

# Making a will or legal advice

A will is a legal document. It gives instructions about who you want to get your money and belongings when you die. Whatever you leave when you die is called your estate. The people who get your money or possessions are called your beneficiaries.

Writing a will makes sure your wishes are followed after you die. A will makes sure that your loved ones and the charities you care about receive what you want to give them. Writing your wishes in a will may help you feel less anxious about the future. You can speak to Macmillan's financial guides about planning ahead.

If you die without a will, there are laws about how your estate is passed on. This process often takes much longer. Your money and belongings may not go to the people you would have chosen.

To make a will, you must be at least 18 years old, or 12 years old in Scotland. You can write your own will, but it is normally best to use a solicitor. To find a solicitor in your area, contact your national Law Society or local Citizens Advice.

Macmillan has a list of organisations that can offer a discounted will-writing service. We also offer a free will-writing service at certain times **0800 808 00 00**.

There are different options depending on where you live in the UK. These include making your will online, by post or phone, face-to-face at home or in a solicitor's office

## Steps to making a will

- Write down what you have. Make a list of everything you own and add up the value. This could include your house, car, jewellery and savings. Take away everything you owe. This includes, what is left on your mortgage and any overdrafts, credit card debts or bank loans.
- Decide who you want to include in your will. Make a list of all the people, charities and organisations. Consider the types of gifts you want to leave them. For example, you may wish to give someone a specific amount of money or a percentage of your estate.
- Decide on other instructions to give. It is important to think about:
  - who you want to carry out the instructions in your will (your executors)
  - who you want to look after any children aged under 18 or under 16 in Scotland (legal guardians)
  - whether you want to include funeral instructions
  - who you want to look after any family members that depend on you
  - who you want to look after any pets.
- Leave your original will document somewhere safe and easy to find, for example with your solicitor. Keep a copy yourself and make sure your executors know where to find it.
- You may need to update your will if your situation changes, or if your wishes change. You can make small changes to your will using a supplement called a codicil. If there are any big changes in your life, you should write a new will. Your solicitor can advise you.

**Local resources:**

Resource	Contact details

**National resources:**

Resource	Contact details
<ul style="list-style-type: none"> <li>• Citizens Advice (England and Wales)</li> <li>• Citizens Advice (Scotland)</li> <li>• Advice NI (Northern Ireland)</li> <li>• The Law Society (England and Wales)</li> <li>• The Law Society of Scotland</li> <li>• The Law Society of Northern Ireland</li> <li>• Personal Finance Society</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="http://www.citizensadvice.org.uk">www.citizensadvice.org.uk</a></li> <li>• <a href="http://www.cas.org.uk">www.cas.org.uk</a></li> <li>• <a href="http://www.adviceni.net">www.adviceni.net</a></li> <li>• <a href="http://www.solicitors.lawsociety.org.uk">www.solicitors.lawsociety.org.uk</a></li> <li>• <a href="http://www.lawscot.org.uk/find-a-solicitor">www.lawscot.org.uk/find-a-solicitor</a></li> <li>• <a href="http://www.lawsoc-ni.org/solicitors">www.lawsoc-ni.org/solicitors</a></li> <li>• <a href="http://www.thepfs.org/yourmoney/find-an-adviser">www.thepfs.org/yourmoney/find-an-adviser</a></li> </ul>

**Further information**

[macmillan.org.uk/planningforthefuture](http://macmillan.org.uk/planningforthefuture)

Our booklets and leaflets are available to order free on [be.macmillan.org.uk](http://be.macmillan.org.uk)

- **Your step-by-step guide to making a will**
- **Sorting out your financial affairs**

**More information and support**

If you have more questions or would like to talk to someone, call the Macmillan Support Line free on **0808 808 00 00**, 7 days a week, 8am to 8pm, or visit [macmillan.org.uk](http://macmillan.org.uk)

Deaf or hard of hearing? Call using NGT (Text Relay) on **18001 0808 808 00 00**, or use the NGT Lite app. Speak another language? Telephone interpreters are available. Please tell us in English the language you would like to use.

We produce information in a range of formats and languages. To order these, visit [macmillan.org.uk/otherformats](http://macmillan.org.uk/otherformats) or call our support line.