Last Will & Testament
Worksheet

How Does This Work?

If you'd rather defrost your freezer than start your will—this worksheet is definitely for you. Yeah, it's a tough topic. But it saves your family from dealing with a mess (and it's *way* more important than tackling the weekend chores).

As you walk through this worksheet, you'll get clear on the following topics so you can create your will with confidence:

- What do you own that has value (and who's going to get it)?
- Who do you trust to handle your finances?
- Who could make medical decisions for you?
- Who (besides you) could care for your children or pets?
- Who's going to carry out your wishes if you die?

If you're thinking, *I've got this stuff figured out*—that's great! You can hop over to create your will online with Mama Bear Legal Forms at https://www.ramseysolutions.com/retirement/will.

Otherwise, let's go through some questions to help you get in the right mindset.

You've got this!

Assets: List your stuff.

Do you have anything that's worth money? Those are your assets. Look around your living space and start listing stuff. If you need some ideas to get you started, check out the list below.

Asset Ideas:

- Money: *checking accounts, saving accounts (and cold hard cash)*
- Retirement and investments: *401(k), 403(b), mutual funds, IRAs, stocks/bonds*
- Real Estate: *home, land, other properties*
- Vehicles: *cars, trucks, boats*
- Contents of your home: *jewelry, collector's items, laptop, lawnmower*
- Pets (We know they're like family, but legally—they're considered your property.)

Beneficiaries are the people or charities who get your assets when you die. Making a will gives you—not the government—the power to decide who gets your stuff.

Beneficiaries: Who gets your stuff?

Who are your closest family and friends? Are there any churches or charities you have special ties to? List the names that come to mind.

This will give someone legal power to make your money decisions in case you can't. It's a separate document—but it's important to plan alongside your will.

Financial Power of Attorney:
Who is your go-to person for money decisions?

If you were the CEO of a company (and hey—maybe you are), who would you put in charge of making the big financial decisions?

This will give someone legal power to make your medical decisions if you lose the ability. It's a separate document—but it's important to plan alongside your will.

Medical Power of Attorney:
Who's level-headed about health care?

Who would you bring to a doctor's appointment to help you make a big medical decision?

Children in your care who are under 18 (minors) need a guardian. And remember—since pets are considered assets, their guardians go in the beneficiary section of your will.

Guardians: Who looks after your loved ones like you do?

List the people you know who could handle the (unpaid) responsibility of looking after your kids or pets. Even if you have a spouse, it's a good idea to list alternates.

It's important to look for traits that fit your specific situation. Here are some ideas to spark your thoughts: organized, empathetic, dependable, patient. And most of all—willing.

Personal Representative: What qualities are important?

Imagine if someone had to file your taxes and cover your debts—all while playing family peacekeeper. What traits would you want them to have?

Your personal representative (aka executor, administrator, agent) carries out the instructions in your will if you die. Like the name says—they'll act on your behalf.

Personal Representative: Who's great with the details?

Based off the traits you mentioned in the last question—who do you trust to carry out your wishes the way you want?

While you're at it—now's a good time to give a heads up to the people you're including in your will.

Congrats!

Congrats! You tackled the big topics—and you're so close to the finish line. All that's left is for you to knock out your will. It'll take you 20 minutes (at most) to create one online with Mama Bear Legal Forms.

Go to [https://ramseysolutions.com/will.](https://ramseysolutions.com/will)

Keep up the momentum!