

Estate Planning

Your estate consists of everything you own: your home, personal property, car, land, stocks and bonds, life insurance and any other property in which you have an ownership interest. Estate planning is a plan for how you will acquire property, use it, conserve it and, perhaps most importantly, how it will be transferred upon your death. There is no way to determine your wishes regarding distribution of your property after your death unless you take appropriate steps prior to your death. Estate planning can be beneficial no matter what the size of the estate.

You can read more about it in the [Kansas Resource Guide for Seniors](#), page 55.

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Some debts aren't worth paying back. Ever heard of 'zombie debt'?

Some types of old debt are no longer collectible after a certain point. But...

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STEP 1: ASK FOR THE
FINANCIAL ASSISTANCE
POLICY (FAP)

- FAP explains
 - Who qualifies
 - What help is available
 - How to apply
- Hospital **MUST** give FAP information to you for free

Pause (x) in't wait — ask as soon as you get a bill

A photograph showing a person with curly hair, wearing a light-colored shirt, sitting in a wheelchair and facing a healthcare worker. The healthcare worker is standing behind a white desk, looking down at the person in the wheelchair. The setting appears to be a hospital or clinic.

Charity Care: A Guide to Relief of Medical Debt

Kansas Legal Services offers you some guidance if you have medical debt...

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