Everything you need to know *before* writing a will

Thinking about making your will but not sure where to start? Here's everything you need to know before writing a will.

Why is it important to make a will?

If you're a parent...

Writing a will is the best way to have a say over what happens when you die. This is incredibly important if you have children under 18, as it allows you to state who you want to be their legal guardian if anything happens to you. Without a will, the courts could be left to decide who looks after them.

If you're a homeowner...

Writing a will also allow you to set out how you want to divide up your estate, including any property or accounts you own. You can make an inventory of your assets and choose exactly how much you want people to inherit, helping to prevent any family disputes when you're gone.

What happens if you die without a will?

On average, it costs families around £9,700 when their loved one dies without a will. This is usually made up of assets they can't find or don't know exist. When you make a will with Farewill, you can make an inventory of your assets, so your loved ones know exactly where to find everything.

If you die before making a will, any assets that can be found will be divided up following the rules of intestacy. These are a set of traditional laws that define exactly who gets what - but they may not follow exactly what you would want.

Do I need a solicitor to write a will?

Many people assume they need to see a solicitor to write a will. But if your requirements are fairly simple and straightforward, you could end up paying more than you need to.

Our online will writing service allows you to appoint guardians for your children, choose your executors, make an inventory of your assets and set out how you want to divide up your estate. It also gives you the option of leaving gifts, personal messages and funeral wishes for your loved ones.

Through our charity partnership, you can write your will for free today (usually £100) but could easily be over £150 if you use a solicitor.

You may need to make a will with a solicitor if you require specific advice on a complex situation - such as inheritance tax planning. If you're unsure exactly which option is right for you, give us a call on *0208 050 2686*.

What information do I need to write a will?

Appointing legal guardians

If you have children under 18 or are a pet owner, you'll be able to appoint legal guardians in your will. This allows you to decide who would take care of them if you weren't around. If you were to die unexpectedly before writing a will, this decision would be left up to the courts.

Though it's very unlikely that your guardians will ever be called upon, it's still important to choose the right person (or people) for the job. Grandparents, aunties and uncles, and close friends are often popular choices, but you should discuss this with them first before including them in your will.

Read more about appointing legal guardians.

Making an inventory of your estate

Millions of people in the UK put off writing their will because they're worried they'll need to track down paperwork for all their accounts, property and savings - but this isn't actually the case.

When you make a will with Farewill, you'll be asked to create a basic inventory of your estate. For this, you'll simply make a note of each of your assets - e.g. 'Santander Current Account'. This is so your executors know where to look when they're dealing with your estate. You won't be asked to give details of account numbers or the value of each account, so this part of the process should only take a few minutes.

Find out more about how to share out your estate.

Choosing your executors
Another thing you'll want to think about before writing a will is who you want to choose as your executors. These are the people responsible for following the wishes set out in your will.

The first person most people think of is their partner, but this could be an unwelcome burden at a time that's already so difficult for them. Other common choices for executors are adult children, siblings, close friends and professional executor services.

The most important thing to consider when choosing executors for your will is whether they're confident dealing with the paperwork and finances involved.

Read more about choosing your executors.

Should I leave funeral wishes in my will?
Our online will writing service lets you include funeral wishes in your will. This step is completely optional, but it can really help to prevent family disputes over your funeral when you're gone.

You can choose your final resting place, set out what kind of funeral you want, and you can even select songs for the ceremony. And while these wishes aren't legally binding like other parts of your will, they can really help your family know that they're making the right decisions when you're gone.

Write your will for free today
Through Farewill and Church of England charity partnership, you can write your will for free today (usually £100).
Follow our link to start writing your will online. It's free to try and, if you want to take a break, you can save your progress and come back to it whenever it suits you.

Visit https://farewill.com/diocese-of-york and click the ‘Get started' button.

Five ways Farewill has taken the stress out of writing a will

It’s estimated that over 30 million adults in the UK don't have a will. Is that because we think it's complex, stressful and incredibly expensive?
It certainly can be, but *Farewill is different*...

In 2015, Farewill was created to change the way the world deals with death. Having a will - or not - has a huge impact on the future of families and loved ones, yet between going to work, cooking dinner and bringing up a family, writing a will could be the last thing any of us are able to sort out. Farewill knew they had to find an easier and more affordable way to help people write their will sooner rather than later.

By blending their legal expertise with smart technology, they made it possible for people to write their will from the comfort and privacy of their own home. Since then, they've grown into the best rated will writers in the UK, helping tens of thousands of people write their wills. And it's all because they've taken something stressful and made it simple.

Here are the five ways they've taken the stress out of writing your will so you can finally get it done...

1. Try them out before paying a penny
One of the biggest frustrations people have with solicitors is that nothing is ever black and white - you often have to commit to getting a will before knowing exactly what you'll have to pay for it.

Farewill is different.

They let you create an account, write your will online and ask their will specialists questions before paying a penny.

Then, once you're happy, you can submit your will to be checked and approved by their specialists.

2. Get a legal will without taking a day off work
If you're going to take a day off at work, you probably want to spend it eating fish and chips by the sea or cycling through the countryside with your family.

Where you probably don't want to spend it, is sitting in a legal person's office talking about your will.

That's why they've made it possible to *write your will online in as little as 15 minutes*.

And if you need a helping hand, their specialists are here to help Monday to Friday, from 9am to 6pm.

3. Write your will by following their simple steps online

"I always thought wills were complicated and difficult. Farewill has completely wiped away any worries on that front."

Those are the words of Jane, one of Farewill's customers who recently left them a five-star review on Trustpilot. And she's not alone.

People are constantly surprised by how quick and straightforward Farewill make it to write your will - they got rid of all the chewy jargon and underneath it's actually very doable for anybody.

It really is as simple as filling in their straightforward steps and answering a few questions about yourself and your wishes. Farewill check it, and when you've printed and signed it, it's legal.

If you find working online tricky - The Generous Giving Team in York has made a printable step-by-step guide, so you can follow the paper copy as you work online. Visit the Diocese of York Generous Giving webpage, open the Generous Giving Resources section in the sidebar, and look for the Legacy area where you'll find all things Farewill.

4. Update your will as often as you like for just £10 a year subscription
Our lives can change in a matter of seconds. You could move house, buy a fancy car, or there could even be a new member of the family to think about.

But that's no reason not to write your will today.

With Farewill, you can update your will as often as you like for just £10 a year. Not only that, but you also get unlimited free access to our friendly will specialists too.

5. Sign up with your partner
If you're in a relationship, chances are that you'll want to write your will at the same time as your partner.

But that doesn't mean you want your wills to be exactly the same.

You have your own possessions, your own friends to leave messages to, and you'll probably have your own funeral wishes too.

That's why Farewill let you sign up as a couple, but you still get to write your own personal wills.

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Follow the link below to start writing your will online. It's free to try and, if you want to take a break, you can save your progress and come back to it whenever it suits you.

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Six reasons why you might want to change your will

You may have written your will already, but that doesn't always mean your needs and wishes are always going to stay the same. In fact, most lawyers recommend reviewing your will every 2 to 3 years.

Farewill know it can be tempting to put off writing your will for as long as possible. It may be because you feel you need to wait until you've bought the dream house, you have the right partner, had your first child and achieved everything you had planned in life, before writing a will you'll inevitably have to change.

But we never know what's around the corner, and not changing your will as things in your life change, can leave all your hard-earned assets, and the people you want to inherit them, vulnerable.

Rather than *changing* your will we prefer to think of it as *upgrading*
Think of your will as a living document that grows and changes alongside you with every major life change. This can take the pressure off trying to future proof every decision.

Here are some of the most popular reasons people change their will:

1. There's a new baby in town
A new baby in the family, be it a child, grandchild, niece or nephew can be an important time to think about updating your will. You may want to reconsider how you're splitting your money or you may want to give your newest and smallest family member a special gift like a favourite ring or some old photographs.

2. You've got married or divorced
Life can change quickly, and that means the people closest to you can change too. This can be another reason you may want (or need) to change your will. If you've got married but wrote your will without expecting that to happen, it can be revoked automatically. This is because your will doesn't take into account your new spouse.

A revoked will means it's invalid and will be treated like it does not exist. If you get divorced, your will is not automatically revoked. But it does affect how your will is interpreted. So it's still important to change your will so it reflects your most up to date wishes.

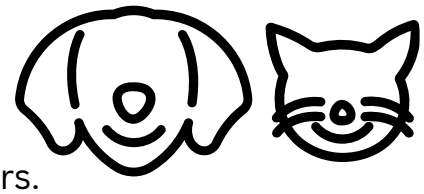
This does not mean you have to cut someone out entirely or give your entire estate to your partner now that you're married (though you can if you want!)

But it's important to think about how you'd like to pass on everything you own at this moment in time and you haven’t been coerced by anyone.

3. You've moved up in the world
When you buy a house for the first time, move house or own multiple properties (wow you're doing well!) it's important to take a look at your will to see how it needs changing. You may want to share your house with more than one person if you die, or if you own multiple properties you may like them to go to different people.

4. Someone close to you has died
Moving forward in life isn't always easy; we lose the people we love along the way. If that someone was previously a beneficiary (someone who benefited from your will) or an executor of your will (the person in charge of your will and sorting everything out after you die), it's important to evaluate whether your will still reflects what you want.

5. You get a furry friend
After becoming a cat parent, or a puppy's new best friend, it's a good idea to think about who'd take care of them once you're gone. Writing it in your will helps make sure the best person ends up looking after your precious Whiskers.



6. You've just changed your mind
Maybe you've realised you want to include a certain charity in your will or you've decided to switch who gets the vinyls and who gets your favourite guitar around. Once you see *your will as the living document* it is - you can start to get personal and meaningful with it now you've taken the pressure of it only being made once.

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