

# Talking to Your Parents About Their Final Wishes

(That “Talk” nobody wants to talk about)

It will be very helpful for you and your parents if you sit down to have a discussion about making their final wishes known and making arrangements well in advance. It's not an easy subject to bring up but you might be surprised how much they may welcome this conversation. The best time to do it is when everyone is in good spirits and the family isn't dealing with any contentious issues. If possible, have one or more of your siblings join you. Here are some helpful tips on having that conversation.

1. **Start off by telling your parents that it's important for you as their child to know what their wishes are for their final arrangements so there will be no unanswered questions at the time of need.**
2. **Explain to your parents that pre-paying locks in the costs for their final arrangements and takes the pressure off of you knowing there will be no unplanned or unforeseen financial obligations after the time of their passing.**
3. **Depending on your parents' financial situation, you may need to explain the need to spend down their assets to qualify for Medicaid. Medicaid beneficiaries are required to pre-pay final disposition arrangements.**
5. **Let your parents know how difficult it will be to lose them and how much more troubling it will be if this additional burden falls on you. You don't need the pressure. You need to grieve.**
6. **If you have siblings, be sure your parents make their feelings clear to everyone so that there are no hard feelings at the time when you need each other most.**

Have questions or just want to talk?  
Call Dan Schubring at Lakeshore Jewish Funerals. 773.625.8621

