

impact

University of Idaho Extension programs that are making a difference in Idaho.

Idahoans simplify their lives by taking charge of future financial decisions

AT A GLANCE

Idahoans prepare final wishes by initiating important paperwork, property organization and planned conversations with loved ones.

The Situation

Many baby boomers do not know where to start when it comes to preparing for end-of-life transitions and personal estate planning. There are many programs available that help with actual end-of-life planning (i.e., completing advanced medical directives, wills, trusts); however, there are very few workshops that focus on determining and documenting decisions and organizing and preparing documents for final life decision meetings. Due to these challenges, 70 percent of Idahoans die intestate. By not knowing where to start, individuals ignore these critical final decisions until it is too late. To encourage more productive meetings and conversations around end-of-life issues, learners need to know where to start and initiate conversations.

In addition, our statewide family finance Extension team added new faculty members. By strategically combining an already impactful Extension personal estate planning program, a collaboration was born to meet the needs of Idahoans and lend support to Extension faculty in many Idaho counties.

Our Response

Utilizing a University of Idaho Extension grant, our team discovered that Idaho residents needed more



Becky Hutchings teaching *Who Gets Grandma's Yellow Pie Plate?*TM.

information on pre-planning for final wishes meetings. Our senior Extension educator had previously, adapted and organized a program series that filled a niche not covered before through standard Extension curricula called *Simplify Your Life*. This program series consists of three classes that could be taught individually or together in a workshop setting. The program series was specifically adapted to meet the needs of Idaho residents and focuses on the first steps needed before meeting with financial planners, attorneys, estate planners and loved ones. With an emphasis on organizing paperwork, property and other vital decisions before these meetings, participants acquire information and tools for better pre-planning. By coming in prepared, meetings with financial professionals and attorneys will be streamlined and less costly and time-

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consuming and conversations with family about end-of-life issues will be a time of celebration with memories shared instead of being emotionally charged and stressful. The goal of this workshop was to meet the need of all Idahoans and to provide new resources.

The *Simplify Your Life* workshops cover three essential topics:

- *Declutter Your Life and Reduce Your Stress.* This University of Idaho program (adapted from Colorado State Extension curricula) emphasizes how to downsize, organize and reassign personal treasures. It helps participants begin to reduce non-essential possessions that could create confusion and conflict among loved ones.
- *Organizing Your Financial Paperwork.* This program was adapted from a Utah State University Extension publication (2014) and helps participants decide what paperwork they need, how long to keep it and where to store it.
- *Who Gets Grandma's Yellow Pie Plate?*TM (University of Minnesota Extension 1999). This proven curriculum (adapted for Idahoans) emphasizes relationships and communication regarding wishes on distributing crucial, non-titled property.

Program Outcomes

The average number of participants for each of the three classes was 147. 87 percent of those attending were baby boomers or older.

Participants completed pre- and post-surveys during the workshops. In addition, we requested a follow-up survey six months after the program. We received five completed surveys for the entire program. A

sample of the impact made after attending the workshop shows:

- 80 percent simplified their belongings.
- 80 percent are diversifying their document storage system including their digital assets by having a back-up and plan to share the location with a trusted friend or family member.
- 75 percent initiated conversations with others about inheritance and personal possessions and shared stories and meaning of unique items with others.

Comments received after attending the program also indicate anecdotal impact, which includes these statements:

- "To simplify my life so I can spend more time with my children and not with my head down cleaning and moving stuff around without giving it away or finding it a home."
- A local financial planner shared that his "clients were always well-prepared, organized and ready-to-go" for their meetings after coming to this program.

The Future

This program strives to help Idahoans meet their estate planning needs by addressing communication, organization and pre-preparation for critical final wishes meetings. From the post-survey data received, there were strong indicators that participants gained knowledge and planned to make positive behavior changes. This program will continue to offer this valuable information to the public and further explore the behavioral impact of the program to attract and educate more Idahoans on personal estate planning and preparation.

FOR MORE INFORMATION

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