

# What Michigan Families *Actually* Need for Estate Planning

*(No legal fluff. No fear-mongering. Just the truth.)*

## Estate planning is not about dying

It's about **not leaving a mess** for the people you care about.

If you don't make a plan, **Michigan already has one for you** — and it involves probate court, delays, public records, extra expense, and a judge making decisions you could have made yourself.

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## The Basics Everyone Needs

### 1. A Last Will and Testament

Your Will answers one simple question:

**“Who gets my stuff?”**

Without a Will:

- Michigan law decides who inherits
- The court gets involved
- Your wishes may not matter

If you have **minor children**, your Will is also where you:

- Name **guardians** (otherwise a judge chooses)
  - Control **how and when kids receive money**
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### 2. Durable Power of Attorney (Financial)

This covers **life**, not death.

It allows someone you trust to:

- Pay bills
- Manage bank accounts
- Handle real estate
- Deal with institutions if you're incapacitated

Without it:

- Your family may need court permission just to help you
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### 3. Medical Power of Attorney + HIPAA Authorization

This lets someone:

- Make medical decisions if you can't
- Talk to doctors and hospitals
- Access medical information legally

Without these:

- Doctors may not talk to your spouse, partner, or children
  - Decisions can be delayed at the worst possible time
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## **If You Own a Home or Have Real Assets**

### **4. A Trust *or* a Lady Bird Deed**

These tools help:

- Avoid probate
- Keep things private
- Make transfer easier after death

They are especially important if you:

- Own real estate
  - Have a blended family
  - Want things handled smoothly and quietly
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## **If You Have Children**

This matters more than anything else.

A good plan:

- Names guardians
- Prevents an 18-year-old from inheriting everything at once
- Keeps money protected and managed responsibly

A bad plan:

- Leaves it to the court
  - Creates stress, delay, and family conflict
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## **The Honest Bottom Line**

Good estate planning says:

**“I love you enough to make this easy.”**

No planning says:

**“Good luck — you’ll figure it out.”**

You don’t need to be wealthy.

You don’t need something complicated.

You just need the **right documents, done correctly, for Michigan.**

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*If you want this customized for your family, updated for life changes, or packaged neatly so your loved ones can actually use it — that’s exactly what estate planning is supposed to do.*