

Law & Order

PREP THESE VITAL LEGAL DOCUMENTS, SO YOU'LL BE READY FOR ANYTHING

CHANEL REYNOLDS OF Seattle, WA, never got around to doing any estate-planning—after all, she and her husband José were young and super-healthy. So when José was killed while bicycling near their home, Reynolds found herself drowning in confusion, grief, and unexpected paperwork. For three years, she wrangled insurance documents and muddled her way through probate court battles.

Her lack of planning was typical—a recent poll found that 61 percent of American adults don't have a will, let alone power of attorney or other legal documents in place. "We get a Pap smear every year, but we totally drop the ball when it comes to this stuff," says Reynolds (who later founded the site getyourshittogether.org to help others get their paper trails in order). Maybe we assume estate-planning isn't for us, or put it off because it's morbid and tedious, but we're all going to kick the bucket, so we should do our loved ones the favor of sparing them some unpleasant paperwork. Drafting and filing the necessary docs with a lawyer takes about three hours and around \$800, says North Carolina attorney Jennifer McLaughlin Scott. But if that's too pricey, there are plenty of DIY options—check out our list of vital docs below, and some easy ways to get *your* shit together.

LIVING WILL

Also called an Advanced Healthcare Directive, this document tells doctors what they should do if you're terminally ill and comatose. McLaughlin Scott says, "When someone is facing a life-threatening decision in the hospital, doctors look to the parents or



spouse. But without advance directives, a spouse could disagree with the parents—whom should the doctors listen to?"

DIY OPTION: Ask your primary-care physician for a form to keep in your medical file. Make sure your designated decision-maker is aware of this responsibility and knows your doctor's name.

MEDICAL POWER OF ATTORNEY

This grants someone else permission to make decisions about surgery, medications, and procedures on your behalf, if you're unresponsive.

DIY OPTION: Your PCP can make a note of whom you authorize to make decisions for you.

DURABLE POWER OF ATTORNEY

A document that gives someone (called an "agent" or "attorney-in-fact") the authority to make legal decisions on your behalf when you're unable. For instance, your agent can withdraw money from your

bank account if you're stranded in Laos, sell property for you, or initiate a lawsuit for you.

DIY OPTION: McLaughlin Scott recommends legal software (try Rocket Lawyer or Legal Zoom) that includes questionnaires walking you through tricky scenarios.

LAST WILL

This dictates who'll get your crap when you're gone. If you're single and broke, without dependents, your stuff goes to your parents. But once you acquire property, savings, and children, there's more to consider. "Most people want their spouse to inherit everything, but that's not how it will work out necessarily," says McLaughlin Scott.

DIY OPTION: Legal software can walk you through decisions about guardianship and save your executor paperwork or court cases. But check your state's law: you may only need a written statement of your wishes, signed by two witnesses, stamped by a notary. —KATY BANK LEV