



Npaj Cov Ntaub Ntawv Siv Rau Thaum Puv 120 Xyoo

Cov Ntaub Ntawv Xaiv Tus Neeg Sawv Cev Rau Koj, Kev Npaj Ntawm Cov Ntaub Ntawv Qub Txeeq Qub Teg, Thiab Txiaiv Txim Siab Rau Koj Lub Cawv Xeeb Cawv Lav



Hmong Planning AHEAD

Advance directives, Handling financial changes, Estate planning, and Arriving at Decisions for the end of this life for the Hmong Community



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Many thanks to the 39 Hmong community members who generously gave their time to review the original Planning AHEAD curriculum and provide their suggestions that led to this edition.





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Introduction

Thank you for your participation in the Planning AHEAD program. It is important to be able to talk about the end of life with the people we love and support. While we know that end-of-life may be a difficult topic or taboo to discuss in the Hmong culture, it is important to be prepared to address and respect the end-of-life wishes of our loved ones. Participate in the program as you are comfortable and feel free to do it at your own pace. One way is to think about the people we love and want to support so that they are entitled to healthy living as they transition to the end-of-life stage.

The content in this workbook ranges from getting started with talking about end-of-life care to ways of handling financial details, planning who you would like to make decisions for you if you are unable to do so yourself, and thinking about your final wishes and preferences. Each module is separated into different sections so you can work on what is most useful for your current situation. The workbook also includes a glossary of terms and definitions in Hmong and English to help you understand the content in each module. Altogether, the information in this workbook may be useful for your understanding of end-of-life care, supporting your loved ones at the end of their life, and communicating their wishes through respectful and appropriate conversations in the Hmong culture.

Why the Planning AHEAD for the Hmong Community?

The Hmong Planning AHEAD workbook is funded through a Wisconsin Idea Collaboration Grant that is supported by the Office of the Vice Chancellor for Research and Graduate Education and the University of Wisconsin–Madison Division of Extension. The Planning AHEAD for the Hmong Community project aims to guide members of the Hmong community toward a better understanding of the end-of-life process as well as prioritizing their future care as they approach the end-of-life phase. The curriculum

was shared with 39 Hmong community members who live in Wisconsin and California to get feedback on changes to make the curriculum content culturally relevant. The curriculum also underwent one year of adaptation and revisions based on the Hmong participants' feedback. The new Planning AHEAD for the Hmong community curriculum provides real-life case scenarios, visuals, and Hmong translations that are relevant and culturally appropriate for members of the Hmong community.

This curriculum contains 7 modules that provide useful information, worksheets, and real-life case scenarios to show you how planning ahead for end-of-life works and what it may look like.

Contents

- **Module 1:** Getting Started
- **Module 2:** Handling Financial Changes
- **Module 3:** Advance Medical and Legal Directives
- **Module 4:** Estate Planning
- **Module 5:** Choices in End-of-Life Care
- **Module 6:** Final Wishes
- **Module 7:** Understanding Grief

In this workbook, you will notice that only some of the contents have been translated into Hmong. The creators of this program made that decision for the following reasons:

- Many people who speak Hmong do not read it.
- Many of the terms in the workbook are specialized and translations into Hmong may not be clear or may be untranslatable.

The creators of this program would like to encourage older members of the community to attend the program with their adult children who may have an easier time reading in English.

Hereon, we refer to the Planning AHEAD curriculum for the Hmong community as “Hmong Planning AHEAD.”

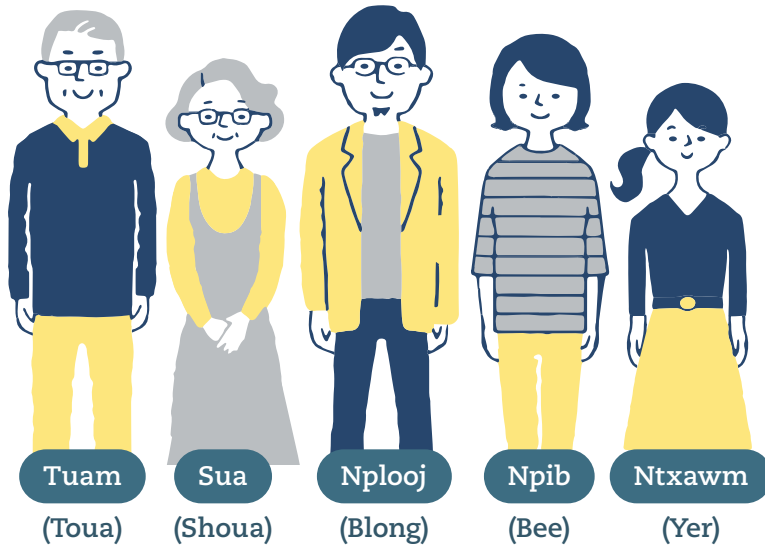


Meet the Family Members of a Hmong Household

There is no set way of planning ahead, but there are some useful steps you can take to make informed decisions in the long run. To help you understand the Hmong Planning AHEAD workbook and how it can be used, we will introduce the Vang family. The Vang family learned about the Hmong Planning AHEAD program through one of the local Hmong organizations from which they get services. They decided to participate in this program to be ready before there is an emergency. **Throughout the program, you will see how the Vang family uses the tools and makes decisions including when Toua gets diagnosed with a terminal illness halfway through the program.**

Tsev Neeg Xeem Hmoob Vaj

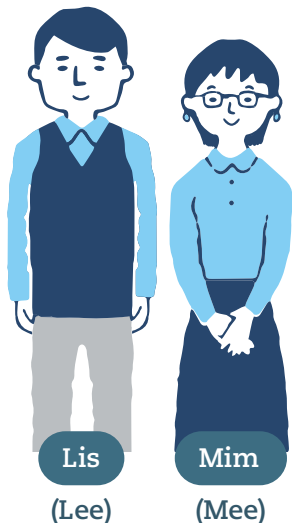
The Vang Family



- **Toua** is 69 years old and the father of the Vang family.
Tuam muaj 69 xyoo thiab yog tus txiv ntwam tsev neeg Hmoob Vaj.
- **Shoua** is 66 years old and the wife of Toua.
Sua muaj 66 xyoo thiab yog tus niam ntwam tsev neeg Hmoob Vaj.
- **Blong** is 40 years old and the youngest son of Toua and Shoua.
Nplooj muaj 40 xyoo thiab yog Tuam thiab Sua tus tub ntxawg.
- **Bee** is 38 years old, married to Blong, and is the daughter-in-law of Toua and Shoua.
Npib muaj 38 xyoo thiab yog Tuam thiab Sua tus nyab.
- **Yer** is 16 years old and the granddaughter of Toua and Shoua.
Ntxawm muaj 16 xyoo thiab yog Tuam thiab Sua tus xeeb ntxwv.

Tsev Neeg Xeem Hmoob Thoj

The Thao Family



- **Lee** is 32 years old and the husband of Mee.
Lis muaj 32 xyoo thiab yog Mim tus txiv hauv tsev neeg Hmoob Thoj.
- **Mee** is 30 years old and the youngest daughter of Toua and Shoua.
Mim muaj 30 xyoo thiab yog Tuam thiab Sua tus ntxhais ntxawm ua mus yuav Lis hauv tsev neeg Hmoob Thoj.



Keeping Personal Information Safe When Using the Planning AHEAD Workbook



Tuam (Toua)



Sua (Shoua)



Nplooj (Blong)



Mim (Mee)

Case Scenario

Both **Toua** and **Shoua** attended the first Hmong Planning AHEAD workshop at the local Hmong organization with their son, **Blong**, and daughter, **Mee**. Blong and Mee are identified to be the trusted children of both Toua and Shoua since they usually assist Toua and Shoua with completing their English documents, helping with their finances, and attending their healthcare visits. Toua and Shoua currently live with Mee. Both Blong and Mee help Toua and Shoua with the Hmong Planning AHEAD curriculum the same way, such as completing the workbook and clarifying any questions that they may have about the content.

Blong brought to Toua’s attention a page near the beginning of the workbook that talks about how to keep their personal information safe when using the workbook. Toua and Shoua found the information helpful as they were filling out the many forms in the workbook.

We understand that writing down and sharing personal information is not usually done in the Hmong culture. We suggest keeping it here so that you can have this information in one spot when you need it. This information can also be easily shared with a trusted individual (for example, your son or daughter or another relative). In case anything were to happen to you someone can access your important accounts for you. When entering your information in forms in the workbook, you can download the workbook onto your computer or tablet and type your information in the fillable fields. There are several advantages to typing your information rather than printing the workbook and hand-writing your answer:

1. The workbook is over 100 pages and in color; printing it will use up a lot of your printer’s ink;
2. Some of the boxes on the forms may not allow you enough space to hand-write your responses; and

3. If you need to change your responses in the future it will be easier to delete and replace content on the electronic forms than it will be on paper forms.

Much of the information that you’ll be entering is personal, sensitive, and confidential and should only be shared with your personal representative or another highly trusted individual. It is therefore imperative to keep the completed forms somewhere safe where they can’t be easily accessed. One way to do that is to save the computer file of the workbook on a flash drive and to keep that flash drive in a locked drawer or filing cabinet. Be sure that your personal representative knows the location of the key. You can purchase flash drives from electronics or computer stores. Be sure to buy one that has the correct connection to your computer or tablet. Keeping this file on a device separate from your computer means that your information will be protected in the unlikely event that your computer is ever hacked. You may want to keep a backup copy of the file on a second flash drive as an extra precaution.



Keeping Personal Information Safe When Using the Planning AHEAD Workbook

(Continued)

While this is a recommendation, it is ultimately up to you to decide if you want to put your personal information in an electronic format. It is your responsibility to make sure your information is secure.

Thank you for taking these steps to communicate your wishes to your loved ones and to collect your financial and health information in a way that will make things easier for your personal representative upon your passing.

NOTICE

The worksheets in this workbook **are not legal documents** and are intended as a guide to organize your records, make your wishes known to loved ones, and help find available resources that assist in the planning of care and end-of-life concerns. **We encourage participants to seek out professional advice** to formalize legal wills, trusts, and other agreements that will meet their needs.

Steps to keep the information entered in this workbook secure

- Only share this information with your personal representative or other trusted individual.
- Save the workbook file on a flash drive.
- Keep the flash drive in a locked drawer or file cabinet.
- Only tell your personal representative or other trusted individual the location of the key.
- Keep a backup copy on a second flash drive; also place that drive in a locked location.



TOPIC 1

Getting Started

End-of-life planning is one of the most significant gifts you can give your loved ones. It is all about thinking ahead for what's to come and communicating your final wishes with those you leave behind. It involves serious thought about who you want to make decisions on your behalf, who should inherit your possessions, and who should be in control when you are gone. A complete end of life plan covers planning for both illness and death, and each category has tasks and documents

specific to that situation. Taking time now to organize pertinent information and important documents, and sharing that information with your loved ones, will help reduce some of the burden for your survivors. The hardest part is often just getting started. In this section, you will find worksheets that will help you identify your wishes and gather and organize your end-of-life plan and supporting documents.

Section Contents

- ▶ Checklist for Planning for When You Are 120 Years Old
- ▶ Resources for Support
- ▶ Starting the Conversation
- ▶ Deathbed Secrets You Shouldn't Keep
- ▶ Checklist Following the Death of a Loved One
- ▶ Contacts List
- ▶ Security Codes and Digital Accounts
- ▶ Important Document Locations
- ▶ Glossary



Checklist for Planning for When You Are 120 Years Old

Use this checklist as a guide for creating your plan. Each task correlates to the topic for which it will be used. If you have completed most of the tasks on this checklist, you are on your way to a well-thought-out plan and, hopefully, some peace of mind. It is important to revisit your wishes frequently and keep all end-of-life planning documents current and timely.

Complete the **My Wishes Questionnaire** (see Final Wishes section) to assist in decisions regarding your health care choices, final wishes, heirs, POAs and Personal Representative.

Determine the person(s) with whom you want to share your end-of-life plan, along with when and how you will do it. See **Starting the Conversation** tip sheet.

Decide on a place to centralize your planning documents and information. (This can be as simple as a 3-ring binder or a file box or cabinet). Because of the sensitivity and confidentiality of these documents, you may want to consider keeping these in a secure locked location. Make sure your personal representative knows the location and can access when needed. As you begin to think about the information that needs to be shared, review the **Deathbed Secrets You Shouldn't Keep Checklist**.

Keep the following completed worksheets in the front section of your binder or file box in a folder titled **Tools For Survivors**.

Checklist: Following the Death of a Loved One

Contacts

Security Codes/Digital Accounts

Important Document Locations

Financial Services Inventory (see Handling Financial Changes section)

Make tabs for the following categories to store all supporting documents and file behind your worksheets.

- Medical
- Legal
- Financial/Property
- Insurance
- Wishes/Funeral Arrangements

Go through your belongings

Purge

Identify recipients of heirlooms

Begin listing all important business and personal contacts on the **Contacts** form.

Complete the **Security Codes/Digital Accounts** form.

Start finding items listed on the **Important Document Locations** form and log their location.



Checklist for Planning for When You Are 120 Years Old *(Continued)*

Gather information from bank accounts, credit cards, insurance, retirement accounts, loans and other financial accounts and log on the **Financial Services Inventory**.

Review for current beneficiary information and make changes if necessary.

Use the **Spending Plan** and **Income and Expenses Planning Worksheets** to think about changes that might be necessary as your financial situation evolves.

FINANCES

Recruit agents for Power of Attorney for Health Care and Power of Attorney for Finance to act on your behalf if you are incapacitated.

Complete Advance Directive forms:

Wisconsin Living Will

Power of Attorney for Health Care

File POA forms for Health Care under the “Medical” tab

Power of Attorney for Finance and Property

File POA forms for Finance under the “Financial” tab

Give copies of your POA for Health Care, Living Will, and POA for Finance to your agents. Also give copies of POA for Health Care to your doctor/hospital.

ADVANCE DIRECTIVES

Start gathering the names, addresses and birth dates of all people you plan to name in your will.

Recruit your personal representative who will be in charge of executing your estate after you pass. Don't forget to ask if they are willing to do it. See **Choosing Personal Representatives and Powers of Attorney** worksheet.

Refer to the **Steps To Creating A Will** handout and gather all documents you will need. Most of the information you will need will be from the **Contacts, Financial Services Inventory** and the **Important Document Locations** worksheets. If you are using an attorney, the more prepared you are, the less costly it will be.

Complete a **Distribution of Tangible Personal Property** if you wish to designate who gets personal belongings such as keepsakes, furniture, jewelry, etc. (optional).

Find a resource for creating your will (attorney), or if you are doing it yourself, make sure to follow the necessary steps to insure its validity.

Consider filing your **original** will with the Probate Court in your county of residence. There will most likely be a one-time fee to file the will and it will be placed in a sealed envelope and given a file number.

Determine what to do with **copies** of your will. Some attorneys recommend not making copies of your will to avoid confusion in later years if changes were made. This is up to you.

ESTATE PLANNING



Checklist for Planning for When You Are 120 Years Old *(Continued)*

CHOICES IN
END-OF-LIFE CARE

Using the **My Wishes Questionnaire** (see Final Wishes section) as your guide, ponder how you want things to go if you are incapacitated and unable to make decisions.

Review options for palliative/hospice care available in your area.

Contact local hospice providers to explore their services to make an informed decision.

In-home care

Grief support

Costs

Make sure your wishes are in writing and are shared with your loved ones.

Double check that your advance directive documents are up to date.

FINAL
WISHES

Complete the **Funeral Planning Checklist**.

Complete the **Wisconsin Authorization For Final Disposition** (optional):

<https://www.dhs.wisconsin.gov/forms/advdirectives/f00086.pdf>

Review the **Contacts** list and make sure the people you wish to be notified upon your death are included.

Create an Ethical Will (optional).

UNDERSTANDING
GRIEF

Complete the **Drawing on Your Strengths** worksheet.



Resources for Support



Tuam (Toua)



Sua (Shoua)



Nplooj (Blong)

Case Scenario

After Toua and Shoua completed the documents in Module 1, they were still having a difficult time talking about the end-of-life process. Blong looked at Module 1 in the workbook and noticed that there is a list of resources for support. He went over the resources with Toua and Shoua. Toua and Shoua found the resources helpful and decided to have Blong write down important people who may provide them with the necessary support in case one of them were to leave the world one day.

Whether you're Planning AHEAD for you or for someone you care about, preparing for the end of life can bring up strong feelings, such as discomfort, sadness, anxiety, and grief. It's okay to reach out for support if emotions arise that are difficult to manage. In addition to those in your personal support network such as counselors, family, and friends, here are resources that can be accessed around the clock when you need to talk.

Other sources of support

- **Wisconsin United Coalition of Mutual Assistance Association, Inc. (WUCMAA) Hmong Warm Line:** 1-800-293-7080; <https://www.wucmaa.org>
- **Aging and Disability Resource Centers (ADRC):** Connect with your local hospital, hospice, funeral homes, and Aging and Disability Resource Centers (ADRC) to find grief support resources in your area. To find an ADRC in Wisconsin, visit dhs.wisconsin.gov/adrc/consumer/index.htm.
- **National Suicide Prevention Lifeline:** Dial or text 988 to connect with someone 24 hours a day. <https://988lifeline.org>
- **HOPELINE (Center for Suicide Awareness):** Text "HOPELINE" to 741741; centerforsuicideawareness.org/hopeline
- **Substance Abuse and Mental Health Services Administration (SAMHSA) National Helpline:** SAMHSA is a treatment, referral and information service for individuals and families facing mental and/or substance use disorders. 1-800-662-HELP (4357); www.samhsa.gov/find-help/national-helpline
- **211:** Dial 211 to connect to social services and local support. www.211.org
- **Veteran's Crisis Line:** Dial 988 then press 1 or text 838255 to connect with someone 24 hours a day. veteranscrisisline.net

List people in your life, such as counselors, family, and friends who can provide support:

_____	_____
_____	_____
_____	_____



Starting the Conversation About End-of-Life Care

Planning for your loved one’s final days is hard, but it’s an invaluable gift to caregivers and family members. These discussions can be among the richest and most intimate that friends and family share. Studies show that when there is meaningful conversation about end-of-life choices, surviving family members and friends report feeling less guilt and less depression and have an easier process of grieving. Thinking through these issues before a medical crisis—at the kitchen table rather than in the intensive care unit—will help you and your loved one make decisions based on what is valued most, without the influence of stress and fear.

As you prepare for a conversation with your loved one, here are some ways to help you get started:

“As your children, it is our responsibility to reassure and take care of you while we’re still here. This is the reason why I would like to have this conversation with you.”

Tam li neb ib tug tub los tug ntxhais, kuv lub luag hauj lwm yog los saib xyuas neb thaum peb tseem ua neeg nyob. Yog vim li no, kuv thiaj xav muaj qhov kev sib tham no nrog neb.

“Mom and dad, I understand that we are always busy and don’t have the time to have a conversation. Today, I have something important to go over with you.”

Niam thiab txiv, kuv nkag siab tias peb sawv daws muaj hauj lwm ntau heev thiab tsis khoom li. Tiam sis hnuv no, kuv muaj ib yam tseem ceeb ua kuv xav tham nrog neb.

Write your own

Write your own

Write your own



Starting the Conversation About End-of-Life Care *(Continued)*

“Starting this conversation is the hardest part, but I want to be prepared in case anything happens.”

Kev yuav tham txog tej yam no yog ib qhov ua nyuaj heev, tiam sis kuv xav muab tham npaj cia ua ntej tsam muab hnuv tej no tshwm sim.

Write your own

“It makes me happy that there is a way of knowing/learning. And it’s good for our children so that they know what to do in the future in a given situation.”

Kuv zoo siab ua peb txhua tus paub txog thiab muaj kev kawm txog tej no. Nws yog ib qhov zoo rau peb cov me nyuam kom lawv paub npaj ua ntej yog muaj dab tsis tshwm sim.

Write your own

“We are not here for money, but we want to make sure that your wishes are known.”

Peb tsis xav tau nyiaj dab tsis los ntawm koj, tiam sis tsuas xav paub tseeb txog ntawm koj cov kev ntshaw rau thaum yam laus xwb.

Write your own

“Talking about end-of-life planning can help me better understand what your wishes are.”

Kev tham txog thaum koj puv ib puas nees nkaum xyoo, yuav npaj li cas, thiab koj txoj kev ntshaw yuav pab kom kuv paub tseeb txog ntawm koj cov kev ntshaw.



CHECKLIST

Deathbed Secrets You Shouldn't Keep

Use the following checklist to make sure you have provided the necessary information to your personal representative and/or family members. Keep in mind that the more information your survivors have, the easier it will be on them as they navigate through finalizing your estate. Do not be overwhelmed! Not every item on this list is relevant for every person.

We created a system to help you keep information organized and ready for when it's needed. You can use the workbook to log all this information.

Financial Information

- Banking institutions
- Account numbers
- Bills/recurring expenses
- Credit cards
- Investments
- Insurance policies

Property Owned

- Land
- Houses
- Vehicles

Location of Important Documents

- Safe deposit information
- Wills, trust, power of attorney forms
- Health care directives
- Final wishes
- Burial information
- Personal property memorandum

Computer-related Items

- Username, passwords, multi-factor authentication information
- Social media accounts

Routine Volunteer Commitments

- Volunteer commitments and club affiliations
- Officer tasks



CHECKLIST For a Loved One at 120 Years Old



Tuam (Toua)



Sua (Shoua)



Nplooj (Blong)



Mim (Mee)

Case Scenario

After attending the first Hmong Planning AHEAD class, **Toua** and **Shoua** felt a little overwhelmed because there seemed to be a lot of information. Toua and Shoua continued to look through the workbook and noticed there is a checklist that gives direction on what to do "For a Loved One at 120 Years Old" which made them feel uncomfortable when they skimmed through the information. However, **Blong** and **Mee** reassured Toua and Shoua that this information is to help those who may not know what to do when their loved one passes in the future. So Blong and Mee told Toua and Shoua that it would be helpful if they can help explain how they envision the process when they are 120 years old and that many of the forms in the book will help them make their wishes clear.

In traditional Hmong culture, it is important to know what happens immediately after someone passes away. As much as talking about the process when someone reaches 120 years old is a taboo, it is a time for the family to gather the immediate and extended family around to make preparations for the bereavement ritual. The family and extended family members have many roles that they must play in preparation for the ritual. For example, the family is expected to cease all activities and to thank the guests for their support and condolences. Therefore, this checklist goes over the immediate process and specific family members' roles of preparing for a loved one at 120 years old when he/she passes away.

The immediate aftermath of the passing of a loved one can feel overwhelming. In addition to dealing with feelings of grief and loss, many financial and legal tasks need to be completed. The following checklist can help ensure that nothing gets overlooked. Remember that in many cases these tasks can be divided among family members.

Traditional Hmong practices (Cov tseem koj kev cais qub)

Hold a meeting with the clan (cuab kwv tij) to discuss the funeral date and determine the personnel for the following roles.

Head of the bereaved family

Tus Thawj Xyom Guab

The person who is knowledgeable about the funeral and oversees everything in the funeral such as welcoming guests, handling financials after the funeral, etc.

Tus thawj xyom cuab yog tus ua yuav los nres txhua yam ntawm lub ntees, xws li txais tos thiab caws cov qhua lossis sab laj nyiaj txiag.

The spiritual guide

Tus Txiv Taws Kev

The person who spiritually guides the deceased to reincarnate.

Tus neeg qhia kev rau tus tuag mus thawj thiab.



Checklist For a Loved One at 120 Years Old (Continued)

The person who oversees all spiritual rites from start to end

Tus Txiv Guab Tsav

The person who performs spiritual calling of ancestors to distribute items and animals to the bereaved.

Tus neeg yuav laig dab thiab cob khoom thiab tsiaj txhu rau tus tuag.

The main bamboo reed-pipe player and two additional players

Tus Thawj Txiv Qeej Thiab 2 Tug Txiv Qeej Ntxiv

Men who are responsible for playing the traditional bamboo reed-pipe instrument to send the bereaved to the spiritual world.

Xaiv 1 tug txiv qeej thiab 2 tug neeg tshuab qeej rau tus tuag mus thawj thiab.

Two to four funeral coordinators

Tus Thawj Kav Xwm Thiab 2-4 Tug Kav Xwm Ntxiv

- Sings the bamboo reed-pipe spiritual rendition.

Hu hauv qhuas.

- If the deceased is a man, the funeral coordinator contacts the sister of the deceased to distribute clothing and other items.

Yog tus txiv neeb tuag ces tus thawj kav xwm hu muam phauj tuaj nias tsum thiab txheeb khoom xws li ris thiab tsho.

- If the deceased is a woman, the funeral coordinator contacts the brother of the deceased to distribute clothing and other items.

Yog tus poj niam tuag ces tus thawj kav xwm hu txiv dab laug tuaj tua nyuj thiab txheeb khoom xws li ris thiab tsho.

- The funeral coordinator thanks all the families and community members for funeral donations and oversees the women and men who cook.

Ua kws tij neej tsav tsaug thaum txais nyiaj txiag, saib xyuas cov niam ua mov thiab tub ua zaub.

Four men who prepare meals and cook

4 Tug Tswj Kab

The men who cook and prepare the meat.

Yog cov ua zaub thiab nqaij noj.

Four women who cook

4 Tug Niam Ua Mov

The women who cook for the funeral.

Yog cov ua mov noj.

Representative of the family of the deceased person

1-2 Tug Thawj Xyom Guab

Responsible for handling financials on food, beverages, and other funeral necessities.

Los tuav tseg neeg nyiaj txiag muab yuav khoom noj khoom haus thiab khoom siv.

Community elder

Tus Txwj Laug

The person who determines which member still owes the deceased money and the designated family who will have to pay back those expenses.

Yog tus neeg txiav plaub leej twg tsuav nqi ntawm tus neeg tuag los sis tiv nws nqi, ces tsev neeg mam muab nyiaj los them.



Checklist For a Loved One at 120 Years Old (Continued)

Blesser

Tus Txiv Coj Xai Foom Koob Hmoov

The person who provides words of wisdom to the family of the deceased person.

Tus neeg muab lus zoo hais rau tsev neeg.

Non-traditional Hmong Practices (Cov coj kev cais tshiab lossis ntseeg vajtswv)

Pastor

Xib Fwb

This person's role is to oversee the funeral for Hmong Christians.

Tus neeg yuav los nres lub ntees rau cov Hmoob ua ntseeg vaj tswv.

Immediately

Get a legal pronouncement of death. If no doctor is present, you will need to contact someone to do this.

If the person dies at home under hospice care, call the hospice nurse, who can declare the death and help facilitate the transport of the body.

If the person dies at home without hospice care, call 911, and have in hand a do-not-resuscitate document if it exists. Without one, paramedics will generally start emergency procedures and will take the person to an emergency room for a doctor to make the declaration of death.

Arrange for transportation of the body. If no autopsy is needed, the body can be picked up by a mortuary (by law, a mortuary must provide price info over the phone) or crematorium.

Apply for a burial permit if required (refer to local registrar or a funeral director and reference Family Disposition of Human Remains (<https://dhs.wisconsin.gov/publications/p0/p00774.pdf>)).

Notify the person's doctor or the county coroner.

Handle care of dependents and pets.

Identify a few friends and/or family members who can check in with you to see how you are doing during the day, and the days afterward.

Plan your meals for the next few days.

- Plan meals if you are hosting guests for night guard (*zov hmo*)¹

Take care of yourself:

- Make plans to incorporate movement into your day and the days that follow (gentle stretching, walking, activities you enjoy).
- Identify three affirmations, meditations, or prayers that provide a source of strength.
- Locate local grief resources.

¹ Night guard or *zov hmo* refers to the gathering following when a loved one has just passed away. The purpose of *zov hmo* is to be there for the family who has lost a loved one and assist in preparation of the funeral. It is customary for the family who lost a loved one to provide food for guests.



Checklist For a Loved One at 120 Years Old *(Continued)*

Within a few days after death

Check to see if the decedent left specific instructions regarding burial and ceremony preferences on an **Authorization for Final Disposition** form. If not, refer to the **Funeral Planning Checklist** to help you with the details.

Finalize arrangements for funeral and burial or cremation. Select the day and time of the service. If the person was in the military or belonged to a fraternal or religious group, contact that organization; it may have burial benefits or conduct funeral services.

Ask a friend or family member to go with you to the mortuary.

Prepare an obituary and submit it to local paper(s). Consider where the decedent grew up and where they lived most of their life.

If the deceased lived alone, ask a friend or relative to keep an eye on the person's home, collect mail, throw food out, and water plants.

Obtain 10–15 copies of the Death Certificate. You will need them for financial institutions, government agencies, and insurers.

For information about obtaining death certificates you may contact the Wisconsin Vital Records Office directly at either (608) 266-1371 (automated) or (608) 266-1373 (service counter) or go to www.dhs.wisconsin.gov/vitalrecords/record.htm

Report the death to Social Security if the person was receiving social security benefits.

In most cases the funeral director will report the death to Social Security for you if they have the person's social security number. If you are told that you need to contact Social Security on your own, contact the Social Security Administration to inform them of the person's passing: 1-800-772-1213 (TTY 1-800-325-0778) or www.ssa.gov. If the deceased was your spouse, you will receive a letter from Social Security informing you how your benefit will be adjusted.

Up to 10 days after death

If you have a **will** and it was prepared by an **attorney**, schedule an appointment to meet with the attorney to go over the terms of the will. He or she will inform you as to whether it has to go through probate.

If necessary, the estate's executor or personal representative should **open a bank account** for the deceased's estate.

Cancel **credit cards** of the deceased or notify the credit card company if you, as the survivor, want to retain use of the credit card. Joint credit cards will usually be frozen upon the death of one of the cardholders, so be sure to have a card in your name only.

Arrange to change any joint bank accounts into your name if you are the surviving spouse or partner. If you haven't opened an account for the estate of the deceased, wait to remove your spouse's name from the account until all checks in the name of your spouse have cleared.

If the deceased was working, **contact the employer** for information on pension plans, union death benefits, employer-sponsored life insurance policies, and/or any health benefits.

Contact the **health insurance** company to terminate benefits for the deceased and continue benefits for other family members.



Checklist For a Loved One at 120 Years Old *(Continued)*

Up to 10 days after death *(continued)*

If the deceased's house is vacant, ask **police** to periodically check the property.

Contact the **insurance company for all life insurance policies**. You will need to provide the policy number and a certified copy of the death certificate and fill out a claim form. If the deceased is listed as the beneficiary on any other policy, arrange to have the name removed.

If the deceased was a **veteran**, contact Veterans Affairs to stop payments and ask about applicable survivor benefits.

Seek the advice of an **accountant or tax advisor** about filing the deceased's tax return for the year of the death. Keep monthly bank statements on all individual and joint accounts that show the account balance on the day of death; you will need this information if you have to file an estate tax return.

Contact the **postal service** to stop or forward mail.

If the deceased had an **investment advisor**, contact them for information on holdings. Arrange to change stock, bond, and mutual fund holdings into your name.

If you are the surviving spouse/partner and live in the same house as the deceased, **contact utilities and service companies** to have the accounts changed to your name:

Electricity

Gas

Water, sewer, and trash

Internet/cable

Land line phone

Cell phone

Homeowner's association

Streaming services (e.g., Netflix, Amazon Prime)

If the deceased owned a car, transfer the automobile title into your name at the State Department of Motor Vehicles at <https://wisconsindot.gov/pages/dmv/vehicles/title-plates/heir.aspx>, or if the estate is probated, through Probate Court.

Make sure that important bills, such as mortgage and utility payments, continue to be paid on time and in full. If you aren't able to make full payments, contact the relevant company to explain the situation and make arrangements.

Cancel newspapers and magazines to which the deceased was subscribed.

Cancel organization memberships the deceased was a member of.

Decide what to do with social media sites on which the deceased had an account.
Refer to the **Security Codes and Digital Accounts** form for details.



Checklist For a Loved One at 120 Years Old *(Continued)*

Up to 10 days after death *(continued)*

Register the deceased on **Do Not Contact lists**:

Register the deceased on the national do not call list at <https://donotcall.gov>

To get the deceased's name taken off mailing lists for offers of credit and insurance, go to www.optoutprescreen.com

To stop receiving unsolicited mail in the person's name, consumers can register at the Direct Marketing Association's (DMA) consumer website at www.DMAchoice.org for a processing fee of \$2 for a period of ten years.

In addition, DMAchoice online offers registration for DMA's eMail Preference Service to reduce your unsolicited commercial email.

Documents you may need to complete these tasks

- Death Certificates (10–15 certified copies)
- Social Security Card
- Marriage Certificate
- Birth Certificate
- Birth Certificate for each child, if applicable
- Insurance Policies
- Deed and Titles to Property
- Stock Certificates
- Bank account statements
- Honorable Discharge Papers for a Veteran (DD214)
- Recent Income Tax Forms and W-2 Forms
- Automobile Title and Registration Papers
- Loan and installment payment records and/or contracts

Source: A Checklist of Tasks after a Death

https://www.milwaukee.va.gov/docs/A_Checklist_of_Tasks_after_a_Death_Wisconsin.pdf



Contacts



Tuam (Toua)



Sua (Shoua)



Mim (Mee)

Case Scenario

Toua and Shoua were halfway through reviewing Module 1 of the Hmong Planning AHEAD workbook. As they were looking, Toua reminded Shoua how it was difficult to contact some of their close relatives when Toua’s father passed away eight years ago because he didn’t write down their contact information. When Toua and Shoua found out that there is a **Contacts** document in the workbook, they planned to use it to help keep track of their close relatives and other important phone numbers in case of an emergency. Mee helped Toua and Shoua complete the **Contacts** document at home during their own time.

Personal Representative, Powers of Attorney For Health Care and Finance

List the names of the persons you have named in your end-of-life planning documents.

Name	Assigned Role	Address	Phone	Email
	Personal Representative			
	POA-Health Care			
	POA-Finance			



Contacts *(Continued)*

Personal Contacts

List the names of family and friends that you wish to be notified upon your passing.

Name	Relationship To You	Address	Phone	Email



Contacts *(Continued)*

Business Contacts

List the important names, addresses, phone numbers, and emails that may help survivors in dealing with your affairs.

Entity	Contact Name	Address	Phone	Email
Accountant/Tax Preparer				
Attorney				
Banker				
Clergy				
Dentist				
Financial Planner/ Investment Advisor				
Funeral Home				
Employer (if you have one)				
Insurance Agent				
Medical Specialist				
Physician				



Contacts *(Continued)*

Business Contacts

List the important names, addresses, phone numbers, and emails that may help survivors in dealing with your affairs.

Entity	Contact Name	Address	Phone	Email



Important Document Locations



Case Scenario

When **Blong**, **Mee**, **Toua**, and **Shoua** looked through the workbook, Blong reminded Toua that they had just made changes to Toua’s Power of Attorney (POA) documents a few years ago when he went to see the doctor. At the same time, Toua and Shoua currently own a car which makes them responsible for keeping their auto insurance documents in a safe place. Toua and Shoua have been keeping their important documents in a box in their bedroom closet.

When a loved one passes away, survivors can feel overwhelmed by feelings of loss and by all of the tasks that need to be completed related to finances, funeral arrangements, transferring accounts, etc. into the names of survivors, taking care of financial tasks will often involve needing to refer to specific documents and it’s very helpful to have them pulled together in one spot, like a file cabinet or file box, so that you don’t have to spend time searching for them.

Here is a list of potential important documents that you may want to gather together for easy reference. You may have others that are not on this list; we’ve left blanks at the end where you can add those.

Document	Location of original document	Location of copies
Passport		
Death Certificates		



Important Document Locations *(Continued)*

Document	Location of original document	Location of copies
Advance Directives: <ul style="list-style-type: none"> • Power of Attorney for Finance 		
<ul style="list-style-type: none"> • Power of Attorney for Health Care 		
<ul style="list-style-type: none"> • Authorization for Final Disposition 		
<ul style="list-style-type: none"> • Living Will (AKA Declaration to Physicians) 		



Important Document Locations *(Continued)*

Document	Location
<p>Bank Accounts:</p> <ul style="list-style-type: none"> • Checking • Savings • CDs • Safe deposit boxes 	
<p>Retirement Accounts:</p> <ul style="list-style-type: none"> • IRAs (traditional and Roth) • Pensions • 401(k)s, 403(b)s, 457s, self-employed retirement plans 	
<p>Other investments/accounts:</p> <ul style="list-style-type: none"> • Stocks, bonds, mutual funds, money market accounts 	
<p>Outstanding loans (e.g., car loans, student loans, personal loans)</p>	



Important Document Locations *(Continued)*

Document	Location
<p>Utility bills:</p> <ul style="list-style-type: none"> • Electric • Heating (gas, oil, electric) • Cable/internet • Phone (cell and land line) <p><i>Note: Many people no longer receive paper copies of these bills but having a printout for each showing the name and contact information for the billing company can be helpful.</i></p>	
<p>Vehicle Titles</p>	
<p>Property Tax Documents</p>	
<p>List of Security Codes/Digital Accounts Usernames & Passwords</p> <p><i>Note: We're all told how we need to protect these and keep them secure, but it's important to let at least one trusted person know how to find them so that they can access accounts in the event of an emergency.</i></p>	
<p>Insurance Accounts:</p> <ul style="list-style-type: none"> • Health • Life • Auto • Home • Others that the deceased had (e.g., disability, liability, identity theft, long term care, funeral/burial, etc.) 	



Glossary

It can be difficult to navigate this workbook because each module has a lot of material and new phrases that are not used every day. This glossary was created to guide you in understanding the many terms used in the workbook. You'll notice that not all of the definitions have been translated into Hmong. This decision aims to prevent any potential ambiguity, inaccuracies, or loss of meaning that may occur during translation from English to Hmong. We also selectively provided real-life examples for some terms because they may be more complex or difficult to grasp.

Adjusted Gross Income

Nyiaj Xyoo Tom Qab Lawv Txiaiv Se

Definition: A term used on federal and state tax returns that refers to the amount that remains after certain allowable tax deductions are subtracted from your gross annual income.

Example: In 2023, a person earned \$35,000 per year. They contributed \$2000 to their individual retirement account (IRA). Their adjusted gross income would be \$33,000. This lowers the amount of taxes the person pays in 2023.

Piv Txw: Nyob rau xyoo 2023, ib tug neeg khwv tau \$35,000 ib xyoo. Tus neeg ntawv muab \$2,000 tso rau hauv nws tus nyiaj laus IRA. Nws qhov Nyiaj Xyoo Tom Qab Lawv Txiaiv Se tag yog \$33,000. Qhov no txo nws qhov nqi se ua tus neeg no yuav tau them rau xyoo 2023.

Advance Directive

Cov Ntaub Ntawv Xaiv Tus Neeg Sawv Cev Rau Koj

Definition: A document you complete that describes, in writing, your choices about the medical treatments you want, or do not want, if you become incapacitated and cannot express your wishes. It allows you to express your feelings about how health care decisions should be made for you and who you designate to make those decisions on your behalf. Anyone who is of sound mind and age 18 or older may complete these forms.

Example: A person completes an advance directive to confirm they want their daughter to make healthcare decisions for them if they are unable to make those decisions. Later, the person suffers a serious illness. Their daughter can make healthcare decisions for them with their doctor.

Piv Txw: Ib tug neeg ua Cov Ntaub Ntawv Xaiv Tus Neeg Sawv Cev rau nws tus kheej vim nws xav kom nws tus ntxhais los cev ncauj cev lus thaum nws hais tsis tau lus pem tsev kho mob. Yam nram ntej, yog tus neeg no muaj mob loj, nws tus ntxhais yuav nrog tus kws kho mob tham thiab los cev ncauj cev lus txog yuav xaiv kev kho mob li cas rau nws.

Affidavit

Daim Ntawv Pov Thawj Ntawm Koj Cov Lus Hais Tseg

Definition: A sworn statement or written declaration witnessed by an authorized official such as a notary public.

Agent

Tus Neeg Sawv Cev Uas Muaj Feem Txiaiv Txim

Definition: A person authorized to act on behalf of another.



Glossary (Continued)

Aging in Place

Txoj Kev Xaiv Nyob Hauv Koj Lub Tsev Rau Yav Laus

Definition: The process of staying in your own home as you grow older instead of moving to an outside facility. This can include creating a budget, discussing living options with your family, connecting with home health services and identifying necessary home modification projects.

Assisted Living

Qhov Chawv Nyob Uas Pab Tu Koj Los sis Pab Koj Ua Noj Ua Haus

Definition: A type of housing arrangement designed for people who need various levels of medical and personal care. Living spaces can be individual rooms, apartments, or shared quarters. The facilities generally provide a home-like setting and are physically designed to promote the resident's independence while providing care when necessary.

Authorization for Final Distribution

Daim Ntawv Pob Thawj Qhia Npe Ntawm Tus Neeg Sawv Cev Rau Koj

Definition: A document which allows you to designate a representative who will have the legal authority to make decisions regarding your funeral arrangements and the disposition of your body.

Example: A person completes this form and designates their son as their personal representative. After they pass away, the son decides the details of the funeral and location in which to bury their body.

Piv Txw: Tus neeg ua daim ntawv no tiav thiab muab cob rau nws tus tub los tuav sawv cev tam nws. Tom qab tus neeg no tau tag sim neej, nws tus tub yog tus yuav txiav txim kev yuav ua lub ntees xws li chaw ua lub ntees thiab mem toj.

Beneficiary

Cov Neeg Koj Xaiv Los Txais Cov Khoom Ntawm Koj Ntiaj Tug Los sis Koj Cov Qub Txeeg Qub Teg

Definition: A term used to describe the person(s) you choose to receive the proceeds from your will, trust, life insurance and retirement accounts when you die.

Example: A person owns a retirement account and designates their brother as the beneficiary of the account. After they die, their brother receives the money in the retirement account.

Piv Txw: Ib tug neeg muab nws cov nyiaj laus cob rau nws tus kwv/tij los ua tus txais cov nyiaj. Tom qab tus neeg ntawv tag sim neej, nws tus kwv/tij yuav tau txais cov nyiaj laus natwv.

Bereavement

Lub Gaij Muaj Kev Tu Siab Thiab Quaj Ntsuag Thaum Muaj Kev Ploj Tuag

Definition: The period of time during which grief and mourning occur after a death.

Codicil

Koj Pauv Koj Daim Ntawv Qhia Txog Seb Leej Twg Tau Koj Cov Qub Txeeg Qub Teg Tom Qab Koj Tag Sim Neej

Definition: A change you make to your will.



Glossary (Continued)

Cremation

Kev Hlawv Lub Cev

Definition: The process of reducing the body to bone fragments using high heat and flame. Bone fragments are processed in a machine to make them a consistent size and then are placed in temporary or permanent urn.

Death Doula

Tug Neeg Pab Txhawb Dej Siab Thaum Koj Puv 120 Xyoo

Definition: A non-medical person trained to care for someone holistically (physically, emotionally and spiritually) at the end of life.

Decedent

Tus Neeg Uas Tag Sim Neeg

Definition: Person who has died.

Direct Burial

Tuag Hnub No, Faus Hnub No

Definition: A type of burial that usually costs less than a full-service funeral, done shortly after death, usually in a simple container. No viewing or visitation is involved, so no embalming is necessary

Estate

Qub Txeeg Qub Teg los sis Cov Khoom Ntawm Ib Tus Neeg

Definition: A term used to describe the property of someone who has died (decedent).

Example: A person owns a house, car, and furniture. When they die, the house, car, and furniture are part of their estate, the collection of belongings that gets passed to their heirs.

Piv Txw: Ib tug neeg ua muaj vaj tsev, tsheb, thiab khoom tsev. Thaum nws tau tag sim neej, nws lub tsev, tsheb, thiab khoom tsev yog ib yam ntawv nws cov Qub Txeeg Qub Teg rau cov nyob tom qab tau txais.



Glossary (Continued)

Ethical Will

Daim Ntawv Ua Pov Thawj Tim Khawv Ntawm Koj Cov Kev Ntshawv

Definition: A centuries-old practice that outlines a person’s hopes, dreams, values, and life lessons, meant to be shared with loved ones while still alive, as well as something to leave behind in the form of a letter or journal (not a legal document).

Example: A person wants their family to continue having weekly dinners, participating in community service, and attending church after they die. The person writes these wishes in a journal so their family knows about the wishes after their death.

Piv Txw: Ib tug neeg xav kom nws tsev neeg rau siab ntso ua neej, sib hlub, noj thiab haus ua ke, thiab mus koom thiab pab lub zej zog txawm tias nws yuav tau tag sim neej lawm. Tus neeg yuav sau nws tej kev ntshaw ntawm no cia kom nws tsev neeg tau paub txoj kev ntshaw tom qab nws tau tag sim neej.

Fiduciary

Tus Neeg Losis Lub Koom Haum Pab Kev Ntseeg thiab Kev Zoo Raws Li Kev Cai

Definition: A person or organization that acts on behalf of another person, putting their clients’ interests ahead of their own, with a duty to preserve good faith and trust. Being a fiduciary thus requires being bound both legally and ethically to act in the others best interests.

Example: A sister is designated as the administrator of her brother’s estate. The brother’s will stated he wants his furniture to go to his best friend after he dies. The sister must distribute the furniture to her brother’s best friend. She has a fiduciary duty to do so.

Piv Txw: Tus muam sawv cev tam li tus thawj tswj hwm ntawm nws tus nus cov qub txeeg qub teg. Tus nus daim ntawv ua nws sau tseg txoj nws cov kev ntshaw hais kom tus muam muab nws cov khoom vaj khoom tsev coj mus pub rau nws tus phooj ywj zoo tom qab nws tag sim neej. Tus muam yuav tsum ua raws li tus nus txoj kev ntshaw no vim tias nws yog tus neeg pab khiav teg dej num li cov kev cai no.

Green Burial

Muab Lub Gev Zais Siv Cov Khoom Kom Zoo Lwj Tau

Definition: A type of burial where the body is buried with a biodegradable material (plain wood, cardboard, wicker casket or a natural cloth shroud). There are specific site rules for green burials, so check with local ordinances for details before deciding.

Green (Bio) Cremation

Muab Lub Gev Raus Dej Kom Yaj

Definition: The process of accelerating body decomposition by using water, an alkali-based solution, and pressure. The cremated remains may be placed in a grave, niche or crypt, or be disposed by any other lawful manner according to Wisconsin law. As of September 2021, this process is not yet available in Wisconsin.



Glossary (Continued)

Grief

Kev Tu Siab Vim Muaj Kev Ploj Tuag Los sis Kev Plam/Ncaim Ib Yam Dab Tsi

Definition: A normal and natural emotional response to the loss of someone or something important to you. It can include sadness, longing to be with the person or thing that was lost, thoughts and memories of the lost, anxiety and anger.

Heir

Cov neeg uas muaj feem txais tau koj cov qub txeeq qub teg nyob rau lub sij hawm koj tag sim neej

Definition: A person who inherits property when a person dies.

Example: A person owns a car. In their will, they list their niece as heir to their car. After the person dies, the niece has rights to and will receive the car.

Piv Txwv: Ib tug neeg tso nws tus xeeb ntxwv lub npe rau hauv nws daim ntawv sau tseg txog nws cov kev ntshaw hais tias thaum tsis muaj nws nyob lawm, nws tus xeeb ntxwv muaj cai los txais lub tsheb.

Home Funeral

Koj tsev neeg ua koj lub ntees hauv yus tsev nyob thiab tsis tas yuav ua sab nrauv

Definition: A legal alternative practice to traditional funerals where the family takes care of everything on their own without hiring a funeral director. This may include doing the necessary paperwork, making caskets, urns and shrouds, etc. and disposition of the body.

Hospice Care

Ib Yam Kev Pab Saib Xyuas Rau Cov Neeg Mob Kho Tsis Tau Lawm

Definition: A type of care intended to help someone with a terminal illness live as well as possible for as long as possible, increasing quality of life.

Example: A person has been diagnosed with a terminal disease and has been told by their doctor that they have 4 months of life left. They now qualify for hospice care, a set of services that can include regular visits by a nurse to their home, equipment to meet their needs (e.g. wheelchair, hospital bed), and other mental health and medical services.

Piv Txwv: Ib tus neeg muaj ib tug mob loj ua kho tsis tau lawm tau txais lus los ntawm nws tus kws kho mob hais tias nws tshuav li 4 lub hli ua neeg nyob ntxiv lawm xwb. Tus neeg no tsim nyog yuav tau txais yam kev kho mob no los saib xyuas nws, ua yog ib yam kev pab nrog rau kev tuaj kuaj tus neeg los ntawm ib tug nais maum tom nws lub tsev, thiab muab tej khoom siv ua tus neeg no xav tau xws li laub zaum lossis txaj pws thiab lwm yam kev pam rau nws tus mob.



Glossary (Continued)

Intangible Assets

Cov Khoom Tuav Tsis Tau Ntawm Tes

Definition: Personal property that involves contracts with others and includes assets such as bank account, stocks, bonds, insurance policies and retirement benefit accounts.

Example: A person owns a bank account. Because a bank account isn't a physical item that can be held or touched but still holds value, it is considered an intangible asset.

Piv Txwv: Ib tug neeg muaj nyiaj nyob tom tuam txhab nyiaj. Lub tuam txhab nyiaj tswj cov nyiaj ntawm tus neeg, yog li ntawv Cov Khoom no Tuav Tsis Tau Ntawm Tes.

Intestate

Nom Ntswv Muaj Cai Faib Koj Cov Qub Txeeq Qub Teg Yog Koj Tsis Muaj Daim Ntawv Sau Hais Txog Leej Twg Yuav Tau Koj Cov Khoom

Definition: A term to describe what happens when a person dies without a will to dictate who gets what of their belongings. If there is no will, the court will decide who gets what property.

Example: A person passes away and did not write a will before their death. The person is said to have died intestate—there is no will to direct to whom their belongings and financial resources should be given.

Piv Txwv: Ib tug neeg ua tau tag sim neej tsis tau sau tseg daim ntawv qhia tseg nws cov kev ntshaw. Thaum mus txog nram nom tswv, tus neeg no tau tag sim neej tsis raws li lawv txoj cai ua yuav tsum muaj daim ntawv sau hais t xog leej twg yuav tau nws cov khoom. Yog li no, nom tswv muaj cais xaiv seb leej twg yuav tau tus neeg no cov qub txeeq qub teg.

Joint Tenancy

Cov Liaj Av los sis Vaj Tsev Yuav Sib Koom

Definition: A term used to describe when property is owned jointly by two or more parties. When one owner dies, their share automatically passes to the other(s).

Example: A married couple purchases a home together and are both listed as owners of the property. When one spouse dies, the living spouse will own the entire home.

Piv Txwv: Ib nkawm niam txiv yuav ib lub tsev ua ke thiab muab nkawv lub npe tso ua ke hauv ntaub ntawv. Thaum kawv ib tug tau tag sim neej lawm, ib tug muaj cais tau tag nrho lub tsev ntawv ua nws tug thiab npe.

Legacy Project

Khoom Npaj Tseg Ua Paj Vas

Definition: A way to reminisce and leave behind a memorial using interviews, audio recordings, photo albums, scrapbooks, cookbooks or music playlists.



Glossary (Continued)

Liminal Space

Lub Gaij Tam Sis No thiab Thaum Sij Hawm Hloov Mus Tom Ntej

Definition: The time between the “what was” and the “next.” It is a place of transition, a season of waiting, and not knowing.

Living Will

Daim Ntawv Qhia Txog Koj Txoj Kev Ntshaw Ntawm Kev Kho Mob Thaum Koj Tsis Feeb Meej Lawm

Definition: A type of advance directive that states the specific types of medical care that a person wishes to receive if they are no longer able to make medical decisions because of a terminal illness or being permanently unconscious. A living will usually has instructions about whether to use certain treatments to help keep a person alive, such as the use of dialysis (kidney) machines, breathing tubes, feeding tubes, and CPR.

Long Term Care Insurance

Phau Ntawv Pov Hwm Ntiav Neeg Tu Thiab Them Mus Nyob Tsev Laus

Definition: A type of private insurance coverage that provides nursing-home care, home-health care, and personal or adult daycare for individuals age 65 or older or with a chronic or disabling condition that needs constant supervision.

Example: A couple purchases a long-term care insurance policy with an insurance company to help cover their end-of-life costs. When one partner becomes ill and it is no longer possible for them to live in their home, they move to a facility where they can receive help with daily activities (e.g., taking medications, getting dressed, and being fed). The long term care insurance policy benefits are used to help cover the costs of the staying in the facility.

Piv Txwv: Ib nkawm niam txiv yuav ib phau kev pov hwm (life insurance) nrog ib lub tuam txhab los pab nkawv them nuj nqi ntawm nkawv lub neej. Thaum nkawv ib tug muaj mob thiab ua tsis tau noj thiab nyob tsis tau hauv tsev lawm, nkawv thiaj mus nyob nram ib lub tsev ua muaj kev pab txhua hnuv xws li pab nkawv noj tshuaj, hnav khaub ncaws, thiab pub mov rau nkawv noj. Phau Ntawv Pov Hwm Ntiav Neeg Tu Thiab Them Mus Nyob Tsev Laus yog yuav los siv them rau cov kev pab ua tau hais los no.

Marital Property/Community Property

Cov Khoom Uas Yog Ob Tus Neeg Li Ntiag Tug Tau Los Nyob Rau Lub Sij Hawm Nkawv Sib Yuav

Definition: Property (including all income and possessions) a couple acquires during their marriage.

Example: A couple gets married on June 1, 2023. Later in 2023, one partner buys a car. This car is considered property of both partners even though one partner bought the car.

Piv Txwv: Ib nkawm niam txiv sib yuav nyob rau lub 6 hli, tim 1 xyoo 2023. Nkawv ib tug yuav tsheb tshiab nyob rau xyoo 2023 thiab. Thaum muab xam los, ces lub tsheb no yeej yog nkawv ob leeg tug txawm tias nkawv ib tug yog tus yuav lub tsheb no xwb.



Glossary (Continued)

Memorial Service

Kev Ua Ib Lub Ntees

Definition: A celebration of life, with or without a burial, that offers an opportunity for honoring the memory of someone who has died.

Example: A family member dies and their body is cremated. After the cremation, the family holds a gathering at their home to celebrate the life of their loved one.

Piv Txwv: Ib tug neeg tau tag sim neej thiab nws tsev neeg muab nws lub cev hlawv. Tom qab muab nws lub cev hlawv tag, tsev neeg ua ib qhov kev cai tom tsev los hlub thiab tshua txog lawv tus neeg ua tau tag sim neej.

Mourning

Kev Quaj Ntsuag

Definition: A public or **external** response to the death of a loved one. Examples include preparing for a funeral, wearing black, or sharing memories or stories about a loved one.

Non-Probate Property

Cov Khoom Uas Tsis Hais Kom Lub Tsev Hais Plaub Saib Xyuas

Definition: Property in an estate that does not have to go through the probate court because it passes according to written beneficiary designations. Examples include life insurance, POD accounts, living trusts and joint tenancy with survival rights.

Example: A person has a savings account at a bank. When they pass away, the beneficiary or beneficiaries listed on the account receive the funds in the account right away without having to wait for action from a court. The savings account is non-probate property because a beneficiary or beneficiaries were listed on the account documents at the bank.

Piv Txwv: Ib tug neeg muab nyiaj tso rau tuam txhab nyiaj tuav. Thaum tus neeg ntawv tau tag sim neej, cov neeg ua nws tau sau tseg los txais cov nyiaj ntawv yuav tau cov nyiaj tam siv ntawv thiab yuav tsis tau tos ntev los sis mus cuag tsev hais plaub. Cov nyiaj hauv lub tuam txhab nyiaj yog Cov Khoom Uas Tsis Hais Kom Lub Tsev Hais Plaub Saib Xyuas vim tias muaj tus/cov neeg ua yuav tau txais cov nyiaj no raws li tau sau tseg hauv ntaub ntawv.

Organ, Tissue, Eye Donation

Pub Cov Khoom Hauv Yus Lub Cev Rau Lwm Tus Neeg (xws li siab, plawv, ntswv, raum)

Definition: The process of surgically removing an organ or tissue from one person (the organ donor) and placing it into another person (the recipient) because the recipient's organ has failed or has been damaged by disease or injury.



Glossary (Continued)

Palliative Care

Ib Yam Kev Kho Mob Pab Cov Neeg Muaj Mob Loj

Definition: Specialized medical care that can be provided along with curative treatment for people living with a serious illness. The goal is to focus on providing relief from the symptoms and stress of the illness and to improve quality of life for both the patient and the family.

Example: A person has been diagnosed with a serious illness that may become fatal. They and their family may receive palliative care, services that can include things like medication to relieve symptoms, physical therapy, and emotional and spiritual support (e.g. counseling) for the sick person and their family.

Piv Txwv: Ib tug neeg tau muaj ib tug mob loj ua yuav ua rau nws tag txoj sia tau. Tus neeg no thiab nws tsev neeg tsim nyog tau txais Ib Yam Kev Kho Mob Pab Cov Neeg Muaj Mob Loj thiab nrog rau cov tshuaj no kom pab nws tus mob, cov neeg ua pab kho nws tes taws thiab lub cev kom rov qab muaj zog, thiab cov kws pab txhawb siab rau nws thiab nws tsev neeg lub sij hawm no.

Personal Representative

Tus Neeg Sawv Cev Rau Koj

Definition: A person chosen or appointed to administer and manage the estate of someone who has died (also known as an executor in some states).

Example: A person lists their nephew as the personal representative in their will. After they die, the nephew will be responsible for giving their belongings to family and friends according to the deceased person's wishes.

Piv Txwv: Ib tug neeg tso nws tus xeeb ntxwv lub npe hauv daim ntawv sau tseg los ua tus neeg sawv cev rau nws. Tom qab tus neeg no tau tag sim neej, nws tus xeeb ntxwv yuav yog tus los sawv cev tuav lub luag hauj lwm ua muab nws cov khoom faib rau nws tsev neeg thiab tej phooj ywg raws li nws qhov kev ntshaw ua tau sau tseg hauv ntaub ntawv.

Power of Attorney

Daim Ntawv Qhia Seb Leeg Twg Yog Tus Neeg Sawv Cev Rau Koj

Definition: A legal document giving the authority to act for another person in specified or all legal or financial matters.

Example: A person provides their best friend with power of attorney privileges. Later, they develop an illness and are unable to pay their bills while in the hospital. Their best friend can pay the bills from the sick person's accounts and make financial decisions for them until they recover.

Piv Txwv: Ib tug neeg muab cai rau nws tus phooj ywg zoo los sawv cev rau nws thaum nws muaj mob los sis them tsis tau nws cov nuj nqi kho mob nram tsev kho mob lawm. Nws tus phooj ywg zoo muaj cai siv nws cov nyiaj tom tuam txhab nyiaj los them nws cov nqi kho mob thiab txiav txim siab rau nws txoj kev siv nyiaj txiag kom txog thaum nws zoo rov los.



Glossary (Continued)

POD (Pay on Death)

Daim Ntawv Pov Thawj Qhia Seb Leej Twg Tau Koj Cov Nyiaj Nyob Rau Nram Tuam Txhab Rau Nyiaj

Definition: Beneficiary form associated with bank accounts.

Example: A person completes a POD form with their bank to indicate who should receive funds in the account upon their death—the beneficiary (see definition). After they die, the funds from the account are given to the beneficiary.

Piv Txwv: Ib tug neeg xav muaj Daim Ntawv Pov Thawj Qhia Seb Leej Twg Tau Nws Cov Nyiaj Nyob Rau Nram Tuam Txhab Nyiaj kom nws thiaj li muaj tug neeg los txais tau cov nyiaj thaum nws tag sim neej lawm.

Probate

Lub tsev hais plaub muaj cai saib xyuas thiab txiav txim siab muab cov khoom ntawm neeg ntiag tug rau lwm tus tswv tshiab thaum tus neeg tag sim neej

Definition: The court proceeding where ownership of a decedent’s property is transferred, and taxes and bills are paid.

Example: A person dies. The probate court decides how to distribute the assets of the person who died. If the person had a will (see definition) then the court will use the will to determine the distribution of assets. If the person did not have a will, then the probate court will use state law to decide who will receive the deceased person’s belongings and money.

Piv Txwv: Ib tug neeg nyuam qhuav tag sim neej. Nom tswv nram tsev hais plaub txiav txim seb yuav muab nws cov khoom ntiag tug rau lwm tus tswv los sis leej twg. Yog tus neeg muaj daim ntawv sau tseg qhia txog nws cov kev ntshawv, ces lub tsev hais plaub yuav muab nws cov khoom mus cob rau tus/cov neeg raws li nws tau sau tseg. Yog tus neeg tsis tau sau daim ntawm no tseg, ces lub tsev hais plaub yuav siv txoj cais raws li lub lav tus neeg nyob los txiav txim seb leej twg yuav tau txais nws cov qub txeeg qub teg thiab nws cov nyiaj.

Probate Property

Cov Khoom ua lub tsev hais plaub yuav muab rau lwm tus tswv

Definition: Property of a deceased person that has no clear order of who should receive it that must transfer through a probate court. When you die, the court looks at to your will to see who should receive it.

Required Minimum Distribution (RMD)

Qhov nyiaj tsawg tshaj plaws ua koj yuav tsum rho tawm ntawm koj cov nyiaj laus account

Definition: The minimum amounts that you must withdraw annually from your traditional IRA, 401(k), 403(b) or other retirement savings plan once you’ve reached the mandatory age for making withdrawals.

Example: A 75-year-old person has a 401k with \$20,000. Because of the required minimum distribution law, they have to take out a specific amount of money from their account each year based on the most recent Internal Revenue Service (IRS) regulations.

Piv Txwv: Ib tug neeg muaj 75-xyoo muaj nyiaj laus 401k txog \$20,000. Vim muaj txoj cais ua tsuas pub neeg muaj nyiaj laus txog li ib tug nqi yam tsawg kawg nkaus xwb, tus neeg no yuav tau rho tawm ib qhov nyiaj ntawm nws no cov nyiaj laus txhua xyoo tom qab nws ua se tiav.



Glossary (Continued)

Tangible Assets

Cov Qub Txeeq Qub Teg Uas Tuav Tau Ntawm Tes

Definition: Personal property that has physical substance that can be touched, held and felt. Examples include furniture, vehicles, baseball cards, cars, comic books, jewelry, and art.

Example: An artist has passed away and still has his paintings, baseball cards, and jewels. These things are considered tangible assets because they can be physically touched, held, and felt.

Piv Txwv: Ib tug neeg ua teeb dua tau tag sim neej thiab tseem muaj nws cov duab kos cia nrog rau khoom ua si ncawv pob thiab kub. Cov khoom no yog tus neeg tej Cov Qub Txeeq Qub Teg Uas Tuav Tau Ntawm Tes vim tias neeg tuav tau los sis kov tau.

TOD (Transfer on Death)

Daim Ntawv Qhia Txog Tus Neeg Koj Xaiv Los Txais Koj Cov Nyiaj Nqis Peev Tom Qab Koj Tag Sim Neej

Definition: A beneficiary form associated with brokerage accounts.

Example: A person owns stocks, bonds, and/or mutual funds. They complete a TOD form with their investment company to say who should receive funds in the account upon their passing—the beneficiary (see definition). After they die, the funds from the account are distributed to the beneficiary.

Piv Txwv: Ib tug neeg ua luam nyiaj. Tus neeg no ua Daim Ntawv Qhia Txog Tus Neeg Txais Nws Cov Qub Txeeq Qub Teg Thaum nws Tag Sim Neej kom tus neeg ntawv thiaj muaj cai los txais cov nyiaj tom qab nws tag txoj sia.

Traditional Full-Service Funeral or Burial

Txoj Kev Yuav Los Ua Kev Cai Dab Qhuas Rau Lub Ntees Los Sis Thaum Faus

Definition: A type of funeral/burial that includes a viewing or visitation and formal funeral service, use of a hearse to transport the body to the funeral site and cemetery, and burial, entombment, or cremation of the remains. Depending on the cemetery, a burial vault or liner may be necessary.



Glossary (Continued)

Trust

Kev Pab Tswj Fwm Koj Cov Qub Txeeg Qub Te

Definition: A trust is a legal instrument that holds and manages assets for the benefit of the grantor (you). In a trust, the grantor is the person who puts assets into the trust. A trustee is the person who manages the assets in the trust and the beneficiary is the person or persons who receive the revenue or benefit from the trust.

Example: A person creates a trust to hold ownership of their house. After they die, the trust will own their house. The documents of the trust will determine how the house should be managed, who can live in the house, etc.

Piv Txwv: Ib tug neeg tsim ib qhov Kev Pab Tswj Fwm nws Cov Qub Txeeg Qub Te los tuav nws lub tsev thaum nws tag txoj sia. Daim ntawv qhia txog tus neeg yuav pab tswj fwm lub tsev no mam li txiav txim txog ntawm lub tsev thiab yuav cia leej twg nyob.

Will

Daim Ntawv Qhia Lub Tsev Hais Plaub Tias Leej Twg Tau Cov Khoom Ntawm Koj Ntiag Tug Tom Qab Koj Tag Sim Neej

Definition: A will is a legal document that tells the probate court who you choose to be in charge of your estate, what should happen to your probate property, and if you have minor children, your choice for legal guardian.

Example: A person creates a will so their loved ones know how they want the items they own to be given after they die. After the person dies, the will is used to give their money and belongings to the people listed in the will.

Piv Txwv: Ib tug neeg ua Daim Ntawv no cia los qhia rau cov nws hlub tshua hais tias nws xav kom muab nws cov khoom ntiag tug cob rau leej twg tom thaum nws tag txoj sia. Tom qab tus neeg no tag sim neej lawm, yuav siv daim ntawv no los qhia seb tus neeg xav muab nws cov nyiaj thiab khoom rau leej twg raws li nws tau sau tseg hauv ntaub ntawv.



My Notes



TOPIC 2

Handling Financial Changes

It is important to plan for changes in home finances as we age or experience the loss of a loved one. This session will help you to better know your finances now and think about the possible changes you will need to make in the future. In this session, participants will:

- Understand their expenses and income now, and in the future
- Be able to plan for housing costs as they age
- Learn about long-term care insurance
- Learn about the costs for a funeral and about prepaying for those costs
- Learn what happens to their money when they die
- Understand elder financial abuse and exploitation
- Know how to prevent identity theft/scams

Section Contents

- Financial Services Inventory
- Spending Plan
- Income and Expenses Planning Worksheet
- What Are the Costs of a Funeral?
- Prepaying for Your Funeral
- Planning for Housing Costs as You Age
- Long-term Care Insurance
- Factsheet: What Happens to Your Money and Accounts When You Become 120 Years Old?
- Preventing Elder Financial Exploitation in Wisconsin
- Financial Fraud and Scams
- Have You Heard About Identity Theft?



Toua (Toua)



Sua (Shoua)



Nplooj (Blong)



Mim (Mee)



Lis (Lee)

Case Scenario

Toua and Shoua have been living with their daughter, Mee, and son-in-law, Lee for the past eight years. Mee and Lee take care of them and help handle their financials, such as living expenses and life insurance. Toua and Shoua mostly depend on Mee for health and financial assistance as they get older and in return, Toua and Shoua help take care of their kids. Blong, who is Toua and Shoua’s son, sees that they are getting older as the years go by. Toua is also not feeling well in terms of his health conditions, which makes Blong even more concerned about his parents. Blong decides that he wants to assist Toua and Shoua with their finances to help out Mee and the whole family. Blong and Mee agreed on having Toua and Shoua come live with Blong so he can assist them financially. From here on, Blong is responsible for taking care of all of Toua and Shoua’s housing and financial expenses.



Financial Services Inventory

Because this document contains account access information, be sure to keep it in a secure location (e.g., a safe deposit box or a locked fireproof box), and only share it with one or two trusted people. Note that many financial institutions allow you to grant authorized account access to a trusted individual. That may be an option to consider in place of listing your login information here.

Bank/Credit Union Accounts

List your bank/credit union account information (include checking, savings, certificates of deposit and money market accounts).

Checking Accounts

Company Name	Website	Log-In/ Password	Account Number	Address/Phone	Beneficiary Name(s)

Savings, Money Market Savings, Certificates of Deposit, Trust Accounts

Company Name	Website	Log-In/ Password	Account Number	Address/Phone	Beneficiary Name(s)



Financial Services Inventory *(Continued)*

Credit Cards

Company Name	Website	Log-In/ Password	Account Number	Address/Phone	In Whose Name

Loans

List any outstanding loans you currently have including mortgage, auto, student, and personal loans.

Type of Loan	Company Name	Website/Phone	Log-In/ Password	Account Number	In Whose Name



Financial Services Inventory *(Continued)*

Real Estate/Business Interests

List any real estate you currently own. Under "Ownership", note whether the property is tenancy in common, joint, or single ownership.

Property	Location/Address	Owner Name(s)	Ownership (tenancy in common, joint, or single)	Date Purchased	Purchase Price



Financial Services Inventory *(Continued)*

Stocks, Bonds/Other Securities

List any stocks, bonds, mutual funds, or other securities you currently own that are not part of a retirement account.

Type <small>(stock, bond, etc.)</small>	Website/ Phone	Log-In/ Password	ID Number	Date Purchased	Purchase Price	Misc. Information <small>(name of owner, # of shares, maturity date)</small>



Financial Services Inventory *(Continued)*

Education Savings Accounts

List any 529 Accounts, Education IRA/Coverdell or Custodial Accounts.

Account Type	Institution/ Trustee	Website/Phone	Log-In/ Password	Account Number	Beneficiary Name(s)

Health Insurance

List accident, disability, major medical, long-term care and Medicare policies.

Type (health, long-term care, disability, etc.)	Person(s) Insured	Name of Company Providing Insurance	Website/ Phone	Log-In/ Password	Policy Number	Coverage Amount



Financial Services Inventory *(Continued)*

Property Insurance

List your insurance policies that you carry on property such as home, vehicle, land, and boats.

Insured Property	Company Name/Agent	Website/Phone	Log-In/Password	Policy Number	Coverage Amount

Life Insurance

List any life insurance policies you carry. Don't forget any policies you carry through your employer.

Person(s) Insured	Company Name/Agent	Policy Type (whole, term, etc.)	Website/Phone	Log-In/Password	Policy Number	Beneficiary Name(s)



Income and Expenses Planning Worksheet

Worksheet directions

Use this worksheet to record current income and expenses and then begin to consider future transitions. What might your income look like in 5 or 10 years? What about potential changes in expenses?

Monthly income	Now	Likely to change? (+ or -)	Future
Paycheck			
Social Security			
Retirement Fund Withdrawals			
Pensions			
Personal cash saved			
Other			
TOTAL INCOME			

Continued on following page.



Income and Expenses Planning Worksheet *(Continued)*

Monthly expenses	Now	Likely to change? (+ or -)	Future
Mortgage/rent			
Property taxes			
Home (repairs, maintenance, appliances)			
Utilities (electricity, LP/gas)			
Landline/cell phone			
Satellite/internet/bundle			
Groceries			
Eating out			
Household (paper goods, cleaning, electronics, small appliances, etc.)			
Clothing			
Auto (loan, insurance, maintenance, gas)			
Other transportation (ride service, bus)			
Insurance (home, life, umbrella, etc.)			
Health insurance			
Out-of-pocket expenses (medical, dental, eye, pharmacy)			
Child/grandchild (tuition, childcare)			
Entertainment/habits (online streaming, sports, gardening, sewing)			
Personal (hair care, nails, gym)			
Pets			
Gifts/donations			
Savings (emergency, retirement, health)			
Debt (credit cards, personal loans)			
Other			
Other			
TOTAL EXPENSES			



What Are the Costs of a Funeral?

Funeral costs include basic services fee for the funeral director and staff, charges for other services and merchandise, and cash advances. You may use this information sheet when looking at different funeral homes to help compare the costs of each location to find what works best with your budget.

	Funeral home 1	Funeral home 2	Funeral home 3
Type of fee			
Funeral home fees			
Basic service fee includes space and funeral director and staff			
Charges for other services and merchandise			
Services and product prices			
Gravestone or headstone (include birthdate)			
Caskets (metal, wood, fiberboard, fiberglass or plastic)			
Burial vaults or grave liners			
Cemetery site/land (quiet area, side street, safe from flooding/other hazards)			
Full-service burial or cremation			
Cemetery (burial plot)			
Casket material (wood, metal, etc.)			
Memorial grave marker and inscription			
Other burial container (vault)			
Funeral home or where the service will be held			

Continued on following page.



What Are the Costs of a Funeral? *(Continued)*

Type of fee	Funeral home 1	Funeral home 2	Funeral home 3
Traditional funeral services			
Drinks and refreshments			
Food			
For traditional Hmong funerals, animals for butchering (pig, chicken, cow, etc.)			
Supplies such as traditional items, tables, etc.			
Clothing and shoes that the deceased will wear			
Clothing and shoes that the deceased will wear			
Floral arrangements and funeral decorations (handmade paper wreaths, memorial decorations, white hanging joss by the casket— <i>ntshua ntawv vam sab/ntsua ntawv tshaj sab</i>)			
Photograph decorations			
Memorial projects and acknowledgement cards			
Funeral or memorial service (staff and facilities)			
Hearse			
Other vehicles			
Other expenses			

Continued on following page.



What Are the Costs of a Funeral? *(Continued)*

Type of fee	Funeral home 1	Funeral home 2	Funeral home 3
Cemetery/mausoleum cost			
Cost of lot or crypt			
Perpetual care			
Opening and closing the grave or crypt			
Grave liner, if required			
Marker/monument (including setup)			
Other services			
Forwarding body to another funeral home			
Receiving body from another funeral home			
TOTAL COST			



PREPAYING FOR A FUNERAL

Are You Financially Prepared for a Funeral?

Making sure you and your family are financially prepared to cover the expenses of a funeral is one way you can feel like you've got some control and readiness. The first step toward your own funeral financial readiness is to plan out the type of service you would like.

How To Prepay for Funeral Goods and Services

- Arrange a funeral contract that you can cancel and get a full refund if you change your mind.
- Do you plan to prepay for funeral costs in advance?

Sources of Financial Support for Funeral

- Have you purchased a life insurance policy?
- Are there any personal savings (e.g., 401k)?

Millions of Americans have entered into contracts to arrange their funerals and prepay some or all of the expenses involved. Laws of individual states govern the prepayment of funeral goods and services; various states have laws to help ensure that these advance payments are available to pay for the funeral products and services when they're needed. But protections vary widely from state to state, and some state laws offer little or no effective protection. Some state laws require the funeral home or cemetery to place a percentage of the prepayment in a state-regulated trust or to purchase a life insurance policy with the death benefits assigned to the funeral home or cemetery.

If you're thinking about prepaying for funeral goods and services, it's important to consider these issues before putting down any money:

- What are you are paying for? Are you buying only merchandise, like a casket and vault, or are you purchasing funeral services as well?
- What happens to the money you've prepaid? States have different requirements for handling funds paid for prearranged funeral services.
- What happens to the interest income on money that is prepaid and put into a trust account?

- Are you protected if the firm you dealt with goes out of business?
- Can you cancel the contract and get a full refund if you change your mind?
- What happens if you move to a different area or die while away from home? Some prepaid funeral plans can be transferred, but often at an added cost.

Be sure to tell your family about the plans you've made; let them know where the documents are filed. If your family isn't aware that you've made plans, your wishes may not be carried out. And if family members don't know that you've prepaid the funeral costs, they could end up paying for the same arrangements. You may wish to consult an attorney on the best way to ensure that your wishes are followed.

This article is part of a series from the Federal Trade Commission:

- [Shopping for Funeral Services](#)
- [The FTC Funeral Rule](#)
- [Funeral Costs and Pricing Checklist](#)
- [Types of Funerals](#)
- [Choosing a Funeral Provider](#)
- [Buying a Cemetery Site](#)
- [Planning Your Own Funeral](#)
- [Funeral Terms and Contact Information](#)

Resources for Funeral Planning

Funeral Terms and Contact Information

<https://www.consumer.ftc.gov/articles/0306-funeral-terms-and-contact-information>

Home Funeral Alliance Information Sheet

https://www.homefuneralalliance.org/uploads/1/1/9/3/119370859/nhfa-informational-sheet_6-28-15.pdf



Planning for Housing Costs as You Age

Housing and healthcare costs make up the largest share of expenses for most older adults so planning ahead is a good way to help prepare for whatever comes along.

Aging in place

Around 70% of people age 65 and older will need some form of long-term care services and support. When thinking about staying in your home here are some things to consider:

- What is my financial situation?
- What modifications would I need to make to my home if I encounter a health problem or mobility constraint (e.g., retrofitting stairs, ramps, railings)? What are the likely costs of that remodeling?
- What transportation options are available in my area if I'm not able to drive? Thinking ahead for how you will travel to medical appointments and the grocery store can help you decide if staying in your home is right for you.
- What supports already exist in my community to help?

Home health care

Home health care is skilled nursing services and other therapeutic services provided in your own home to treat chronic health conditions or help you recover from illness, injury or surgery. Consider these questions when thinking about home health care:

- What is your current living situation?
- What are the costs for home health care in my area and how much can I afford?
- Does my health insurance cover it?
- What type of support do I need? How frequently do I need it?

Personal care agency

If you prefer to stay in your own home but need support in your daily activities, consider working with a personal care agency. According to the Wisconsin Department of Health Services (DHS), personal care agencies (PCA) provide help to individuals with their daily activities right in their own homes. These agencies can be home health agencies, county departments, independent living centers, American Indian tribes or bands, and freestanding personal care agencies. This is different from home health care as they do not provide skilled medical services and are not paid by Medicare. Depending on the agency, family members or community members can be hired to help. Personal care agencies registered in the state of WI can be found on this website: <https://dhs.wisconsin.gov/guide/pca.htm>. Below are some questions to discuss when considering having a personal care agency:

- What are our personal care agency options in my area?
- Who could provide you with care in the absence of your family member (e.g., spouse, partner, or children)?
- Do I want a personal care agent who can speak my language (e.g., Hmong)?
- What type of support do I need? How frequently do I need it?

Moving to a seniors housing community

“Seniors housing community” is the general term for group living establishments for older adults that include categories like independent living, assisted living, memory care, and nursing homes. The Wisconsin Department of Health Services (DHS) has created a guide to Finding and Choosing an Assisted Living Facility: <https://www.dhs.wisconsin.gov/guide/assisted-living.htm> where you can learn about the types of facilities that DHS certifies, find statewide directories, and access resources for choosing a facility. While it is uncommon in the Hmong culture to consider, it is another resource available if it is needed.



Planning for Housing Costs as You Age *(Continued)*

Costs and services provided by facilities differ widely. Three options exist for paying for long-term care: long-term care insurance, accumulating sufficient wealth to pay costs out of pocket, and spending down assets to qualify for Medicaid assistance.

When considering a senior housing community, it is important to have a conversation with your loved ones and family members to find the right place to reside. Here are some questions to think about when looking for a senior housing community.

What are the meal plans options? What kind of foods are served? Are they accommodating to your diet/food preferences?

- How far is it from your loved ones?
- What kind of activities do they facilitate or have available (gardening, music, etc.)?
- Do you want a facility that provides a continuum of care (i.e., the ability to move from independent to assisted to memory care if needed)?
- Does the facility charge an enrollment fee in addition to monthly fees? What is included with the monthly fee?
- What are your current health needs?
- What are the demographic characteristics of residents?
- What is their visitation policy?
- What other services are provided?
- What personal belonging items are important for you to have and does the facility allow you to have?
- Are you willing to have a roommate/need your own room?

Planning ahead, and discussing your concerns and preferences with loved ones, can help you be prepared to move when the time is right.

Additional resources

Hmong Assisted Living Facilities

- <https://www.hmongamericancenter.org/partner/pasoua-home-care>
- <https://www.seniorlivingfacilities.net/facility/hmong-american-friendship-association-milwaukee-wi.html>
- https://www.retirementhomesnearme.net/facility/hmong-senior-center-eau_claire-wi.html
- <https://www.minnesotahelp.info/SpecialTopics/Seniors/18219?%3fstart=91&start=201>
- <https://hmonghomehealthcare.com>

Other assisted living facilities and aging programs

- <https://wisconsinicaregiver.org>

Wisconsin Assisted Living Facilities

- <https://www.assistedliving.org/wisconsin>

California Assisted Living Facilities

- <https://www.dhcs.ca.gov/services/ltc/Documents/List-of-RCFE-facilities.pdf>

Covering Wisconsin

coveringwi.org/enroll • 877-942-6837

Covering Wisconsin provides free help to sign up for health insurance, including Medicare and Medicaid. Covering Wisconsin Navigators can provide help over the phone or in-person. They have offices in Madison and Milwaukee and can also meet with people anywhere in the state. Call 877-942-6837 to schedule an in-person appointment. They also have regional and state enrollment networks, which facilitate resource sharing, outreach, and culturally or regionally relevant messaging for health insurance access. One of these is the Hmong Enrollment Network, led by You Lee at NEW Hmong Professionals: youlee@newhmongprofessionals.org.

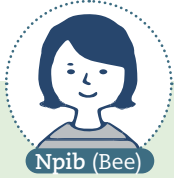


Long Term Care Insurance

Should I or Shouldn't I?



Nplooj (Blong)



Npib (Bee)



Ntxawm (Yer)

Case Scenario

Blong and his wife Bee have been happy to support Blong's parents, Toua and Shoua, to make a long-term plan for their money and the things they own. In fact, helping Toua and Shoua has encouraged Blong and Bee to think about their plans even though they are only 40 and 38 years old. Blong and Bee decide they need a plan for their long-term care if either has an extended illness. Based on their discussions with Blong's parents, they want to consider a long-term care insurance policy and any other options they may have, so they schedule a meeting with their insurance agent, Chris.

When they meet with Chris, he explains to Blong and Bee that a long-term care insurance policy can pay for the efforts to help people maintain activities such as bathing, eating, dressing, and other activities of daily living. These costs can be thousands of dollars per month. Because of the high cost for these services, some people decide to pay for an insurance policy that will cover all or some of the costs.

Chris goes on to explain that long-term care insurance policies can cost a lot and that people who buy them usually can afford the current payments for long-term care insurance, can afford the higher

payments they'll have in the future (long term care insurance premium payments usually increase over time), don't or can't rely on family and friends for care, and don't want to use their money or things they own to pay for long-term care. Chris then goes on to tell Blong and Bee about three different insurance policies they may consider buying to pay for their long-term care needs.

Blong and Bee know they may have other options for long term care such as using Medicaid to pay for care or asking family and friends to care for them. They want to take time to think about whether they want to buy an insurance policy, learn if they could qualify for Medicaid support for their long-term care costs, or ask their daughter, Yer, to care for them if they become ill when Yer is an adult.

Blong and Bee thank Chris for his time and plan to make a decision about their long-term care within the next few weeks.





Long Term Care Insurance *(Continued)*

In general, long term care refers to a broad range of services needed by people for an extended period because of a chronic illness or disability. Every day, counselors with the Medigap Helpline at the Board on Aging and Long-Term Care hear from consumers who wonder if they should buy long term care insurance (referred throughout this publication as LTC insurance). It is a very important question for people who want to plan for their needs should they become disabled. The decision will have significant financial consequences. A decision to buy is a decision for a lifetime. Simply put, that means to reap any benefits from such an insurance policy you must keep it in force for the rest of your life.

Issues to consider before purchasing long term care insurance

Unlike health insurance, everyone does not need insurance for long term care. You should weigh the value of what you want to protect against the cost of protecting it. The Board on Aging and Long-Term Care has identified the following factors to consider helping you determine if it would be wise to purchase LTC insurance:

- What are your chances of needing long term care? Your chances are greater if you have a family history of certain diseases such as stroke, heart attack, Parkinson's disease or Alzheimer's disease. Many people can avoid or delay a nursing home stay if they have family members living nearby who are able to provide care.
- What is your reason for considering LTC insurance? LTC insurance is often considered to be asset protection insurance. Do you have sufficient assets to protect that will justify the large expense of LTC insurance premiums, and is it important for you to protect your assets? Can you afford enough insurance to truly protect your assets or will you be simply delaying their depletion? A couple should have a net worth of at least \$100,000, not including their home or automobile, and a single person should have at least \$50,000 before spending money on LTC premiums. With less than this amount, you do not need LTC insurance.¹
- Can you afford to pay the premiums for LTC insurance out of your income without tapping into savings? No more than 7% of your annual adjusted gross income should be spent on LTC insurance premiums.² Be prepared to handle future premium increases. Although premium increases cannot be based on your age or health condition, insurance companies can and will increase premiums.
- Will you qualify for Medical Assistance to help pay for nursing home care? In Wisconsin, spousal impoverishment protection allows the spouse of a nursing home resident to retain the first \$52,000 of the couple's countable assets, and as much as \$150,620 if the couple's assets exceed \$297,240³. Exempt assets include the couple's home, automobile, personal belongings, and money set aside for burial expenses. On the other hand, a single person entering a nursing home can keep only \$2,000 in countable assets. These figures apply in 2023 and are indexed for inflation for future years.
- What other financial vehicles might be more appropriate for funding long term care? Mutual funds, annuities, life insurance long term care riders, reverse mortgages? You may want to consult a financial planner to help you with these decisions. What is the likelihood of ever seeing a benefit from the premiums you will pay? Weigh the value of what you want to protect against the cost of protecting it. Are you considering this insurance because of possible tax advantages? Many long-term care insurance salespeople are encouraging older people to consider this insurance for the possible tax advantages. There are two problems with this, however. First, the tax advantages are only a possibility for consumers who buy a policy that meets federal standards, not Wisconsin standards, and these federal standards do not have a strong consumer that assigns a maximum benefit amount to each covered long-term care service.

#94 Rev 4/19—"This publication has been created or produced by the State of Wisconsin Board on Aging & Long-Term Care with financial assistance, in whole or in part, through a grant from the Administration for Community Living (ACL)."



Long Term Care Insurance (Continued)

Ideal features of long term care insurance

If you have come to the conclusion that LTC insurance will be a smart commitment, now what? To compare the various products on the market, the Board on Aging and Long-Term Care provides the following points to guide you:

- Nursing home policies cover only institutional care. Home health care policies cover only home or community-based care. Policies labeled LTC insurance include benefits for both nursing home and home health care services. To cover the broadest range of long-term care services, purchase an LTC insurance policy rather than nursing home insurance or home health care insurance.
- Be sure the policy includes alternate care facility coverage. This benefit extends coverage to assisted living facilities and community-based residential facilities (CBRF's). Some policies will limit coverage to facilities with a minimum number of residents. Policies with low minimums, such as 4 residents, will allow the greatest range in choice of facilities where a benefit will be payable.
- Purchase an inflation protection rider to assure that a policy continues to have a meaningful level of protection in the future.
- Predicting future long-term care needs is very difficult. Policies which pay benefits out of a pool of money are more flexible than those protections as the Wisconsin standards. Second, payment of these premiums will result in any tax deduction on your federal income tax only if: (1) you have any tax liability; and (2) you itemize deductions; and (3) the total medical expense deduction you claim, including the federally tax-qualified LTC insurance premium, exceeds 7.5% of adjusted gross income (analysis developed by the Coalition of Wisconsin Aging Groups).

- An assessment of care needs will be performed when a need for long term care arises. It is best to have the assessment done by a physician, nurse, or social worker who is not employed by the insurance company.
- Consider only companies that are financially sound. Several organizations provide financial ratings of insurance companies. Because many years may pass between purchasing a policy and filing a claim, and because claim amounts could be quite high, consider only companies which are placed in the highest possible regard by the rating organizations.
- Delivery of long-term care services is changing radically and many LTC insurance companies periodically revamp their products to include additional covered services. Check whether a policy gives you a written assurance that if future policy upgrades are made, you will be given an opportunity to decide whether you would like to upgrade your policy regardless of your health circumstances.
- What type of claims appeal process does the insurer use in the case of disputed claims? Does the claims appeal process involve an independent third party to arbitrate disputed claims? Or does the insurance company have the final word in disputed claims cases?

For a discussion of your personal insurance needs, the Board on Aging and Long-Term Care encourages you to contact the **Medigap Helpline, 1-800-242-1060**.

1. Kiplinger's Personal Finance Magazine, March 1996
2. Wisconsin Administrative Code 3.46 Appendix 2
3. Wisconsin State Statutes 49.455



What Happens to Your Money and Accounts When You Become 120 Years Old?

Unless you have a living trust or have assigned beneficiaries to your accounts, your assets will end up in probate. Probate is the court-supervised process of verifying any last will and testament made by the deceased person. Probate includes finding a person's assets, figuring out the value of the assets, paying their final bills and taxes, and distributing what's left of the estate to their rightful beneficiaries. If there is no will, a judge will decide who receives any remaining assets according to your State's intestate inheritance laws—and the judge's orders may not match your wishes.

Financial accounts with assigned beneficiaries will be paid directly to your specified recipients, will not be included in probate, and will not be used to pay off any of your debt after you die. To avoid a lengthy hold-up of paying out your financial assets to survivors, submit and update beneficiary forms for accounts with a financial institution or agency. You may also want to name a secondary beneficiary on your accounts in case the primary beneficiary passes away before you.

If you don't have named beneficiaries on your financial accounts, then any accounts that are unknown to your heirs or undocumented could end up as unclaimed property in your State's Department of Treasury. That's why it's so important to have updated records of all your financial accounts—and—other end-of-life documents—and that your loved ones know where to find this information.

This overview covers the basics for many common financial accounts. See the resources listed for more information. Consult an attorney for more complicated financial situations that could involve setting up a living trust or the Uniform Transfer to Minors Act (UTMA) that covers inheritances for children.

Financial institutions

Checking, savings accounts, money market accounts, certificates of deposit

You can include in your will who gets what, but to avoid delays in the probate process, instruct your financial institutions and investment firms to make your accounts immediately transfer-on-death (TOD) to your designated heirs. The financial institution would release the money to

the named beneficiary when they present a copy of your death certificate and identification. The Federal Deposit Insurance Corporation or National Credit Union Share Insurance Fund will continue to insure an account as if the deceased person was alive for an additional six months after their death. After six months, the FDIC and NCUSIF coverage stops.

Financial institutions also offer pay-on-death (POD) bank accounts, also called a "Totten trust." A POD account is one where you name a beneficiary who inherits the account funds after your death and the funds do not go into probate. The account beneficiary does not have any rights to the account until after you die, and you are free to withdraw money, close the account, or switch beneficiaries just like with any other savings or checking account. An existing savings or checking account can be turned into a POD account by completing the financial institution's paperwork.

Individuals could also use a POD account to prepay funeral services by naming your chosen funeral home as the recipient of the funds upon your death. This arrangement lets the funds avoid probate and makes funds available immediately for funeral costs. It's also important to tell your likely survivors about any arrangements you make with a funeral home, so they don't pay for services at a different home.

Savings bonds

On the death of the original bond owner, the co-owner or beneficiary becomes the owner. A will is not needed, however, it's important to register your bonds online at [TreasuryDirect.gov](https://www.treasurydirect.gov). The U.S. Government stopped issuing paper savings bonds in 2012. A savings bond may be transferred either in full or in part to another TreasuryDirect account while the bondholder is still alive.

Registrations for Series EE and I Bonds, both electronic and paper bonds, can vary, so it's a good idea to find out how to register each type of bond. There are three basic Savings Bond registrations for individuals: single ownership where the bond becomes part of the estate when the person dies; one owner with another person listed as a Payable-on-Death beneficiary; and two owners with one owner listed as primary and the co-owner listed as secondary.



What Happens to Your Money and Accounts When You Become 120 Years Old? (Continued)

If the person who died has an online TreasuryDirect account, heirs can contact the Bureau of Fiscal Service directly. They will put a hold on the account and give specific instructions for the situation.

Other savings accounts

Health savings account (HSA)

This is a type of savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses. You can name a beneficiary or beneficiaries on your HSA account. If your surviving spouse is the beneficiary, the HSA becomes the spouse's property and provides the same tax benefits that come with the account. If the beneficiary is not your spouse, the HSA is transferred to your beneficiary and changed to a taxable account with taxes due in the year of your death. Charities can also be made a beneficiary of an HSA and will receive the funds tax free.

529 accounts

A 529 plan is an investment account that offers tax benefits when you use the funds to pay for qualified education expenses. You can name an account beneficiary when you open a 529 account. Some 529 plans have rules of succession to determine who inherits your account if you have not named someone; otherwise, the account will go through probate. Your beneficiary has all the rights associated with the account, including the right to request a refund.

Retirement accounts

As with other financial accounts, it's important to name and update beneficiaries for all retirement accounts. While you don't pay income taxes on money you contribute to an Individual Retirement Account (IRA) or pay taxes on qualified withdrawals from a Roth IRA, your heirs do not receive the same tax advantages when they inherit your retirement accounts. There are different tax rules for a surviving spouse than the rules for a non-spouse who inherits an IRA. An IRA owner can also name a tax-exempt charity as beneficiary.

If you leave an IRA to your surviving spouse, they will have several options, including taking ownership of your account, rolling your funds into their own IRA, or remaining a beneficiary of the account. If you choose an IRA beneficiary who is not a spouse, the beneficiary is free to withdraw any of the funds at any time without penalty. The funds inherited by a non-spouse will be taxed when they are withdrawn from the IRA and all the funds must be taken out of the account within 10 years of inheriting the account. There are exceptions to the 10-year withdrawal rule if the beneficiary is a surviving spouse, a disabled or chronically ill person, a child who hasn't reached the age of majority, or a person not more than ten years younger than the IRA account owner.

Pensions

You can designate a beneficiary for your pension while you are still working by filing the required documentation with the pension management company. Once you retire and begin to collect your pension, public and private employee pensions will typically offer different benefit options that could include a designated survivor. The survivor benefit option you choose will affect any pension benefits received by your beneficiary after you die. Pension programs for military and federal government employees will continue to pay benefits to qualifying widows and widowers.

Social Security death benefits

A lump-sum Social Security death benefit of \$255 is available to a surviving eligible spouse or dependent child under 18. When there is no survivor, no payment is made. An application for the payment must be filed within two years of the death. Payment is made directly to the surviving spouse or entitled child, never directly to the funeral home.

Social Security survivor's benefits

If, at the time of your death, you were living with and caring for an unmarried child (and, under certain circumstances, a stepchild or grandchild) under age 18, each is entitled to survivor benefits equal to 75 percent of what you would have received each year when you would have reached full retirement age. Your spouse also can receive a survivor benefit while caring for a child under age 16. The maximum payout per family is 150 to 187 percent



What Happens to Your Money and Accounts When You Become 120 Years Old? (Continued)

of your annual benefit amount. Widows and widowers age 60 and older are also entitled to survivor benefits. Different rules and amounts apply to disabled spouses and children.

Use the [Social Security Administration's website's retirement calculator](#) to see what survivor benefits your family would receive. Maximum benefits vary based on your age and earnings history, but for 2021 the maximum amount for top earners is about \$2,300 a month per surviving child and spouse, with a family maximum survivor benefit of about \$5,400 per month.

Life insurance policies

Life insurance pays a death benefit if you die while the policy is in effect, in exchange for premiums you pay before your death. There are two main types of coverage: term life and permanent, or whole, life. You can use the death benefit to protect against financial hardships, such as loss of your income, funeral expenses, medical, or nursing care expenses, after your death.

Your beneficiary is the person or organization you name to receive your life insurance policy's death benefit. You'll need to know the Social Security or tax identification number for all beneficiaries. Experts advise you not to name a minor child as a beneficiary since insurance companies won't pay a minor. Instead of naming a minor, consider leaving the money to your estate or setting up a trust.

It's important to check and update your life insurance beneficiaries whenever there's a life transition. If you listed your spouse as beneficiary of a life insurance policy, then later divorced and forgot to update it, your former spouse will receive your life insurance even if you've remarried. Because life insurance—and retirement accounts—are considered legal contracts, the beneficiary agreement you have on file will override any wishes expressed in your will.

With most permanent life policies, you can surrender your policy while you're still alive and collect a calculated cash-value payout that accumulates based on how much you've paid and for how long. If you're diagnosed with a terminal illness and are expected to die within 12 to 24 months, an accelerated death benefit rider allows you to collect part or all your death benefit before you die to pay medical bills,

cover lost wages, and other expenses. Many life insurance companies offer this feature for little or no additional cost, but what they offer varies by company, so read the fine print.

Debt and outstanding bills

Creditors can and do collect the remaining amount owed on a loan, credit card, unpaid taxes, or medical bills from a person's assets during probate. If a debt is solely owned by the person who dies and there isn't enough money in their estate to pay all their debts and bills, then some of their debts will go unpaid. When debt goes through probate, creditors have 12 months from the time probate forms are filed to [make a claim](#). If an asset goes directly to a family member, however, a creditor can go after a beneficiary beyond 12 months to collect any debt attached to that asset. Executors can use the assets in your estate to pay off a loan, taxes, or liens before property, such as a car or home, is passed on to a family member.

By law, family members do not usually have to pay the debts of a deceased relative from their own money, with a few exceptions. A person may be responsible for the deceased person's debt if they:

- Are the deceased person's spouse and live in a community property state, such as Wisconsin. This applies to all debts incurred by one spouse during marriage, whether the other spouse was responsible for the debt or not. Spouses are not responsible for debts incurred before the marriage.
- Co-signed for the debt, like a car loan, student loan, or mortgage. Joint owners named on a mortgage who didn't co-sign the loan aren't automatically responsible for payments but may choose to take over the debt to prevent the lender from repossessing the home.
- Are a joint owner or account holder, such as on a credit card. Authorized users of a credit card aren't responsible for the credit card balance unless they are a spouse in a community property state.
- Were legally responsible for settling the estate and didn't follow certain state probate laws.



What Happens to Your Money and Accounts When You Become 120 Years Old? (Continued)

Medicaid recovery

After you die, federal law requires state Medicaid programs to seek repayment for the cost of certain long-term care, including nursing homes, home care services, and community-based long-term care programs. According to the [Wisconsin Estate Recovery Program](#), recovery is made from the estates of members during probate, from the estates of their surviving spouses, from certain non-probate property, and from liens placed on their homes.

For more information

Financial institutions

- Federal Deposit Insurance Corporation
<https://www.fdic.gov/resources/consumers/index.html>
- National Credit Union Administration
<https://www.ncua.gov/consumers>

Health Savings Account (HSA)

- <https://www.healthcare.gov/glossary/health-savings-account-hsa>
- <https://www.irs.gov/pub/irs-pdf/p969.pdf>

IRA Distributions

- <https://www.irs.gov/pub/irs-pdf/p590b.pdf>

Life Insurance

- Wisconsin Office of the Commissioner of Insurance
<https://oci.wi.gov/Pages/ConsumersHome.aspx>

Savings Bonds

- U.S. Treasury Direct—Death of a Savings Bond Owner
https://www.treasurydirect.gov/indiv/research/indepth/ebonds/res_e_bonds_eedeath.htm

Social Security Benefits

- <https://www.ssa.gov>

Consumer Federal Trade Commission— Debts and Deceased Relatives

- <https://www.consumer.ftc.gov/articles/debts-and-deceased-relatives>



Preventing Elder Financial Exploitation in Wisconsin

Elder financial exploitation is the illegal or improper use of an older person’s funds, property, or assets without their permission or knowledge. It is one of the most significant frauds against individuals and is the most common form of elder abuse in the United States. Although 1 in 20 older adults are victims of financial exploitation, only 1 in 44 are ever reported. Older Americans are attractive targets because of their assets and regular sources of income. Older people may also be particularly vulnerable due to isolation, cognitive decline, physical disability, health problems, or the loss of a long time partner. Once victimized, they often experience not only financial insecurity, but also loss of their dignity, quality of life, and may endure feelings of guilt, shame, or anger.

Since elder financial exploitation takes many different forms, it can be hard to identify. Some of the warning signs are changes in behavior, withdrawing from family and friends, making frequent large withdrawals, or wire transferring money. Family members may suddenly have new “friends” that are helping them. Perpetrators who target older consumers may include family members, caregivers, scam artists, financial advisors, contractors, and fiduciaries (such as powers of attorney and guardians of estate). Ninety percent of abusers are family members or trusted people close to the individual.

Every county in Wisconsin has an agency that will look into reports of abuse, neglect, financial exploitation, and self-neglect. Call your county helpline (to look up your local contact, visit <https://www.dhs.wisconsin.gov/aps/ear-agencies.htm> or the [Wisconsin Elder Abuse Hotline](https://www.dhs.wisconsin.gov/aps/ear-agencies.htm) at 1-833-586-0107) to talk to someone about suspected abuse of an elder (age 60 and over).

If you feel you or a loved one has been a victim of elder financial exploitation, know you are not alone. There are many resources you can access to get assistance. The following resources may assist you in finding the proper reporting agency.

Elder Rights Project

1-844-614-5468

mailerp@legalaction.org

Civil legal assistance and advocacy

Federal Trade Commission

www.ftc.gov

See scam alerts/freeze credit

Report identity theft

Securities & Exchange Commission

1-800-732-0330

www.sec.gov/complaint/select.shtml

Make a complaint on investors/brokers

Do Not Call Registry

1-888-382-1222

www.donotcall.gov

Removing phone numbers from telemarketing

Free Credit Report

1-877-322-8228

www.annualcreditreport.com

Receive a free credit report (once per week)

Consumer Financial Protection Bureau

1-855-411-2372

www.consumerfinance.gov

Assistance with financial products/services



GET INVOLVED, GET SAFE Financial Fraud & Scams

Millions of older Americans lose money to financial fraud and scams each year. Scammers will try to contact you in person, on the phone, through the computer, radio, TV ads, email, and text. They often pressure you to act quickly. But YOU have the power to stop these scammers and the right to say “NO.” Five of the most common scams affecting older Americans are:



Online Shopping

Scammers pretend to be a real business, but have a fake website or a fake ad on a genuine retailer site.

TIP

Only click on links you searched for.



Business Imposters

Scammers send emails or texts pretending to be a major retailer to get your money or personal information.

TIP

Don't click on links in texts or emails before checking your account or contacting the company.



Tech Support

Scammers pose as tech support and offer to fix computer problems that are not real. They ask you to give them access to your computer and steal your personal information.

TIP

Accept tech support help only when you noticed a problem and you hired someone or asked for help.



Government Impersonation

Scammers pose as government employees and threaten to arrest or prosecute you unless you agree to pay them.

TIP

The federal government will never call you on the phone and ask for personal information or threaten you.



Romance Scams

Scammers pose as interested romantic partners and convince you to give them money or offer to send you money in order to steal your personal information.

TIP

Do not send or receive money in any form (like gift cards or wire transfers) from anyone you have met online, no matter how sad or convincing their story.

One of the best ways to avoid financial fraud is to know the scams.

Learn about types of financial scams at consumer.ftc.gov/scam-alerts or elderjustice.gov/senior-scam-alert.

Get help

Call the Elder Fraud Hotline at 833-372-8311

Monday–Friday, 10:00 a.m.–6:00 p.m. eastern time

English/Español/other languages available

This free resource is staffed by experienced case managers who provide support but do not investigate cases.

<https://www.justice.gov/elderjustice>



HAVE YOU HEARD ABOUT Identity Theft?

Here's how it works

Someone gets your personal information and runs up charges in your name. They might use your Social Security or Medicare number, your credit card, or your medical insurance — along with your good name.

Here are signs that someone is using your identity: You get bills for things you didn't buy or services you didn't use. Your bank account has withdrawals you didn't make. You don't get bills you expect. Or you check your credit report and find accounts you never knew about.

Here's what to do

- 1. Protect your information.** Shred documents before you throw them out, give your Social Security number only when you must, and use strong passwords online.
- 2. Check your monthly statements and your credit.** Read your account statements and explanations of benefits. Be sure you recognize what they show. Once a year, get your credit report for free from AnnualCreditReport.com or 1-877-322-8228. The law entitles you to one free report each year from each credit bureau. If you see something you don't recognize, deal with it right away.

Please report identity theft

If you suspect identity theft, please report it to the Federal Trade Commission.

- Go online: IdentityTheft.gov
- Call the FTC at 1-877-ID-THEFT (1-877-438-4338) or TTY 1-866-653-4261

Visit IdentityTheft.gov to report identity theft and get a personal recovery plan. It will walk you through the steps to take.



WANT TO KNOW MORE?

Sign up for Consumer Alerts at ftc.gov/ConsumerAlerts



Handling Financial Changes • Resources

Debt.org: Financial Assistance for Widows
<https://www.debt.org/advice/financial-assistance-for-widows>

AARP: Nonprofit organization that empowers people to choose how they live as they age
<https://www.aarp.org>

The Financial Industry Regulatory Authority (FINRA): Securities Helpline for Seniors
<https://www.finra.org/investors/need-help/helpline-seniors>

Consumer Financial Protection Bureau (CFPB): Protecting Adults Against Fraud and Financial Exploitation
<https://www.consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/protecting-against-fraud>

Wisconsin Department of Health Services: Adult Protective Services
<https://www.dhs.wisconsin.gov/aps/aar-agencies.htm>

U.S. Securities and Exchange Commission: Information for Older Investors
<https://www.investor.gov/additional-resources/information/older-investors>



TOPIC 3



Advance Medical and Legal Directives

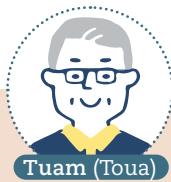
You have the right to make decisions about your health care. This includes the right to accept or refuse medical or surgical treatment. You also have the right to plan and direct the types of health care you may receive in the event you become unable to express your wishes. You can do this by making an “Advance Directive.”

An advance directive describes, in writing, your choices about the treatments you want or do not want about how health care decisions should be made for you if you become incapacitated and cannot express your wishes. Anyone who is of sound mind and age 18 or older may complete these forms.

Section Contents

- ▶ What Is an Advance Directive?
- ▶ Advance Directives Checklist
 - » Where to Access Wisconsin Forms
- ▶ The 6 Ds: When to Update Your Advance Directives

Case Scenario



Tuam (Toua)



Sua (Shoua)



Nplooj (Blong)



Npib (Bee)



Mim (Mee)

After **Toua** and **Shoua** came to live with their son, **Blong**, and daughter-in-law, **Bee**, Toua’s health has been getting worse and he has been going to see the doctor recently. **Mee** heard from Blong that Toua is not feeling well, and they are concerned about his medical needs. Because Mee, Blong, and Shoua are worried about Toua’s health condition, they decided to update his advance directive forms in case something happens while he’s at the hospital. The family decided to have Mee as the Power of Attorney-Healthcare and Blong as the Power of Attorney-Finances for Toua. They also decided to keep Blong as Toua’s personal representative because Shoua and Toua are currently living with him.



What Is an Advance Directive?



Advance Directive

A document with two parts



Legal Part

(Power of Attorney for Health Care)

- Select your health care agent—a trusted person who can make health care decisions for you if you can't make them yourself.
- Decide how much authority you will give to your health care agent.

Laws vary from state to state.



Values Part

(Patient values and preferences)

- Express your wishes for future medical care.
- Share values with your health care agent—including personal, religious and cultural beliefs.



CHECKLIST

Advance Directives

Talk with family members, friends, spiritual advisors, physicians, other healthcare providers and other trusted persons about what would be important to you if you become terminally or irreversibly ill or injured and you can no longer communicate your health-care decisions or other wishes.

Ask someone you trust and whom you can count on to be your health-care agent and discuss your wishes with this person. Select an alternate health-care agent in case your agent is unable to serve.

Complete the forms below, change or cross out provisions or make an entirely different document. Add pages if you like.

Have two qualified witnesses or a notary witness your signature. Make copies of the documents to distribute.

Inform family members, spouse, parents, children, siblings, friends, physicians and other health-care providers that you have executed an advance health-care directive and that you expect them to honor your instructions. Keep them informed about your current wishes.

Give copies of the document to your health-care agent, health-care providers, family or any other individuals who might be involved in caring for you.

Place the executed document in your medical files. Be sure it is filed with each medical system.

Make plans to review the document annually—make a new document, if necessary, and keep people informed of any changes.

Where to access Wisconsin forms

Advance Care Planning & Advance Directive (Wisconsin Medical Society)

- <https://www.wismed.org/wisconsin/wismed/about-us/advance-care-planning/wismed/about-us/advance-care-planning.aspx>

Declaration to Physicians/Declaration to Health Care Professionals (Living Will)

- <https://www.dhs.wisconsin.gov/forms/advdirectives/f00060.pdf>

Power of Attorney for Health Care

- <https://www.dhs.wisconsin.gov/forms/advdirectives/f00085.pdf>

Hmong: <https://www.dhs.wisconsin.gov/forms/advdirectives/f00085h.pdf>

Power of Attorney for Finance and Property

- <https://www.dhs.wisconsin.gov/forms/advdirectives/f00036.pdf>

Authorization for Final Disposition

- <https://www.dhs.wisconsin.gov/forms/advdirectives/f00086.pdf>



CHECKLIST

Advance Directives *(Continued)*

To request individual printed copies

You may request individual advanced directive forms by mailing a self-addressed, stamped, business-size envelope to:

Division of Public Health
ATTN: POA
PO Box 2659
Madison, WI 53701-2659.

Note which forms you would like to have mailed to you.

Postage: For a single stamp (current rate) you may request the following:

- Four (4) Declaration to Physician (Living Will), OR
- One (1) Power of Attorney for Health Care, OR
- One (1) Declaration to Physician (Living Will) AND one (1) Power of Attorney for Health Care
- To request the Power of Attorney for Finances and Property, please mail a self-addressed, stamped envelope with postage of at least \$0.69 per form requested.

To request 100 or more printed copies

Forms are available in quantities of 100 or more at a cost of:

- \$15 per hundred for the Power of Attorney for Health Care
- \$13 per hundred for the Living Will

Make check payable to DHS, and mail to:

Division of Public Health
ATTN: POA
PO Box 2659
Madison, WI 53701-2659

Note which form you would like to have mailed to you:

- Living Will or Declaration to Physician Form
- Power of Attorney for Health Care Form

Advance directives printing services:

- U.S. Public Libraries: <https://librarytechnology.org/libraries/uspublic>
- Hmong American Center: <https://www.hmongamericancenter.org>



THE 6 Ds

When to Update Your Advance Directives



Decade

At each 10-year birthday
(i.e., 40, 50, 60, 70, 80, 90)



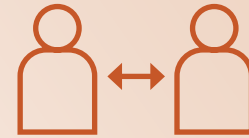
Death

When there's been a death
in your family or support system



Diagnosis

If a serious medical problem arises
for you or one of your named agents



Divorce

If your spouse was named
as agent of your directive



Decline

If your or your agents' health declines
rapidly or if you lose functioning



Domicile

If there is a change in your living situation
(e.g., if you move, if someone
moves in with you, etc.)



Advance Medical and Legal Directives • Resources

**Wisconsin Department of Health Services:
Advance Directive Forms**

[https://www.dhs.wisconsin.gov/forms/
advdirectives/index.htm](https://www.dhs.wisconsin.gov/forms/advdirectives/index.htm)

**Advance Care Planning and Advance Directive
by the Wisconsin Medical Society**

<https://go.wisc.edu/tqkl39>

**Wisconsin Department of Health Services:
Guide to End-of-Life Planning**

[https://www.dhs.wisconsin.gov/guide/end-life-
planning.htm](https://www.dhs.wisconsin.gov/guide/end-life-planning.htm)



TOPIC 4

Estate Planning

Creating an estate or inheritance plan is a critical component of end-of-life planning. If you have people in your life that you cherish, plan ahead to minimize future costs and reduce the stress of settling your affairs. In addition to controlling who gets what, estate planning is the only way to name a guardian of minor children or grant authority and rights to a committed partner

when not legally married. Estate planning is the method by which you control the distribution of your property through beneficiary designations and legal documents such as a will or trust. In this section, you will find worksheets that will help you gather the information necessary to create a plan for the distribution of your personal property.

Section Contents

- ▶ Estate Planning Throughout Your Life
- ▶ Choosing Personal Representatives and Powers of Attorney
- ▶ The Two Types of Property
- ▶ What Happens to Your Belongings?
- ▶ Steps To Creating A Will
- ▶ Distribution of Tangible Personal Property



Estate Planning Throughout Your Life

Don't think you need an estate plan until you are older or have accumulated more money? That's simply not true. People at every age should put together an estate plan that fits their needs—that can be something very simple for a 30-year-old to a fully funded trust plan for a 70-year-old. Wherever you are in the estate planning process, remember to share the information with someone you trust to ensure your wishes are understood and will be followed. Here are some typical estate planning items to consider by age:

20's

- **Designate beneficiaries on retirement accounts, insurance and bank accounts**
- **Complete a healthcare (advance) directive:**
Once you turn 18, your parents no longer have authority to make healthcare or financial decisions for you. A healthcare directive specifies which actions should be taken regarding your health if you are no longer able to make decisions.
- **Choose a Power of Attorney (POA) for Healthcare and Finance:**
This designates who you want to make healthcare and/or financial decisions on your behalf if you are unable to do so. Note: They do not have to be the same person!

30's

- **Review beneficiaries previously designated on all retirement accounts, insurance and bank accounts and make changes if necessary.**
- **Review healthcare (advance) directive choices and update if necessary.**
- **Review POA choices for healthcare and finance.**
- **Create a will.** If you have started a family, own a house and have started to accumulate some financial assets, it is important to protect your children and spouse by creating a will. A will specifies who will inherit your assets (those that do not have beneficiaries already designated), who will take care of settling your estate and who will take care of your minor children if you or your spouse are unable to do so.



Estate Planning Throughout Your Life *(Continued)*

40's & 50's

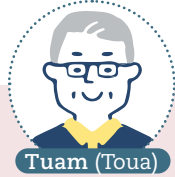
- **If you have not already completed your healthcare (advance) directive, POAs for healthcare and finance and created a will, now is the time to catch up.** If you have, review all documents and update with any changes.
- **Talk with your parents about their estate plan to make sure you understand their wishes for end-of-life decisions.**

60's & up

- **With your estate plan complete, you should focus on reviewing or updating your plan as appropriate.** Review your plan to ensure that it is concise and clear and can be executed easily when necessary. If you have not done so, have conversations with your loved ones to make sure they understand your wishes.



Choosing Personal Representatives and Powers of Attorney



Tuam (Toua)



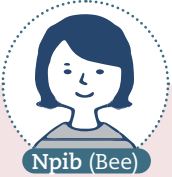
Sua (Shoua)



Nplooj (Blong)



Maiv (Mee)



Npib (Bee)



Ntxawm (Yer)

Case Scenario

After discussing long-term care insurance with Chris, **Blong** is concerned that his parents, **Toua** and **Shoua**, will not be able to make decisions for themselves at the hospital when Blong is not present. Since Toua and Shoua do not speak nor understand English well, Blong decided to go over the information on **Choosing Personal Representatives and Powers of Attorney** with Toua. Although Toua and Shoua hesitated to discuss this topic as they are still alive and well, Blong emphasized the importance of choosing someone they trust to make decisions for them during a medical emergency.

Toua and Shoua decide to make Blong their personal representative. He has been helping them complete all of the forms in Hmong Planning AHEAD and they feel that he knows their situation better than anyone else. In terms of the advance directive forms discussed in the previous section, they decide to make Blong their power of attorney for finances and they choose their daughter **Mee** to be their power of attorney for health care.

Blong and his wife **Bee** are motivated by this discussion to think about their own powers of attorney and personal representatives. Because their daughter **Yer** is still quite young, they designate each other as their personal representative, power of attorney for health care, and power of attorney for finances for now. They make a plan to reconsider their choices in ten years.

Choosing the people that will represent you when you are not able to act on your own behalf is one of the most important decisions you will make in your end-of-life planning. Many people automatically select their spouse or first-born child because they feel closest to them and automatically assume they are the right person for the job. When it comes to selecting powers of attorney for health care and finance to make decisions while you are still living, and personal representatives to handle your estate after your death, it is important to choose someone(s) that can best represent **your** wishes. It is not necessary to have the same person in each role. **Consider these key factors when making your selection:**

Understand the expectations of each role and ask yourself who is capable of doing them.

Personal Representative

Assembles and inventories all property, pays debts and funeral costs, prepares final tax returns, sells property, distributes belongings and reports to heirs.

Power of Attorney for Health Care

Acts as your “agent” to make all health care decisions—not just those involving life support—for you if you lose the ability to make decisions for yourself.

Power of Attorney for Finance

Makes decisions concerning your property (including your money) for you if you lose the ability to make decisions for yourself.



Choosing Personal Representatives and Powers of Attorney *(Continued)*

Look for these characteristics in the people you are considering to take on these roles.

> Do they live nearby?

How close are they to you or your preferred health care facility? Keep in mind that a power of attorney may need to get to the hospital quickly in an emergency.

Example: You may want to choose a family member, spouse, relative, or child who lives nearby to act on your behalf.

> Are they trustworthy?

It is important to consider the person's character and values and if they are capable of making big decisions in terms of health and/or financial matters. Are they likely to follow through on the demands of being power of attorney or personal representative? Will they follow your wishes? You are trusting this person to speak on your behalf, so you need to select someone you can count on and trust.

Example: Some people may not have a good relationship with their family, or may have a close friend that they trust more than a sibling. It is important to choose someone who is trustworthy and ready for the task of representing you when you are unable to speak for yourself. Keep in mind that for someone to act as a power of attorney or a personal representative they do not have to be related to you. It is possible to choose someone else as your agent.

> What is their communication style?

Are they assertive or passive? Can they stand up to other people and hold their ground under pressure? You will want someone who will not back down when it comes to supporting your wishes, even when emotions are running high. The person you select should be able to communicate clearly and effectively. In challenging medical and financial situations, the person you choose needs to be a decisive and strong communicator.

Example: You may choose to have your agent take care of executing your estate plans and making gifts on your behalf. It is important to choose carefully based on what they can and can't do for you, and for how long on behalf of your incapacitation.

> Are they willing?

Being a personal representative or power of attorney for health care and/or finance, can be a stressful and demanding responsibility, and not everyone is cut out to perform the tasks required. Talk to the person(s) you are considering and make sure that they feel they could serve in this role. Encourage the person(s) to be honest.

Example: A loved one may not be the best person for the job or in the right frame of mind to take on the task.



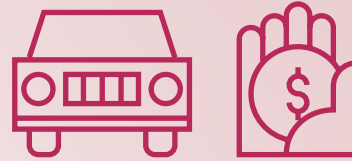
The Two Types of Property

Real



- Land, buildings, fences, crops, anything under the soil
- Tip: Think “real estate”

Personal



Tangible

- Cash, belongings, cars, furniture, jewelry, clothes

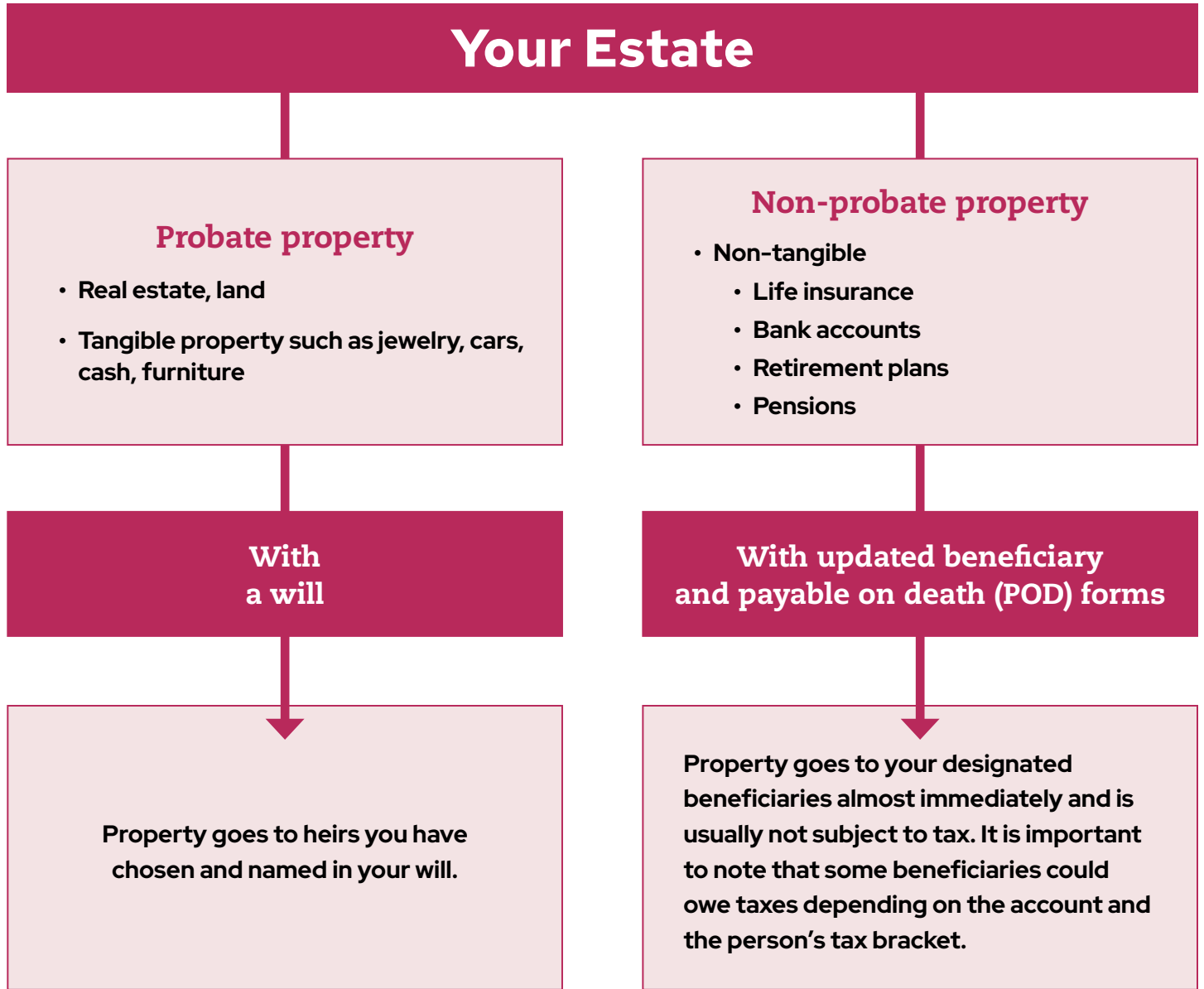
Intangible (contracts with others)

- Bank accounts, life insurance, bonds, stocks, pensions

List examples of your own real and personal property in the spaces below.



What Happens to Your Belongings When You Pass Away *with* an Estate Plan?





Steps to Making a Will

If you are working with an attorney, they will most likely provide you with a checklist of items they need to complete your will. If not, use this guide to gather the documents you need.

Names, contact information, and birth dates of all people, whether or not related to you, who you plan to name in your will

The name and contact information of your personal representative

If you have minor children, the names, addresses, and telephone numbers of all possible guardians

The amount and source of your principal income or other income such as interest and dividends

Details and beneficiaries of your retirement benefits

The amount, source and beneficiaries of other financial assets such as bank accounts

The amount of your debts, including mortgages, installment loans, and business debts, if any

A list with approximate values of property you own, including real estate, gold jewelry, silver necklaces (*xauv Hmoob*), traditional Hmong clothes, cookware, furniture, collections, heirlooms and other assets.

Description of jointly-owned property and the names of co-owners

Any documents that might affect your estate plan, including prenuptial agreements, marriage certificates, divorce decrees, recent tax returns, existing wills and trust documents, and property deeds

The location of any safe deposit boxes and an inventory of the contents

Source: americanbar.org



Distribution of Tangible Personal Property

How to pass on personal possessions to your heirs

Thanks to Wisconsin's Personal Property Memorandum Law that has been in place since May 3, 1996, you can specify in a list that you reference in your will what you would like done with your tangible property when you die. Tangible property is considered anything that does not already have a title: a piece of paper stating who owns it (e.g., a house, car, or bank account). Tangible property includes things like gold jewelry, silver, cookware, furniture, traditional clothing, embroidery (*paj ntaub*) and other family heirlooms. Your list should not include intangibles such as stocks, accounts in financial institutions, and annuities. Intangible property is disbursed through your will or by rules of intestate succession.

Many distribution methods are available to you in addition to creating the list mentioned above. You can gift your possessions to family members and friends before your death, thus ensuring ahead of time that possessions are distributed as you wish. You can sell them via yard sales or online sites. You can donate them to charities. You may also decide to discard some items. For those items not distributed prior to your death, you can specify how you would like them disbursed either in your will or in a written memorandum or list.

Specifying disbursement of possessions in your will

Specific property may be listed in the will and distributed according to the provisions of the will. For example, a family diamond ring may be bequeathed to a family member in the will. This may be an item that you will keep until your death and you want to assure that a specific person receives the ring upon your death.

Although wills are changed when circumstances change, you probably don't want to change your will when the only new item is that you sold the antique side table that you had left to your youngest daughter. You can avoid attorney fees and paperwork by listing items like this in the separate list or memorandum.

By memorandum (list)

Wisconsin law enables you to prepare a list that is referenced in your will and eliminates the need to revise your will every time you want to change who receives your tangible personal property or how it is to be disbursed. The memorandum may be developed after the will is signed. The items listed will be part of your probate estate as is all property listed in your will. This memorandum (list) needs to include:

- A description of the property (clearly identified to avoid confusion with a similar item)
- Who is to receive property including name and address
- Your signature
- The date
- Signature of a witness who is not a relative or recipient (not required by law but highly recommended)



Distribution of Tangible Personal Property *(Continued)*

What other issues do I need to consider?

Issues which need to be considered and resolved by giving clear instructions in your memorandum (list) include:

- What happens if I create multiple versions of the list? Usually the list with the most recent date would be followed. If this is your wish, indicate such in the will or list.
- What happens to property that I do not specify in the list? Clear directions need to be given in the list as to where “left over” property is to go.
- What if I want to make changes to the list? Make changes by starting over—do not strike out items or alter the list once it has been compiled and signed. You may begin again without consulting your attorney.
- What happens if my intended recipient is no longer alive or the item is no longer in my possession? The possibility of these situations need to be recognized and clear directions need to be given in the will or list.
- You may use the document on the next page to create your list. Note in the document how you want the above issues resolved. You may use multiple pages that are to be numbered (e.g., page 1 of 6), signed, witnessed, and dated. Additional bequests may be made in another memorandum/list at a later date. Be sure that your personal representative knows where the document is located.



Memorandum of Distribution of Tangible Personal Property

Page of

According to WI Statutes 835.32

To: My personal representative or person named in Will to distribute property

This is the list (memorandum) referred to in my Will. Please distribute the items listed below to the persons or organizations I have named.

Item (describe)	Name	Address

Unless otherwise indicated, if the person or organization named to receive a particular item does not survive me or does not exist at the time of my death, such bequest shall lapse and the item shall pass in accordance with the other provisions of my Will. Items will pass to the above-named persons or organizations only to the extent such items are owned by me at my death and will not be substituted or replaced. Additional bequests may be made by me on another copy of this form.

_____ *Date*

_____ *Signature*

_____ *Witness*



Estate Planning • Resources

**UW–Madison Division of Extension Publication:
Family Estate Planning in Wisconsin (B1442)**

<https://learningstore.extension.wisc.edu/products/family-estate-planning-in-wisconsin-p309>

**American Bar Association:
Association of Lawyers and Law Students**

<https://www.americanbar.org>

**Wisconsin Department of Health Services:
Aging & Disability Resource Centers**

<https://www.dhs.wisconsin.gov/adrc/index.htm>

Wisconsin Law Library

<https://wilawlibrary.gov>

**Who Gets Grandma's Yellow Pie Plate:
Video Guide to Passing on Personal Possessions**

<https://extension.umn.edu/late-life-decision-making/who-gets-grandmas-yellow-pie-plate>



TOPIC 5



Choices in End-of-Life Care

Although it can be difficult to think about the end of life, doing so is important in helping you make the choices that best fit you. Understanding palliative care and hospice care is a good step toward determining which type of care you may want in the future. Reflecting on traditions, culture, and family systems may also help in understanding the preferences you and others have at the end of life.

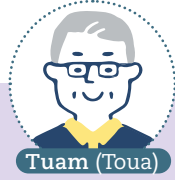
In this section, you will find a handout that explains the differences between palliative and hospice care, as well as a handout describing how someone who practices a way of being or religion might relate to death and dying.

Section Contents

- Palliative Care or Hospice Care?
- Cultural and Spiritual Beliefs and Practices about Death, Dying, and Funerals



Palliative Care or Hospice Care?



Tuam (Toua)



Sua (Shoua)



Nplooj (Blong)



Mim (Mee)

Case Scenario

Toua, who is 69 years old, was recently diagnosed with stomach cancer. **Blong** and his sister **Mee** need to decide on a plan for caring for Toua. After reviewing the different options—palliative care or hospice care for Toua—they decide to have a conversation with Toua and **Shoua** about the two different services that each type of care provides. They also share research they have done about available hospice services in their area.

Palliative care is specialized medical care for people living with a serious illness. This type of care is focused on providing relief from the symptoms and stress of the illness. The goal is to improve the quality of life for both the patient and the family. This type of care is focused on the needs of the patient, not the prognosis. Palliative care can be provided along with curative treatment. **Hospice care** is medical care to help someone with a terminal illness (diagnosis of a life-limiting condition with a prognosis of six months or less to live if their disease runs its normal course). This type of care helps the person live as well as possible for as long as possible, increasing quality of life.

Resources

For more information on how to access palliative care treatment, contact your healthcare provider. To see a list of hospice care providers in Wisconsin, you may refer to the following website: https://www.forwardhealth.wi.gov/WIPortal/Subsystem/Public/DqaProviderSearchResults.aspx?fac_type=hospice.



Palliative Care or Hospice Care? *(Continued)*

Hospice Care

- Life expectancy of six months or less
- Comfort care (including pain management) without curative intent
- Payments:
 - » Medicare Hospice Benefits covers the services as directed by the Center of Medicare & Medicaid (CMS)
 - » Most private insurance have hospice benefits, but there may be some medications, services and/or equipment that are not included in an individual's policy and may be subject to co-pay according to the plan

Quality of Life

- Emotional, social, physical, spiritual support
- Care Settings: Home, hospice facility, skilled nursing facility, long-term acute care facility, assisted living facility, hospital, group home, clinics

Palliative Care

- No life expectancy limit
- Payments:
 - » Medicare may cover some treatments and others may be subject to a co-pay according to the plan
 - » Most private insurance may include palliative care as a covered service that is outlined through the insurer's member benefits



Cultural and Spiritual Beliefs and Practices about Death, Dying, and Funerals

Culture/religion/ ways of being	Beliefs and practices pertaining to death	Preparation of the body	Ceremonies/funeral
Native American	Beliefs vary among Native American nations and individual families. Many Native Americans now individually identify with various religions and adhere to their teachings or blend those teachings with ancestral beliefs. May be similarities in thought that ancestors can guide the deceased or that death is a journey to another world, but these beliefs may not be the same across all Native American cultures. Family may or may not be present for death.	Preparation of the body may be done by family, spiritual leaders, or a medicine person. Organ donation generally not preferred.	For those adhering to ancestral beliefs, most burials are natural or green. Funerals may include ceremonies, Indigenous medicine, songs, and prayers that serve to guide a person’s spirit to the spirit world. These are often led by a spiritual leader or medicine person connected to the tribal community or family. In the western Great Lakes, a fire may be lit for four days and four sacred medicines (tobacco, sage, sweetgrass and cedar) are offered during the deceased’s journey to the spirit world.
Hindu	Beliefs include reincarnation, where a deceased person returns in the form of another, and Karma.	Organ donation and autopsy are acceptable. Bathing the body daily is necessary. Death and dying must be peaceful. Customary for body to not be left alone until cremated.	Prefer cremation within 24 hours after death. Ashes should be scattered in sacred rivers.
Muslim	Muslims believe in an afterlife and that the body must be quickly buried so that the soul may be freed.	Embalming and cremation are not permitted. Autopsy is permitted for legal or medical reasons only. After death, the body should face Mecca or the East. Body is prepared by a person of the same gender.	Burial takes place as soon as possible. Women and men will sit separately at the funeral. Flowers and excessive mourning are discouraged. Body is usually buried in a shroud and is buried with the head pointing toward Mecca.



Cultural and Spiritual Beliefs and Practices about Death, Dying, and Funerals (Continued)

Culture/religion/ ways of being	Beliefs and practices pertaining to death	Preparation of the body	Ceremonies/funeral
Hmong	Some Hmong believe that when a person dies their soul travels to their birthplace, then on to the afterlife where they are united with ancestors, and then reincarnated—hopefully back into their family of origin. Tradition states that if the funeral isn't conducted correctly, the soul of the deceased may become lost and be destined to wander for eternity.	<p>Traditional/Shamanism: Many Hmong people believe that both the immediate family and those who have lived with the family, as well as the deceased will suffer if hard objects, metal, wood, and plastic objects are buried with the body. Therefore, they do not bury their loved ones with buttons, zippers, needles, bobby pins, or metal closures on their clothing to prevent a type of culturally related ankle pain (<i>mob txha dab tog</i>). This may even include removing medical pacemaker devices and knee and hip replacements. Only cloth or clothing can be buried. Some Hmong are buried in traditional dress, while others wear Western clothing. Often, family members will place additional clothing items in their casket.</p> <p>Christianity: Hmong individuals who identify as Christian believe in the power of prayer during funerals and no longer practice traditionally compared to Hmong who practice shamanism.</p>	<p>Many Hmong people still practice traditionally, based on shamanistic cultural rituals. There are also some Hmong families who practice Christianity nowadays.</p> <p>Traditional/Shamanism: The ceremony typically lasts three days and includes the burning of incense and traditional paper as “money” (<i>ntawv nyiaj</i>) that is formed to resemble rolls of coins, paper bills, and gold/silver bars for the deceased in the afterlife. Traditional musical instruments are played for important ritual practices and services, as the Hmong believe it guarantees safe passage to the afterlife. The traditional Hmong drum is often beaten and the Hmong bamboo reed pipe known as the “<i>qeej</i>” is played to direct the deceased into the afterlife.</p> <p>Christianity: For non-traditional Hmong, the tribute could last up to three days, but church services are held throughout the day instead.</p>

Adapted from ELNEC, 2010; Health Care Chaplaincy, 2009; A. Bird Bear, personal communication, April 7, 2021; Funeral Traditions in the Milwaukee Hmong Community. (n.d.) Retrieved April 9, 2021 from <https://www.krausefuneralhome.com/blog/funerals/funeral-traditions-milwaukee-hmong-community>



Choices in End-of-Life Care • Resources

National Hospice and Palliative Care

Organization: Palliative Care vs. Hospice Care

https://www.caringinfo.org/wp-content/uploads/caringinfo-factsheet-difference_palliative_hospice.pdf

Hospice Foundation: Understanding Hospice—Getting the Answers

https://hospicefoundation.org/hfa/media/Files/8-5x11_booklet_Hospice_Cagle_Sept1.pdf

National Hospice and Palliative Care

Organization: Choosing a Hospice

https://www.nhpco.org/wp-content/uploads/Choosing_a_Hospice.pdf

CaringInfo, A program of the National Hospice and Palliative Care Organization

<https://www.caringinfo.org>

Institute for Healthcare Improvement: Your Conversation Starter Guide

<https://theconversationproject.org/wp-content/uploads/2017/02/ConversationProject-ConvoStarterKit-English.pdf>

International End-of-Life Doula Association:

This nonprofit works to meet the non-medical needs of the dying by raising awareness of the roles of end-of-life doulas, and provides education to support compassionate deathcare.

<https://inelda.org>

National End-of-Life Doula Alliance: Alliance of End-of-Life Doulas and Trainers

<https://www.nedalliance.org>

Death Café: Group directed discussion of death with no agenda, objectives, or themes

<https://deathcafe.com>



TOPIC 6

Final Wishes

Have you thought about how you'd like to be remembered? Do you know where you'd like your final resting place to be? And, importantly, if you have, did you tell anyone about it? Documenting your final wishes for a funeral and burial or cremation is important.

In this section, you will find handouts that help guide you through the process of thinking about and writing down your final wishes.

Section Contents

- ▶ My Wishes Questionnaire
- ▶ Funeral Planning Checklist



My Wishes Questionnaire



Tuam (Toua)



Sua (Shoua)



Nplooj (Blong)



Mim (Mee)

Case Scenario

Toua told his wife, **Shoua**, that he is concerned about his health and his recovery because he was recently diagnosed with stomach cancer. Toua and Shoua think about having a conversation with **Blong** and **Mee** to consider the next steps in case Toua does not get better. Although initially Toua thinks that it's better to keep the conversation between him and his wife, Shoua feels that they should talk with Blong and Mee as a family to consider Toua's wishes and the treatments that are available to help him. When they met with Blong and Mee, Toua explained his concerns to Blong and the family decided to research about available options for treatments and care services. Blong also discovers the **My Wishes Questionnaire** from the Hmong Planning AHEAD workbook which contains questions for them to discuss and plan about their next steps. Blong showed the document to Toua and Shoua and they decide to fill out the questionnaire.

The answers to these questions will assist you in determining your next steps, along with any documents you will need to carry out your wishes. For questions regarding funeral planning, you may refer to the **Funeral Planning Checklist** on page 92 for more information.

How do you want people to remember you (e.g., do you want to record audio or video messages that you want to be remembered by)?

Koj xav kom txhua leej neeg txhua tus neeg nco qab txog koj li cas (piv txwv li, koj puas xav kaws lus los sis kaws yeeb yaj kiab cia rau cov tom qab)?

Who do you want to inherit your assets and personal property (e.g., jewelry, gold necklaces, traditional Hmong clothing)?

Koj xav kom leej twg tau koj cov qub txeeg qub teg thiab khoom ntawm koj ntiag tug (xws li koj cov nyiaj, thiab saw kub, los thiab khaub ncaws Hmoob)?

Who do you want to make financial decisions on your behalf if you are unable to speak for yourself (e.g., who are your primary and secondary choices)?

Koj xav kom leej twg yog tus los txiav txim siab txog sab nyiaj txiag rau koj thaum koj hais tsis tau lus (piv txws li, leej twg yog tus koj xaiv thib ib xub thawj thiab tus thib ob)?



My Wishes Questionnaire *(Continued)*

Who do you want to make health decisions on your behalf if you are unable to speak for yourself (e.g., who are your primary and secondary choices)?

Koj xav kom leej twg yog tus los txiav txim siab txog ntawm sab kho mob rau koj thaum koj hais tsis tau lus (piv txws li, leej twg yog tus koj xaiv thib ib xub thawj thiab tus thib ob)?

Would you like to have any Hmong traditional treatments? If yes, what would they be?

Koj puas xav siv tshuaj Hmoob cov kev kho mob los pab kho koj tus kheej? Yog koj xav tau no, nws yuav yog dab tsis (xws li, tshuaj ntsuab, thiab ua neeb, ua yaig, hu plig).

What are your wishes on the disposition of your remains? For example, who should be the person to identify the burial site for you? What do you want your funeral to look like? If traditional, use lots of (or little) joss paper hearts/flowers or have lots of (or little) cows killed. If church, have memorial gifts, donations, flowers, etc.

Koj ntshaw kom muab koj lub cev zais li cas? Piv txwv li, koj xav kom leej twg yog tus los xaiv chaws mem toj rau koj? Koj xav kom koj lub ntees zoo li cas? Yog koj tseem coj qub kev cais qub, koj xav siv ntawv nyiaj thiab paj ntau los tsawg thiab xav kom tua pes tsawg tus nyuj? Yog koj ntseeg vaj tswv los sis ntseeg vaj tswv, coj kev cais tshiab, koj puas xav kom muaj khoom plig saib ua dab muag, nyiaj tshav ntuj, los sis paj rau koj lub ntees?

Who do you want to share your end-of-life plan with (e.g., key elderly relatives, children, siblings)?

Koj xav qhia leej twg txog ntawm koj qhov kev npaj rau ua thaum ntej koj puv 120 xyoo (xws li, txheeb ze, cov laus, me nyuam, cuab kwv tij)?



Funeral Planning Checklist

Task Teg Dej Num	Person completing the task e.g., family member, extended family, children, etc.) Tus/Cov Neeg yuav nres hauj lwm	Notes for task Tej khoom sau tseg txog tej dej num	Write yes/no for each item Xaiv Yuav/Tsis Yuav Teg Dej Num Twg
If a burial is chosen Yog hais tias xaiv muab lub cev faus			
*Select a cemetery *Xaiv qhov chaw looj mem			
*Select casket material (e.g., wood, metal, etc.) *Xaiv hom hleb (xws li ntoo thwj suab los sis hlaus)			
Select a burial plot Xaiv qhov chaw yuav faus ntawm looj mem			
*Select a memorial grave marker and inscription *Xaiv cov lus yuav sau rau ntawm daim lag zeb			

*Tasks that can be discussed/decided in advance of a death



Funeral Planning Checklist *(Continued)*

Task Teg Dej Num	Person completing the task e.g., family member, extended family, children, etc.) Tus/Cov Neeg yuav nres hauj lwm	Notes for task Tej khoom sau tseg txog tej dej num	Write yes/no for each item Xaiv Yuav/Tsis Yuav Teg Dej Num Twg
<p>If interested in funeral/burial assistance, speak with funeral, cemetery, or crematory service provider</p> <p>Yog xav paub ntxiv txog kev pab ua ntees, kev faus, los sis khoom npaj rau lub ntees, nrog tus tswv ntawm tsev ntees los sis looj mem tham</p>			
<p>Choose the type of services to include and the length of service: traditional, church, 1–3 days, etc.</p> <p>Xaiv yam kev pab koj xav tau thiab sij hawm yuav ua lub ntees ntev npaum cas (xws li 1–3 hnub)</p>			
<p>*Select a funeral home or where the service will be held</p> <p>*Xaiv lub tsev ntees los sis qhov chaws tha lub cev</p>			
<p>*For traditional Hmong funerals, select animals for butchering (pig, chicken, cow, etc.). For non-traditional services, decide on catering options (shrimp, larb, beef, etc.).</p> <p>*Cov tseem coj qub kev cais yuav tau xaiv tua hom tsiaj txhu twg (xws li npua, qaib, nyuj). Cov ua coj kev cais tshiab yuav tau xaiv cov zaub mov yuav noj rau lub ntees.</p>			

*Tasks that can be discussed/decided in advance of a death



Funeral Planning Checklist *(Continued)*

Task Teg Dej Num	Person completing the task e.g., family member, extended family, children, etc.) Tus/Cov Neeg yuav nres hauj lwm	Notes for task Tej khoom sau tseg txog tej dej num	Write yes/no for each item Xaiv Yuav/Tsis Yuav Teg Dej Num Twg
*Decide about preparation and embalming *Txiaiv txim seb yuav muab lub cev npaj thiab tu li cas			
*Decide whether service will be opened or closed casket *Xaiv seb yuav qhib los kaws lub hleb thaum ua kev cais			
*Choose clothes and shoes that the deceased will wear *Xaiv khaub ncaws laus			

*Tasks that can be discussed/decided in advance of a death



Funeral Planning Checklist (Continued)

Task Teg Dej Num	Person completing the task e.g., family member, extended family, children, etc.) Tus/Cov Neeg yuav nres hauj lwm	Notes for task Tej khoom sau tseg txog tej dej num	Write yes/no for each item Xaiv Yuav/Tsis Yuav Teg Dej Num Twg
<p>*For traditional/shamanistic practice, choose a designated lead lineage family member/head of household members to contact all household members in the lineage to meet and plan for the funeral.</p> <p>*Yog tsev neeg tseem coj qub kev cais, xaiv tus txiv coj xais ntawm cuab kwv tij los hais koob hmoov rau cov menyuam thiab cov nyob tom qab.</p> <p>*For non-traditional practice, notify church members and their pastor to conduct the funeral services.</p> <p>*Yog tsev neeg coj kev cais tshiab, tiv tauj rau tus xibhwb tuaj ua kev cais rau lub ntees.</p>			
<p>*Discuss with household members if there will be social media posts of photos/videos for friends and families</p> <p>*Sab laj nrog tsev neeg txog kev tshaj tawm ntawm lub ntees rau saum huab cua los sis tso duab/ yeej yaj kiab rau phooj ywg thiab tsev neeg tau saib</p>			
<p>*Choose an individual to give readings (scriptures and hymnals)</p> <p>*Xaiv tus neeg los hais txiv xaiv los sis tus xib hwb ntawm pawg ntseeg los qhia vajtsv txoj lus</p>			
<p>*Choose floral arrangements and funeral decorations (handmade funeral paper wreaths, memorial decorations)</p> <p>*Xaiv paj thiab lwm yam khoom zoo nkauj los tim saib (xws li ntawv nyiaj choj)</p>			

*Tasks that can be discussed/decided in advance of a death



Funeral Planning Checklist *(Continued)*

Task Teg Dej Num	Person completing the task e.g., family member, extended family, children, etc.) Tus/Cov Neeg yuav nres hauj lwm	Notes for task Tej khoom sau tseg txog tej dej num	Write yes/no for each item Xaiv Yuav/Tsis Yuav Teg Dej Num Twg
<p>*Choose members to play reed-pipe instrument and drum. Choose a man who chants to lead the deceased back home on the correct path.</p> <p>*Xaiv tus txiv qeej, tus yuav ntau nruas, thiab tus txiv xaiv</p>			
<p>*Choose members to serve the following roles:</p> <ul style="list-style-type: none"> • Closely related to the deceased • Manage all affairs including food, service, rituals, and managing guests and conflicts. • Family leader that makes offering to the deceased, ensures custom are followed and received. • Path pointer, spirit of deceased to the land of ancestors. <p>*Xaiv cov neeg yuav los ua lub luag hauj lwm xws li:</p> <ul style="list-style-type: none"> • Thawj Xyom Cuab • Kav Xwm • Cuab Tsav • Txiv Taw Kev 			
<p>*Select photographs of the deceased to be displayed</p> <p>*Xaiv cov duab yuav dais saib hauv lub ntees</p>			
<p>*Choose women who cook to prepare meals during the funeral (volunteers from the wider community, family, clans, etc.)</p> <p>*Xaiv cov niam ua mov rau lub ntees (xws li neeg hauv zej zog los sis hauv cuab kwv tij.</p>			

*Tasks that can be discussed/decided in advance of a death



Funeral Planning Checklist (Continued)

Task Teg Dej Num	Person completing the task e.g., family member, extended family, children, etc.) Tus/Cov Neeg yuav nres hauj lwm	Notes for task Tej khoom sau tseg txog tej dej num	Write yes/no for each item Xaiv Yuav/Tsis Yuav Teg Dej Num Twg
<p>*Choose what food and beverages will be provided for meals (rice, larb, chicken, alcohol, etc.)</p> <p>*Xaiv hom zaub mov thiab dej haus</p>			
<p>*Select a memorial folder and acknowledgment cards</p> <p>*Xaiv ib phaus ntawv cim cia thiab ib cov ntawv txhawb dej siab rau txuas tus ntawm lub ntees</p>			
<p>*Decide which immediate family members will pay respect and mourn with the bereaved family (siblings, daughter-in-law's relatives, and son-in-law's relatives)</p> <p>*Xaiv seb leej twg ntawm tsev neeg yuav tuaj hlab thiab pab qaij kaus rau tus neeg ua tau tag sim neej (xws li muam phauj thiab dab laug, tub nyab, ntxhais vaug, cov txheeb ze)</p>			

*Tasks that can be discussed/decided in advance of a death

Adapted from:

Saying Farewell: A guide to assist you with preplanning and with the death and dying process (pages 34–46)

<https://open.alberta.ca/dataset/a15cb3f2-59f6-4633-aec3-f8d8fe4edaa6/resource/5798935c-0d25-4d7e-8468-91dc85d80774/download/saying-farewell-dying-process-guide.pdf>

Funeral Planning Checklist

<http://mnfuneralplanning.com/wp-content/uploads/2015/05/funeral-planning-checklist.pdf>



Final Wishes • Resources

How to Plan a Memorial Service

<https://funerals.org/?consumers=planning-memorial-service>

Nonprofit Hmong Funeral Organization

<https://www.hmongism.org>

Federal Trade Commission: Funeral Terms and Contact Information

<https://consumer.ftc.gov/articles/0306-funeral-terms-contact-information>

National Home Funeral Alliance: Information Sheet

https://www.homefuneralalliance.org/uploads/1/1/9/3/119370859/nhfa-informational-sheet_6-28-15.pdf

American Bar Association: Toolkit for Health Care Advance Planning

https://www.americanbar.org/groups/law_aging/resources/health_care_decision_making/consumer_s_toolkit_for_health_care_advance_planning

Five Wishes: National Advance Care Planning Program

<https://www.fivewishes.org/>

Institute for Healthcare Improvement: The Conversation Project

<https://theconversationproject.org>

AARP: End of Life Planning

<https://www.aarp.org/caregiving/grief-loss-end-of-life>

Milwaukee Resources for Hmong Funerals

<https://www.hmongfunerals.com/resources/funeral-etiquette>

<https://www.valleyfh.com/hmong-funerals>

<http://hmongfuneralhomes.com/hmong-caskets-minnesota>

Florists

- **Abbey's Flower Nook**
- **Alfa Flower Shop**
- **Flower by Faya**
- **Milwaukee Flower**
- **Mayflowers**
<https://www.mayflowers.net/hmong-funeral.html>
- **Ma Rie Flower Shop**
8603 W. Greenfield Ave.
West Allis, WI 53214
262-599-4588; MaRieFlowerShop22@gmail.com



TOPIC 7

Understanding Grief

Grief can be a hard, often long journey with many ups and downs that all of us have experienced at some point in our lives. To better understand grief, it is helpful to learn the difference between empathy and sympathy, the different types of grief

and grievers, and how you can draw on your own strengths to support yourself as well as others in times of grief. In this section, you will find handouts that can help support the grieving process.

Section Contents

- ▶ Grief and Empathy
- ▶ Drawing on Your Strengths



Grief and Empathy



Tuam (Toua)



Sua (Shoua)



Nplooj (Blong)



Mim (Mee)

Case Scenario

Toua’s last words to Shoua and the family were “If one day I am no longer here, I wish for you all to love each other. My spirit will always be here to protect you everywhere you go.” After saying this, Toua passed away with his wife and family at his bedside in his home.

After Toua passed, the members of his family all dealt with grief in different ways. Blong didn’t show emotions but inside was feeling the pain of the loss of his father. Shoua cried every day.

A week after the funeral, Toua’s mother called to check up on Shoua. Shoua immediately broke into tears and Toua’s mother said “Don’t be sad my daughter-in-law. We all have tried our best to cure Toua, but fate has brought him to this point. You still have us and everyone in the family, we will continue to love you.” Shoua could not stop crying because of the love and memories of Toua with her. After receiving emotional support from Toua’s mom, Shoua was able to calm down a little and eat some food to help her gain strength.

Ever since Toua passed away, Shoua had not been able to sleep and lost pleasure in doing her normal daily activities. Shoua decided to call and chat with her daughter, Mee, to see if she would feel better.

When Mee answered, Shoua was still recovering from her sadness so Mee listened to her talk for most of the time. Mee is also very sad that her father, Toua, has left them. The more Shoua talks about Toua, the more emotional Mee becomes because of everything Shoua is going through as her mom. Mee provided Shoua with emotional support to help her get through the moment. Mee said to Shoua “Mom, I understand that you still miss Dad very much and we are all with you. Please know that I am here for you as your daughter. I can come visit you and stay with you for a few days so you don’t feel lonely and stressed.” After Mee said this, Shoua felt a little relieved because she did not have any other relatives nearby to talk with ever since Toua and Shoua moved to live with Blong.

After two years went by, Shoua’s grief hadn’t gone away but became more manageable as time went by and because of her children’s support. Shoua was able to continue living with the rest of the family and become more resilient.



Drawing on Your Strengths

Choose three of the topics from pages 101 and 102 and write in your responses. If or when you find yourself grieving, refer to your responses. They can provide you with a reminder of your personal strengths and interests which can help with the healing process.

My three favorite people to talk with are:

Peb tug tib neeg kuv nyiam nrog tham yog:

My favorite places to go are:

Cov chaws kuv nyiam mus ncig ua si tshaj plaws yog:

My favorite meditations, prayers, or affirmations are:

Cov kev ua pab kuv lam hlwb, kev ntseeg thiab kev thov, los sis kev lees paub txog kuv tus kheej yog:

My favorite songs or genres of music are:

Cov nkauj kuv nyiam mloog tshaj plaws yog:

Books I'd like to read are:

Cov ntawv kuv nyiam nyees yog:



Drawing on Your Strengths *(Continued)*

Letters (poems or stories) I'd like to write are:

Cov khoom kuv nyiam sau (xws li, nkauj, paj huam, dab neeg) yog:

Movies I'd like to see are:

Cov yeeb yaj kiab kuv nyiam saib yog:

Physical activities (e.g., gardening, walking) I enjoy are:

Tej yam kev tawm rooj ua kuv nyiam mus (xwv li, ua teb, taug kev) yog:

Write your own:

Sau rau koj tus kheej:



Understanding Grief • Resources

Hmong Mental Health Resources

- **Wisconsin United Coalition of Mutual Assistance Association, Inc. (WUCMAA) Hmong Warm Line:** 1-800-293-7080; <https://www.wucmaa.org>
- **The Hmong American Friendship Association and Nyob Zoo Milwaukee TV:** <http://www.milwaukeeindependent.com/articles/save-new-film-shines-light-growing-suicide-crisis-within-milwaukes-hmong-community>
- **State of Hmong Mental Health (Milwaukee Mental Health Task Force, 2019):** https://www.milwaukeeemhtf.org/wp-content/uploads/2019/04/MMHTF_-Hmong-Cultural-Competency-Training.pdf
- **Hmong American Partnership:** <https://hmong.org/hap-impact-areas/community-impact/empowerment-services/mental-health-wellness>
- **The Hmong Institute “Hmoob Kaj Siab”:** <https://thehmonginstitute.org/hmoob-kaj-siab>
- **Southeast Asian Healing Center:** <https://seahealingcenter.org/about>
- **Hmong Baptist National Association:** <https://www.hbna.org>

Suicide Prevention

- **Veteran’s Crisis Line:** Dial 988 then press 1 or text 838255 to connect with someone 24 hours a day. veteranscrisisline.net
- **National Suicide Prevention Lifeline:** Dial or text 988 to connect with someone 24 hours a day. <https://988lifeline.org>
- Text “HOPELINE” to 741741; <https://www.crisistextline.org>
- **Suicide Prevention Resource Center:** <https://sprc.org>
- **American Foundation for Suicide Prevention:** <https://afsp.org>
- **QPR Institute (Suicide Prevention):** <https://qprinstitute.com>

Additional Resources

- **211:** Dial 211 to connect to social services and local support. www.211.org
- **Substance Abuse and Mental Health Services Administration (SAMHSA) National Helpline:** SAMHSA is a treatment, referral and information service for individuals and families facing mental and/or substance use disorders. 1-800-662-HELP (4357); www.samhsa.gov/find-help/national-helpline
- **Hmong Associations in Wisconsin:** <https://gwaar.org/hmong-associations-in-wisconsin>
- **The Grief Café:** <https://www.griefcircles.com/the-grief-cafe>
- **Supporting Someone Who is Grieving:** https://www.nhpco.org/wp-content/uploads/2019/04/Supporting_Someone_Who_is_Grieving.pdf
- **There is No Right or Wrong Way to Grieve After a Loss:** https://www.nhpco.org/wp-content/uploads/2019/04/There_is_no_Wrong_or_Right_Way_to_Grieve_After_a_Loss.pdf
- **How to Support a Loved One who is Grieving (Pet Loss):** <https://smallanimal.vethospital.ufl.edu/resources/pet-loss-support/how-to-support-a-loved-one-who-is-grieving>



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Hmong Planning AHEAD: Advance Directives, Home Finances, Estate Planning, and Arriving at Decisions for the End of This Life