

## DO IT YOURSELF WILL KITS

### Trap

Lorena is 60 years old, unmarried, and has not children but does have a couple nephews she loves dearly and she volunteers regularly at a pet rescue organization. She lives in Century Village on her pension which ends at death. Over the years she has acquired a modest life insurance policy, some personal household items, clothing and she has a 2 savings accounts. One night while watching the television, she saw an advertisement for a Do-It-Yourself Will Kit. Lorena would like to ensure that her nephews and the pet rescue benefit upon her passing, and wants to take care of this before anything happens to her. The kit cost between \$30.00 to \$100.00. Which should she choose?

### Tips

- The do it yourself kits and form packages offer a variety of options, including subscription services, storing the documents on their server, or downloading the forms at minimal cost.
- Most do it yourself kits include a disclaimer advising that they are not providing legal advice and counsel. Most disclaims indicate that they are not responsible for any consequential, or punitive damages that arise from the use of their product. Keep this in mind when making your decision.
- Estate planning needs vary from individual to individual. While these packages may give you a place to start, you may also wish to review the document with a legal professional to ensure that final product will be accepted your state.
- A debilitating disease or injury may rob you of the ability to make health care decisions. Florida has advance health care tools such as, living wills and health care surrogate designation forms which designate a decision maker and can be completed by anyone. Information and forms can be found free of cost at the Florida Bar [www.flabar.org](http://www.flabar.org), AARP [www.aarp.org](http://www.aarp.org), FL Dept. of Elder Affairs <http://elderaffairs.state.fl.us>, and the FL Dept. of Health [www.doh.state.fl.us](http://www.doh.state.fl.us) .

For more information, call Palm Beach County Consumer Affairs at 561-712-6600 (Boca/Delray 888-852-7362 toll free)