at [ambest.com](https://www.ambest.com), a 30-day free look, and — if you prefer — Spanish-language support. Walk away from high-pressure sales and anything you can't verify.

Direct cremation without services is typically the most affordable option (\$1,500–\$3,000). There is no "right" choice — only the one that's right for you and your family. This page simply makes your choice known.

How to Start the Conversation

Whether you're thinking these wishes through for yourself, or hoping to open the conversation with a parent, the hardest part is the first sentence. Every family who has had this conversation — even through tears — says the same thing afterward: **the anticipation was worse than the conversation.** If you're filling this out for yourself, these same words can help you invite your own family in. If you're approaching a parent, they're the gentle door-openers below.

If talking about this feels like "bad luck" in your family

In many Latino, immigrant, and faith traditions, discussing death can feel disrespectful — as if you're wishing for the end. The avoidance comes from love. Name it directly instead of sneaking around it.

"I know we don't usually talk about this. I know it feels strange. But I love you too much not to ask. I want to make sure we honor you the right way — and the only way I can do that is if I know what you'd want."

What works

- ✓ **Ask permission first:** "Can I ask you something that might feel a little uncomfortable?"
- ✓ **Frame it around honoring them,** not around death.
- ✓ **Reference another family:** "After Aunt Rosa passed, none of us knew what she wanted, and it was so hard. I don't want that for us."
- ✓ **Take it one topic at a time.** You don't need to cover everything at once.

What doesn't work

- ✗ Bringing it up during a hospitalization or health scare, when fear is already high.
- ✗ Ambushing them with the whole family present at once.
- ✗ Anything that sounds like you expect them to die soon — it turns the talk into reassurance instead of planning.

Notes from my own conversation

What was said, what's still open, what to return to.

Next Steps & Resources

You've done the brave, loving work of writing it down. Here's how to turn these wishes into documents that carry legal weight — and where to turn for help.

Your checklist to make it official

- ☐ Complete an **advance directive** (Five Wishes) for my medical wishes
- ☐ Set up a **Durable Power of Attorney** — financial and healthcare
- ☐ Create or update my **will** (and review beneficiary designations)
- ☐ Ask whether a **trust** fits my situation
- ☐ Tell my chosen person **where this workbook lives**
- ☐ Put a reminder to **review this once a year**

Trusted resources

Five Wishes — [fivewishes.org](https://www.fivewishes.org) · A plain-language advance directive, valid in most states.

The Conversation Project — theconversationproject.org · Free guides for family conversations.

NAELA — naela.org · Find a qualified elder-law attorney near you.

Eldercare Locator — eldercare.acl.gov · 1-800-677-1116 · Free help finding local services.

AM Best — ambest.com · Check the financial strength of any insurance company.

You didn't wait for a crisis to force your hand.

That already makes you braver than most. — **LexCyn**, Her Parents Help

Reminder: This workbook is a personal planning tool, not a legal document. To make your wishes legally binding, complete the appropriate forms with a licensed professional in your state. Laws vary and change over time.