

Discussing Your Future with Your Adult Children

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Growing older happens to all of us every day. We're doing it and our children are doing it. As you age, at any age really, it is crucial to share with your family what your wishes are for the future.

“Talking Turkey”

Our culture does not like to talk about ‘unpleasant’ things such as illness and death, even though they are facts of life. Many of us will experience a serious illness in our lives and all of us have to face the fact that we are not immortal. The midst of a crisis is not when your loved ones can determine what you wanted and where you keep your important papers. At these times, your family want to focus on you, not ‘where is the checkbook?’

Some may feel talking about these practical issues is cold. Or you might have a hard time thinking about it yourself. Some people are afraid of causing their children stress or bringing up what may be painful feelings.

Even though you will always be “Mom” and “Dad” and your children are always “the kids,” everyone needs to be an adult and make it a priority to address this important topic. The discussion may be awkward, even sad and difficult, but it is a thoughtful gift to your children to have your paperwork organized and your wishes clearly defined.

What Do They Need To Know?

You will want to have your living will, durable power of attorney, healthcare proxy insurance policies, banking information and your will all in one place. Make sure all your documents are clearly labeled and organized. Go over whatever filing system you have with your children, along with the contents. In addition to them knowing what it contains, make sure your children and spouse know where to find this information.

Talk to your children about how you would like to be cared for if you become incapacitated through an illness or an accident. Think about assisted living and long-term care facilities ahead of time. Consider what you would want in terms of life support and organ donation. Discuss your thoughts with your children so they understand what you want. It is ok if things get emotional.

But write your wishes down! Sensitive conversations can have a funny way of being ‘forgotten’.

When it comes to what kind of memorial or funeral you would like to have, be specific with your family. If formal services are not important to you, still make it clear to your loved ones what you want, whether it is cremation or a simple private burial. Ask for their input as well. Some houses of worship encourage you to make your arrangements before they are needed and they will help you organize things. Write your plans down and keep them in the file with your financial information and your will. Prepayment of funeral arrangements is typically a good idea, as well.

Lifting Some of the Burden

Whether it is because you are ill or in the event of your death, having your affairs well organized can be one of the most tangible ways to demonstrate your love and caring for your family. While the circumstances may be distressing, they will always be grateful to you for your generosity in making a difficult time that much easier.

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