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## Discussing End-of-Life Arrangements: How to Help a Loved One

Talking to a loved one about their final wishes can be difficult, to say the least; it's never easy to start that conversation or to know how best to help them figure out the easiest way to begin planning. It's an important topic to cover, however, because final arrangements can get costly for the family members and because there are often factors such as hospital or [nursing home stays](#) that require financial preparation. Talking to your loved one about the best way to start planning for their final arrangements will help both of you find peace of mind.

Fortunately, there are several things you can do to make the subject a little easier to broach. Not only that, but there are also ways your loved one can start preparing now for their final wishes, such as [downsizing](#) to a smaller home in order to prevent injuries and to save money. There are so many details to think about that it can easily become overwhelming, so it's important to get organized and plan for your own mental health during this time.

Keep reading for great tips on how to discuss your loved one's final arrangements.

## **Choose the Setting Carefully**

The [right setting](#) is important when it comes to holding such an important conversation, so choose wisely. It should be in an area that is free from distractions but is relaxing enough that your loved one doesn't feel overwhelmed. Remember to allow them to set the pace of the talk; never pressure them to make a decision in the moment.

## **Plan for Long-Term Care Costs**

[Long-term care](#) is a necessity that many seniors face, especially if they suffer an injury or are diagnosed with a disease that leaves them unable to take care of themselves, and it can be expensive. In fact, the average cost of an assisted living facility is about \$45,000 per year, while individuals who need care for a disease like dementia will pay around \$58,000 per year. Unfortunately, Medicare will only pay for [some of the costs](#) associated with these types of care, leaving the individual responsible for paying out-of-pocket. Saving money in order to help offset these costs will be a tremendous asset to your loved one, so it's important for your loved one to start thinking about how to get started. In some cases, [selling a home](#) can provide a large lump sum, but it all depends on how much the home is worth and where it's located. Some seniors often sell a life insurance policy or borrow against the value of the policy. However, do some research to help your loved one find the best method.

## **Find Out What Their Final Wishes Are**

It can be a difficult topic to bring up, but it's important that you know what your loved one wants as far as their final arrangements are concerned. Start the conversation by asking if they have a special place for all their [important documents](#), in case they become ill or suffer an injury and you or another loved one needs to access them. Insurance policy paperwork, medical records, and anything related to their assets — home, vehicles, and other property — should be kept together for easy access, preferably in a safe. From there, move on to whether they've thought about their [final wishes](#). Some people want to be cremated, while others have a family plot. Some will have specific requests regarding a memorial or other service. Finding out what your loved one wants will help avoid some confusion and will allow you to plan accurately.

Remember that the point of this conversation is to give your loved one some things to think about, not to force them to make a decision about a difficult topic. Try to be patient and understanding, and give them time to sort out their own feelings. With a little planning and communication, you and your loved one can figure out even the toughest arrangements.

