

[The Best Time to Plan for Your Funeral? At Your Wedding.](#)

Slate

My marriage to Eli was an unceremonious affair. We both got off work early on a Friday afternoon and drove to the courthouse to say “I do” before it closed at 5 p.m. It was summer 2020 and COVID-19 was raging, so we donned face masks and regrettable quarantine haircuts along with our casual wedding attire. The whole event felt appropriate—it felt like us.

We were only 23. Decades of life stretched ahead of us, and the wedding felt relatively small in the scheme of all the exciting decisions and meaningful challenges to come. When the magistrate pronounced us married, we kissed—touching our two masks together—and signed the marriage certificate on the dotted line.

In the months that followed, all the benefits of our marriage contract felt like a boon. I enrolled Eli as a dependent on my health insurance, and we watched our tax refund grow now that we filed jointly and qualified for new deductions. Our landlord even waived the co-signer stipulation for our lease agreement when we submitted our marriage certificate as part of a background check. At one point, I thought I would need to move abroad for my job. “Look!” I exclaimed to Eli. “You’ll be eligible for a work visa, too, now that we’re married.” He leaned across the table and we high-fived victoriously.

Eighteen months after that Friday afternoon at the courthouse, I became widowed when Eli died suddenly in an accident. I was soon reminded that when I signed on that dotted line, I not only became Eli’s spouse, but also his next of kin—a status that came with responsibilities I hadn’t ever considered.

Many of the logistical and legal tasks that we needed to complete following our marriage—like updating beneficiaries for retirement accounts, purchasing life insurance policies, and arranging advance health care directives—had spent months languishing on a to-do list. There was little urgency—we were young and healthy, and we’d assumed there would be plenty of time to dot the i’s and cross the t’s of the

paperwork that would only be needed in case of unimaginable tragedy.

But our assumptions proved wrong. When that tragedy became not only imaginable but real, I found myself picking up the pieces of both my shattered heart and the convoluted consequences of our incomplete to-do list. Instead of the short online forms we could have used to complete the list while Eli was alive, these tasks now required meetings with lawyers, decisions from probate judges, discussions with accountants, tedious debates with stringent insurance companies, and long, emotional phone calls with banks' change of ownership offices.

I don't have many regrets from my time and relationship with Eli, but I do wish we had foreseen the implications of signing on that dotted line. I wish we had imagined the unimaginable.

For those entering into long-term partnerships: This doesn't have to be you. Take it from me, a 25-year-old-widow—there are easy, key steps that can be taken to protect your loved ones in the unlikely event of a worst-case scenario. They're not exactly fun, per se, but neither is being unprepared. With that in mind, here's how to plan for the end at the beginning.

Have the hard conversations

While the stakes are low, talk to the person you can't live without ... about living without them.

In the 48 hours after Eli died, I was inundated with questions about how to manage his remains, what type of memorial service to host, and what should be done with his belongings.

The shock and pain in those early days was so sharp that with each breath I drew, my chest felt as though a razor-sharp ice cream scoop was disemboweling me; managing arrangements with a funeral home was my Everest. But Eli and I had talked about what we each would want in the event that one of us died. In a moment of profound sorrow, the memory of those conversations was a relieving gift. I didn't have to make any hard decisions because he had already given me the answers. In informal, winding discussions we shared about life and death, we had asked each other questions like:

Cremation or burial?

Where do you want to be buried? Or where do you want your ashes spread?

Any specific requests for your funeral or memorial service?

What are your thoughts and preferences on organ donation?
How do you want me to carry your legacy and memory?

I followed all of Eli's preferences, except one. He had voiced that he wanted his memorial service to be a celebration. "Everyone should wear red," he once told me while smiling and imagining a gathering of his children, nieces, nephews, and grandchildren. But his death was a tragedy, devoid of celebration, devoid of our future generations, devoid of the optimism and brightness that red can imply. I needed to wear black and I needed to mourn deeply, so I did. Strangely, it was more in line with my own instructions to Eli about what I want for my future memorial service: "Do whatever you want." I said this to him flippantly on a long car drive once, turning up the music before adding, "I think funerals are for the living, not for the dead."

Make information accessible

There were certain shared accounts and bills that Eli had managed during our time together. For example, I never once thought about paying the electric or gas bill; that was something he took care of every month. When Eli died, I didn't know our login information for the utility provider's website or where I could access old bills and statements.

Fortunately, Eli had centralized all of his passwords, account information, and relevant account records into a password manager. He once walked me through the process of logging into the password manager and left me the master password in case I ever needed to access our information.

After Eli died, I logged in and discovered a comprehensive list of passwords, archived PDFs with old bills and account statements, and notes about various two-factor authentication processes. Rather than spending hours upon hours on the phone, explaining my story and faxing death certificates right and left, I could log in to various accounts online and cancel subscriptions, pay off bills, and update the account holder information. I wish I could thank Eli for leaving me with this roadmap to navigate the early days of heavy grief fog.

Even if you're confident that your partner knows every password, consider using a password manager—like LastPass, 1Password, or Bitwarden—to leave a record of key information. Even leaving a written list of passwords could make a huge difference.

Invest in life insurance

Both living and dying are expensive endeavors. For many, including me, losing a partner means losing an income and the financial security that can be a pillar of shared life. As my household income was abruptly slashed in half, my list of expenses grew dramatically: The bill from the funeral home wasn't cheap, the meetings with accountants and lawyers came with a price tag, the memorial service expenses added up quickly, and Eli had outstanding medical bills that I needed to pay off. None of these things were in our budget.

Eli did not have life insurance, which meant my financial safety came from family and friends. I had to juggle multiple jobs to keep pace with our financial responsibilities and planning. Life insurance could have helped buoy me through the hardest transition periods and offered me a different financial quality of life.

"The trauma that comes with catastrophe can easily be compounded by complicated decisions and insurance logistics," says Emily Rogan, the senior program officer at United Policyholders. "So, everything you can do to prepare for the worst case, and protect those that depend on your income, is a service to yourself and to your loved ones."

Term life insurance is a strong investment that can come at a very reasonable cost. For a \$250,000 20-year-term policy, a 25-year-old man can expect to pay around \$17 per month, and a woman the same age would be on the hook for around \$14. A 30-year-old can pay as little as \$9 per month for a 20-year-term \$100,000 policy. "It's significantly cheaper to purchase a life insurance policy in your 20s than in your 30s, and even more so compared to once you're in your 40s," says Rogan. "By purchasing a policy young, you're saving on cost while optimizing coverage during the time period that you are likely to have children, acquire assets, and grow your income."

Life insurance death benefits are typically paid out within 14 to 60 days after the policyholder dies, meaning that funds are usually accessible in the months immediately following the loss. The financial benefit of life insurance can significantly shape a partner's grieving process and future.

Opt in to disability insurance

Disability insurance is another type of coverage that can support you or your partner in moments of

crisis. When Eli died, returning to work seemed impossible for me. I wasn't eating or sleeping—how could I ever function professionally during an eight-hour day?

Fortunately, I had opted in to my organization's disability policy, paying small monthly premiums of \$11 to keep the coverage active. With a letter from a health care provider, I was able to activate my short-term disability policy to access three months of fully paid leave. Over a year later, I still often feel like disability leave saved my life.

Not all employers offer disability insurance, and not all disability leave policies are created equal. Those who don't have access to disability insurance through their workplace can purchase policies independently. Regardless of where you get it, Rogan raises an essential reminder: "Read the policy's fine print and don't be afraid to ask specific questions about the parameters of coverage."

Have a will

While Eli and I did some things right when it came to insurance, we did absolutely everything wrong when it came to estate planning (which is to say, we did nothing).

Eli died without a will. Many of the beneficiaries lists on his accounts were outdated or nonexistent, and neither of us had any health care directives or power of attorney documentation. It was one giant mess; a mess that fell squarely in my lap in a moment when I couldn't sort up from down, let alone comprehend the intestate probate process (a phrase I sincerely hope you never hear again in your life).

Don't make the same mistake. Put together a will, even if it's a simple one. Without a will, your assets will be distributed per your state's default rules—which is called intestate succession—and a judge will appoint a guardian for minor children without your input. A will offers you the opportunity to have a voice in these matters by appointing an executor (someone who serves as a personal representative to administer the terms of the will), naming beneficiaries of assets, and nominating guardians for minor children.

While I once thought that putting together estate planning documents would be a costly and inaccessible endeavor, Liza Hanks, an estate planning partner at CGA Law Partners in California, author of *Every Californian's Guide to Estate Planning*, and host of the podcast *Life/Death/Law*, assures me that you don't need a lawyer for the simple stuff. Free or low-cost online resources and state-specific templates are

typically sufficient for simple preferences and directions. “The exact requirements for how these documents need to be signed to be valid vary by state,” Hanks tells me. “Either a notary or two witnesses are usually required, and it’s important to follow the instructions on the forms.” If executed properly, Hanks says these documents should be accepted by banks, courts, and other relevant institutions.

For people in long-term partnerships who aren’t married, putting this paperwork together is even more important, because without a will or marriage certificate, your partner may be entirely overlooked in the probate process. “If you just rely on the default rules, the people closest to you may not be benefited,” Hanks continues. “Think about wills as an earthquake kit. It’s something you’re putting together that you hope you’ll never use, but doing it is a responsible and loving thing for the people you care about the most.”

You can find more information about how to write a will without a lawyer here (though feel free to use a lawyer if you have one, too).

Health care directives and power of attorney for finances

Catastrophe doesn’t always result in death, but taking proactive legal measures can also prepare you for situations in which a partner is rendered incapacitated. In those cases, it’s good to fill out an advance directive and designate a power of attorney for finances. That way, the people you trust most will have clear directions on what to do in case of an emergency.

An advance health care directive allows you to appoint agents to act on your behalf if you can’t make medical decisions for yourself—maybe you’re unconscious, or on a ventilator, or are otherwise incapacitated. You can also use an advance directive to express your wishes about end-of-life decisions and palliative care. The AARP offers free advance directive templates for all U.S. states with instructions on how to properly fill out each form.

A springing power of attorney for finances will empower someone to make basic financial transactions on your behalf in the event that you become incapacitated. This agent can assist in writing checks, paying bills, paying taxes, and other day-to-day tasks that you could potentially need assistance completing.

“Anybody can get hurt or sick,” says Hanks. “So everyone should have a power of attorney in place for

finance, and an advance health care directive.” And like wills, they don’t necessarily require lawyers or money to produce.

While it may feel sinister and uncomfortable to do death-related planning in a moment when a couple is beginning their life together, I’ve come to see these decisions and conversations as an act of love. They’re a demonstration of your commitment to your partner’s comfort and happiness in both life and death.

Whoever added “until death do us part” to vows had definitely never experienced widowhood. I find that my love for Eli transcends death. So even as I navigate our ending, I hold on to a trace of our forever.