

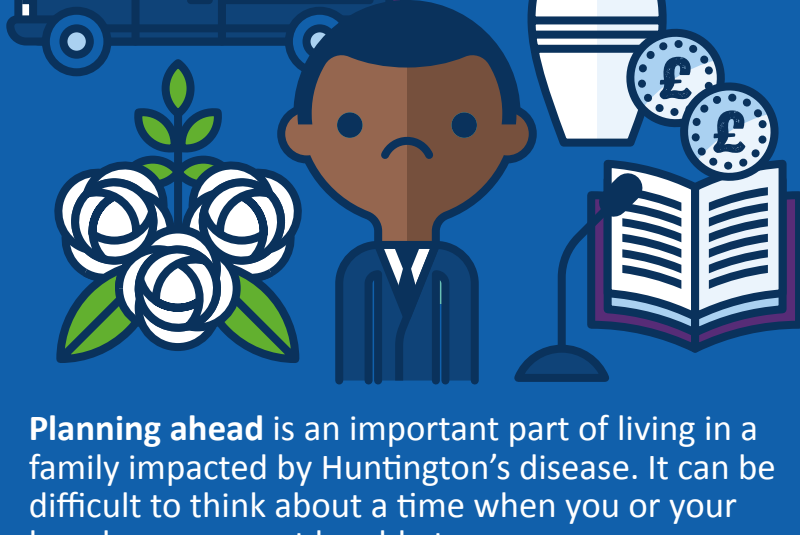


HANDY

GUIDES

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 you or your loved one may not be able to **manage money**, or **make decisions** around care or the future. Having discussions with loved ones before becoming too unwell, and documenting thoughts and wishes, is called future planning. It will enable loved ones to act on these wishes when the time comes, if you/they are no longer able to do this.

Planning Ahead

Power of Attorney

Due to the degenerative nature of Huntington's disease, it is likely that at some point in the future the person diagnosed might need support from others to manage their own financial or welfare matters.



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 a Power of Attorney and also a **fee** from the solicitor if they create the document on your behalf. You can apply to **waive** these fees and get help through Legal Aid if you receive certain qualifying benefits.



A Power of Attorney can be drafted and submitted by yourself however it is recommended that you seek legal advice as there is no standard template for the document.

Applications have lengthy processing times, which can be sped up in the event that someone loses capacity while waiting for the Power of Attorney to be granted.

Wills

A will is a legal document that allows you to decide what happens with your estate – money, property and possessions – after your death.



A will can also help to explain who should look after children under 18, who is going to sort out the person's estate, and who is going to help carry out the person's wishes after their death. It can also state what should happen if the people you want to

inherit from you die before you do.

In Scotland, wills can be made from the age of 12. It is possible 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 **insurance** 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 should be paid. There may also be worries 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 certain benefits you might be able to apply for a **Funeral Support Payment**.

Benefits

When someone becomes unable to make decisions for themselves and their Huntington's disease is advanced and progressive, it is important to check that they are receiving all their entitlements and that their disability benefits are maximised to help with the financial pressures they may be facing to get the care they need.



Benefit applications can be **fast tracked** where there is terminal illness.

The deterioration of someone's health or death of someone you live with or are a carer for, may also

have **financial impacts** on others. There may be financial support available such as **Bereavement Support Payments** and **benefit run-on periods** to help with this.

Our **Financial Wellbeing Service** can provide further information about Power of Attorney, wills and funerals, as well as helping to cope with the financial impacts of someone nearing the end of life.

