



# End of Life

## FINANCIAL PLANNING



**Planning ahead** is an important part of living in a family impacted by Huntington's disease. It can be difficult to think about a time when your loved one may not be able to **control** their own money, or make **decisions** about their care, or their future. Having discussions with your loved one before they become too unwell, and documenting their thoughts and wishes, is called **future planning**.

## Planning Ahead

### Power of Attorney

**Due to the degenerative nature of HD, it is likely that at some point in the future the person might not be able to manage their own financial or welfare matters without someone else helping them.**



A **power of attorney** is a legal document that allows one or more persons the power to **make decisions** on your behalf. These decisions could include managing your **money and property** or your **health and welfare**.

If you are **18 or older**, you can set one up at any time, if you are able to competently make decisions on your own. There is a **cost** to register each power of attorney, and there will also be a **fee** from the solicitor who creates the document on your behalf. Setting up a power of attorney can be **free** if you receive certain qualifying benefits.



### Wills

**A Will is a legal document that allows you to decide what happens to your money, property and possessions after your death.**



It can help explain who should **look after** any children under 18, who is going to sort out your **estate** and help carry out your wishes after your death, and what happens if the people you want to **inherit** from you die before you do.

In Scotland, you can make a will from the age of **12**. You are able to write a will yourself, or to use a 'do it yourself' pack, however using a solicitor can make sure that the will is valid and accurately reflects all of your wishes. There will be a **cost** to using a solicitor. To make a will legally valid it needs to be formally witnessed and signed.

### Funerals

**When someone dies, there can be a lot to think about including organising the funeral, choosing a funeral director, arranging the ceremony and choosing the type of funeral.**

Funerals can be **very expensive**, often thousands of pounds. If someone does not have money or a policy to pay for a funeral when they die, their family will generally have to pay for it. For this reason many people choose to **plan ahead** for this cost and how it can be paid for. You may also be worried about how a family member's funeral will be paid for if something happens to them. It's important to not be pressured into paying for a funeral you cannot afford.



There are different options for **paying** for a funeral, including **pre-paid plans** or from the person's **bank account** or **savings**. In Scotland, if you are in receipt of some benefits, you might be able to apply for a **Funeral Support Payment**.

Our **Financial Wellbeing Service** can provide further support and information about POA, wills and the costs of a funeral.

