



**BY JIM MILLER**

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If you have a simple, straightforward estate and an uncomplicated family situation, writing your own will — with the help of a good do-it-yourself guide — is a viable alternative to hiring an attorney... and a whole lot cheaper.

Here are some good resources to help you get started.

### Computer Required

There are a number of computer software products and online resources available today that can help you create your own will very easily, and they usually take less than an hour from start to finish. Like tax software, these tools will guide you through a series of questions and will insert your answers into a will for you. But, you'll need a computer to use them.

Some good options to check out include:

**Quicken WillMaker Plus 2013:** This is a comprehensive estate planning software product that's very user-friendly. It lets you create customized wills for an unlimited number of people, along with other important documents like financial powers of attorney, health care directives, executor documents, final arrangements and more. And, once you're finished, you can store your documents on your computer and update them as needed, and you can print them out on paper.

Available in downloadable or CD format at [nolo.com](http://nolo.com) for \$43 or \$52, this software works only with Windows operating systems and is valid in every state except Louisiana.

**Rocket Lawyer:** This is an online resource — available at [rocketlawyer.com](http://rocketlawyer.com) — that helps you create a will, trust, power of attorney and dozens of other legal documents in every state. They start by offering a free seven-day trial period so you can actually make one document for free. Or, you can become a member for \$20 a month, or \$120 for their annual “Basic Legal Plan,” and get unlimited access so you can make, store, share and update any documents you want. They even provide annual members free legal reviews of their document and free phone assistance with an attorney.

**LegalZoom:** Available online at [legalzoom.com](http://legalzoom.com), this site makes wills, trusts, powers of attorney, pet-protection agreements and many other documents.

After you create your will, or other documents, they double-check them for spelling and grammar mistakes (but not for legal issues) and mail you a printed copy in about a week to 10 days. Wills run \$69, other documents range between \$35 and \$249.

**No Computer Necessary**

If you don't have a home computer or internet access, a good resource to turn to is the "Quick & Legal Will Book" sold by Nolo for \$21. This guide provides forms and step-by-step instructions that can help you make a basic will that meets your needs. To order a copy, call 800-728-3555.

### **Hire a Lawyer**

It's also important to know that if you have a complicated financial situation, blended family or if you have considerable assets, you need to hire a lawyer to write your will. An experienced lawyer can make sure you cover all your bases which can help avoid family confusion and squabbles after you're gone.

The National Academy of Elder Law Attorneys ([www.naela.org](http://www.naela.org)) and the National Association of Estate Planners and Councils ([www.naepc.org](http://www.naepc.org)) websites are good resources that have directories to help you find someone in your area.

Costs will vary depending on your situation and location, but you can expect to pay somewhere

between \$200 and \$1,000 to get your will made.

If money is tight, check with your state's bar association (see [www.findlegalhelp.org](http://www.findlegalhelp.org)) to find low-cost legal help in your area. Or, call the Eldercare Locator at 800-677-1116 for a referral.

*Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](http://SavvySenior.org).*