

Transferring Cherished Possessions

LESSON 4: HOW CAN WE COMMUNICATE WITHOUT CONFLICT?

FACILITATOR'S GUIDE

RATIONALE: Discussing estate planning details with loved ones can be challenging. Depending on the family dynamics at play, these conversations may be emotional or even stressful if you're managing conflict or strained relationships. Developing a clear plan to distribute your belongings, as well as learning communication strategies to use while estate planning, can ease the process for everyone involved.

GOAL: Communicate estate plans and goals with loved ones while minimizing conflict.

OBJECTIVES:

- Identify methods to increase clarity when distributing assets
- Understand how to communicate effectively during asset distribution discussions
- List strategies to minimize conflict in estate planning

RESOURCES FOR LEADER:

- FCS5-482 Publication: *Transferring Cherished Possessions: How Can We Communicate Without Conflict?*
Available: <http://www2.ca.uky.edu/agcomm/pubs/FCS5/FCS5482/FCS5482.pdf>
- FCS5-482 FG Facilitator's Guide
- 004 PowerPoint Presentation

RESOURCES FOR PARTICIPANTS

- FCS5-482 Publication: *Transferring Cherished Possessions: How Can We Communicate Without Conflict?*
Available: <http://www2.ca.uky.edu/agcomm/pubs/FCS5/FCS5482/FCS5482.pdf>
- 004 Activity: *Siblings, Spouses, and Squabbles Vignette*
- 004 Evaluation

ESTIMATED TIME

This lesson is designed to take between 45 and 60 minutes to complete. You may shorten or lengthen the lesson by extending discussion times or removing activities as needed.

SUPPLEMENTAL RESOURCES

In addition to the materials contained in this curriculum, you might find the resources below helpful to supplement your lessons when participants ask for more information on estate planning. Find digital copies in the *Supplemental Resources* folder of the curriculum.

- KEHA Leader Lesson: *Transferring Cherished Possessions* (See FCS Master Resource List)
- *MONEYWISE Volume 12, Issue 4: Extension Publications to Help with Estate Planning*
- Kentucky Cooperative Extension Estate Planning Publication Series:
 1. FCS5-420: Estate Planning Part 1: Getting Started
<http://www2.ca.uky.edu/agc/pubs/FCS5/FCS5420/FCS5420.pdf>
 2. FCS5-422: Estate Planning Part 2: Your Records and Personal Information
<http://www2.ca.uky.edu/agc/pubs/FCS5/FCS5422/FCS5422.pdf>
 3. FCS5-423: Estate Planning Part 3: Selecting Your Team
<http://www2.ca.uky.edu/agc/pubs/FCS5/FCS5423/FCS5423.pdf>
 4. FCS5-424: Estate Planning Part 4: Financial Planners
<http://www2.ca.uky.edu/agc/pubs/FCS5/FCS5424/FCS5424.pdf>
 5. FCS5-425: Estate Planning Part 5: Wills and Probate in Kentucky
<http://www2.ca.uky.edu/agc/pubs/FCS5/FCS5425/FCS5425.pdf>
 6. FCS5-426: Estate Planning Part 6: Trusts
<http://www2.ca.uky.edu/agc/pubs/FCS5/FCS5426/FCS5426.pdf>
 7. FCS5-427: Estate Planning Part 7: Federal and State Estate Taxes
<http://www2.ca.uky.edu/agc/pubs/FCS5/FCS5427/FCS5427.pdf>
 8. FCS5-465: Estate Planning Part 8: Planning Your Digital Estate
<http://www2.ca.uky.edu/agc/pubs/FCS5/FCS5465/FCS5465.pdf>
 9. FCS5-436: Estate Planning Part 9: How to Settle an Estate
<http://www2.ca.uky.edu/agc/pubs/FCS5/FCS5436/FCS5436.pdf>
 10. FCS5-428: Estate Planning Part 10: A Glossary of Terms
<http://www2.ca.uky.edu/agc/pubs/FCS5/FCS5428/FCS5428.pdf>

PROGRAM EVALUATION

There are different ways to measure program success, including KERS reporting, individual lesson evaluations, a follow-up program evaluation, and a success story.

- **KERS Indicators**

Relevant KERS indicators exist that can be tied to the provided Lesson Four Evaluation. They can be found under **2056 - Financial Education – General**.

- **2056.6)** Number of individuals who reported increased levels of understanding in the area: identifying estate planning strategies for the family, farming operation, or business
- **2056.7)** Number of individuals who took action toward implementing at least one estate planning strategy in regard to the subject matter presented
- **2056.9)** Number of participants who attended age-related housing, financial, and estate planning programs not identified as a “major program.” Major age-related programs include Keys to Embracing Again, 10 Warning Signs, and AARP Prepare to Care

- **Lesson Evaluation**

After the conclusion of Lesson Four, participants should complete one of the following evaluation methods (hard copy or digital, not both):

- **Hard copy evaluation:**

Please send hard copy evaluations to Dr. Nichole Huff:

- *Electronic Scans:* nichole.huff@uky.edu
- *Paper Photocopies:* 102 Erikson Hall, Lexington, KY 40506

Note: If you or someone in your office can enter paper evaluations individually into the Qualtrics form below [*this is preferred*], then you do not need to send hard copies or scans to Dr. Huff.

- **Digital evaluation:** There is also a Qualtrics option for participants to complete online evaluations using a personal computing device. Contact Dr. Huff after your program to receive an electronic report from your digital evaluations.

- *Qualtrics bit.ly link:* <https://ukfcs.net/TCP-4>
- *QR Codes for all evaluations are in the PPTs and evaluation tools.*

- **Follow-up Program Evaluation**

While initial evaluations help us gauge increases in knowledge and understanding, as well as *intended* behavior change, follow-up evaluations allow us to measure *actual* changes in behavior. They also help make our success stories more effective.

Follow the steps below to collect follow-up data at the end of your program:

1. Set a reminder on your calendar to alert you **one month** from the date of your last lesson in the series. (Ex: If you do all four sessions, you will send out the follow-up evaluation one month after the Lesson Four presentation.)
2. One month after your program concludes, participants should complete one of the following follow-up evaluation methods (hard copy or digital, not both):

- **Hard copy evaluation:**

Please send hard copy evaluations to Dr. Nichole Huff:

- *Electronic Scans:* nichole.huff@uky.edu
- *Paper Photocopies:* 102 Erikson Hall, Lexington, KY 40506

Note: If you or someone in your office can enter paper evaluations individually into the Qualtrics form below [*this is preferred*], then you do not need to send hard copies or scans to Dr. Huff.

Tip: If you mail out paper follow-up evaluations, include an addressed, stamped envelope and an incentive item (e.g.: recipe card, newsletter).

- **Digital evaluation:** There is also a Qualtrics option for participants to complete online evaluations using a personal computing device. Contact Dr. Huff after your program to receive an electronic report from your digital evaluations.

- *Qualtrics bit.ly link:* <https://ukfcs.net/TCP>
- *QR Codes for all evaluations are in the PPTs and evaluation tools.*

- **Success Story Template**

A blanket success story template is included in the marketing package that will allow you to personalize your impact statement using the evaluation data you collect.

Use the information included in the Lesson Four publication to present the slides below:

INTRODUCTION

Slide 1 – Title Slide

- Introduce yourself and share the Lesson Four rationale and goal.

Slide 2 – Lesson Objectives

- Review the lesson objectives.

Slide 3 – Share introduction

- Being mindful of family dynamics while estate planning requires a delicate balance of financial, emotional, and psychological considerations. These may include managing difficult personalities, sibling rivalries, blended families, emotional or physical needs of heirs, estranged family members, or addiction – just to name a few. These tensions may be heightened when combined with the grief often experienced in anticipation of the death of a loved one (*estate planning*) or after the death of a loved one (*estate settlement*).
- In fact, managing family dynamics may be more challenging than deciding the legal details of your estate plan. Depending on your circumstances, it may be helpful to talk to a family therapist, counselor, or mediator who can help diffuse conflict, promote more peaceful family interactions, or offer strategies for managing anxiety, grief, or other mental health concerns.
- *Ask: Why is talking about estate planning and asset distribution so hard? How can we make it easier?*

OBJECTIVE 1

Identify methods to increase clarity when distributing assets

Slide 4 – Increase Clarity First

- Despite careful consideration and effort when estate planning, sometimes conflict escalates over the smallest of objects, such as artwork, a crocheted blanket, or a wedding ring. Believing such issues won't be a problem in your family may be optimistic thinking, especially when emotions are involved, or situations are unclear. One way to minimize conflict when estate planning is to leave as little open for interpretation as possible. To do this, we'll discuss five steps to take while you plan for the distribution of your non-titled property.
 1. *Itemize your cherished possessions.* If you haven't done so already, create a list that includes your most cherished possessions and indicate who should receive each item. If you worry that more than one beneficiary will want an item, it may be helpful to add an explanation. If you don't have a preference, or can't decide between heirs, ask family members for their input.
 2. *Offer guidance for non-cherished possessions.* Next, list other items in your home that may not hold sentimental value for your loved ones. You can do this by categories, like kitchenware, clothes, linens, or gardening supplies, for example. Beside each category, suggest one or more methods of distribution. (For example, donate clothes to the local shelter.)
 3. *Seek support.* If these tasks are difficult to do on your own, ask a loved one to help. You can use the

communication tips in the next section to begin the discussion. Ideally you will include all primary beneficiaries in the planning process so there is transparency. Transparent conversations are open and honest. This makes everyone aware of what is to be distributed, how it is to be distributed, and why.

4. *Write a Letter of Last Instructions.* This is different from your will in that it is an informal letter providing instructions to your family, executor, or attorney about your final wishes for the settlement of your estate upon your death. You can use this letter to let your heirs know where to find important documents like your insurance policies, will, or bank documents; instructions for funeral arrangements; and/or how to distribute your non-titled assets.
5. *Communicate your plans.* Once your plans are decided and in writing, tell your attorney, the executor of your estate, and/or relevant family members or loved ones.

OBJECTIVE 2

Understand how to communicate effectively during asset distribution discussions

Slide 5 – Preparing to Communicate

- Before having estate planning conversations with your loved ones, be prepared. This can help to ease nerves, calm emotions, and promote openness between everyone involved. Whether you are communicating a written plan for your estate, are still in the brainstorming process, or have a family member such as an aging parent whom you would like to encourage to develop an estate plan, it can be helpful to review five communication strategies and tips before approaching the subject.

- *Look for an appropriate time and place for the conversation.*

There is often no “right” time to talk about estate planning, but you may want to consider an appropriate time to bring up the topic. Look for natural opportunities if possible, such as after a family gathering that everyone will attend. Or you may choose to intentionally schedule a time to gather everyone together and let them know ahead of time that you would like to discuss your estate plans.

- *Involve all relevant parties in the conversation.*

Not sure who to include? Consider who your estate plans will most affect after your death. Perhaps your children, their spouses, older grandchildren, nieces and nephews, or others you named in your will should be included. This will vary from person to person and family to family.

For considerations when choosing an executor for your estate, review Kentucky Extension publication *FCS5-423: Selecting Your Team*. Similarly, if you are planning to talk with a parent about their wishes after death, be sure to involve siblings and other relevant parties in the discussion. Bringing everyone to the table helps avoid confusion and minimizes conflict by keeping everyone in the know.

Slide 6 – More Communication Tips

- *Ask curious questions.*

Taking a curious approach can soften what could otherwise be a difficult conversation to start. This includes asking “*What if?*” questions in a non-threatening way to encourage loved ones to start thinking about estate planning and asset distribution. An example might be, “*Dad, what if you were not able to*

make decisions on your own? How would you like for us to take care of your sentimental things, like your hunting gear or mom's jewelry?" Another simple conversation starter could be, "Son, I'm curious. When I create an estate plan, do you want my antique glass collection, or are you OK with me donating it to the museum?"

- *Use resources or the experiences of others.*

Resources such as this program and other Extension publications can serve as conversation starters to highlight the importance of having a plan for non-titled property. Also, if a friend or family member recently had to settle the estate of a loved one, ask them to share their experiences and methods. Whether the experience was positive or negative, it could offer insight as to how you or your loved ones can do things similarly or differently based on your family's goals and dynamics.

- *Be patient and consistent.*

Keep in mind this may be an awkward conversation, no matter how you approach it. To ease the stress and anticipation of having estate planning conversations, outline what you want to say, reflect on why you want to discuss it, and rehearse the conversation aloud ahead of time. If your loved ones are unwilling to talk about estate planning topics, do not force the conversation or let it cause conflict. Sometimes simply bringing it up helps pave the way for future discussion.

OBJECTIVE 3

List strategies to minimize conflict in estate planning

Slide 7 – Minimizing Conflict

- Because the distribution of personal possessions often takes place after the death of a loved one — or when an aging parent, grandparent, aunt, or uncle, is downsizing or experiencing declining health — emotions and stress levels are typically high for everyone involved. Because of this, conflict related to estate planning may have to be managed for several reasons.
- Perhaps you are the owner of the estate and are discussing plans with your children and their spouses, and everyone has a different opinion. Or maybe you are the executor of someone's estate and are navigating who gets what with no clear directions. Maybe you are helping a loved one downsize their estate, distribute non-titled property, or create an estate plan. Whatever your situation, if conflict arises during your discussions, there are four tips that may help.
 - *Have the bigger picture in mind.* Ask yourself or your loved ones which is more important: family harmony or a \$20 knickknack, a set of silverware, or a power tool? Keeping the peace often means agreeing to compromise. If family relationships matter most, then someone might end up without a particular desired item.
 - *Be a good listener.* Pay close attention to the information, emotions, and memories another person shares during a downsize or the distribution of an estate. Being a compassionate, attentive listener may help you better understand why your sibling, for example, values a specific Christmas ornament, well-worn sweater, or other cherished possession.

- *Keep other issues at bay.* When downsizing or settling an estate, focus only on the distribution and disposal of assets. Don't let unresolved disputes or past conflicts resurface. It may be wise to bring in a grief counselor, therapist, or mediator to offer a professional, outside perspective to the situation if conflict or emotions escalate.
- *Don't sweat the small stuff.* Remember, when all is said and done, it's just stuff. While holding on to cherished possessions may help us feel closer to a loved one, it won't bring that loved one back, restore their health, or rewind time. Instead, work to establish a fair distribution process for everyone involved based on the goals and wishes of the loved one whose estate you're helping to settle.

Slide 8 – Activity: *Siblings, Spouses, and Squabbles Vignette*

- Provide participants with the Lesson Four activity handout: *Siblings, Spouses, and Squabbles Vignette*. You may choose to do this activity as a large group or in smaller groups. Read the vignette and answer the corresponding questions. Discuss possible answers. Emphasize that there are no right answers — decisions depend on personal goals.

Slide 9 – Questions or Comments

- Estate planning can be difficult. Figuring out how to get started, determining fairness, deciding who gets what, and communicating about your plans each have challenges. The Kentucky Extension team has a variety of resources available to help you navigate this process.
- *Ask: What questions or comments do you have?*

Slide 10 – Evaluation

- Review the evaluation options at the beginning of the Facilitator's Guide.
- If you are using the digital version of the evaluation, keep this slide in your presentation.
- If you are using the hard copy version, use this time to distribute and collect evaluations.

Slide 11 – Attribution and Branding

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With contributing efforts provided by:
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