Making a will or legal advice

This information is about making a will or legal advice. A will is a legally binding document. It lets you decide what happens to your money, property and belongings (your estate) after you die.

If you die without a will, your estate is passed on according to the law. This often takes much longer. It may not be the way you would like to leave your money and possessions.

To make a will, you must be at least 18 years old in England, Wales and Northern Ireland, or 12 years old in Scotland. It can be a surprisingly simple and cheap process.

You can write a will yourself, but it is safer to use a solicitor. To find a solicitor in your area, contact your national Law Society or local Citizens Advice.

A solicitor can also give you legal advice about inheritance tax and tax allowances. Or you may prefer to speak to a financial adviser.

Macmillan has a list of organisations that can help you write a will at a reduced price (see the further information on the next page). You do not have to leave a gift to Macmillan. Macmillan’s financial guidance team can also talk to you about inheritance tax and personal finance issues.

Things to think about when you make your will

• The first step is to value your estate. Add up everything you own (for example, your house, car, jewellery and savings). Take away what you owe (for example, how much is left on your mortgage and any overdrafts, credit card debts or bank loans).

• Next, make a list of all the family, friends, charities and organisations you want to remember in your will. Then think about what you want to leave them. For example, you may wish to give someone a specific amount of money or a piece of jewellery.

• You should also think about who you want to:
  • be responsible for following the instructions in your will (your executors)
  • be the legal guardians of any children under the age of 18 (in England, Wales or Northern Ireland) or 16 (in Scotland)
  • take care of any relatives that depend on you
  • look after any pets.

• You may want to include instructions for your funeral.

• Keep your will somewhere safe and easy to find. You may want to leave the original document with your solicitor. Keep a copy for yourself and make sure your executors know where to find it.

• You may need to update your will to reflect changes in your situation or your wishes. For example, you may want to change it to add a gift to charity or include a new partner, children or grandchildren.

• 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 give you advice.
### Local resources:

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<th>Resource</th>
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### National resources:

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<tr>
<td>Citizens Advice (England and Wales)</td>
<td><a href="http://www.citizensadvice.org.uk">www.citizensadvice.org.uk</a></td>
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<td>Citizens Advice (Scotland)</td>
<td><a href="http://www.cas.org.uk">www.cas.org.uk</a></td>
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<td>Citizens Advice (Northern Ireland)</td>
<td><a href="http://www.citizensadvice.co.uk">www.citizensadvice.co.uk</a></td>
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<td>The Law Society (England and Wales)</td>
<td><a href="http://www.solicitors.lawsociety.org.uk">www.solicitors.lawsociety.org.uk</a></td>
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<tr>
<td>The Law Society of Scotland</td>
<td><a href="http://www.lawscot.org.uk/find-a-solicitor">www.lawscot.org.uk/find-a-solicitor</a></td>
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<td>Personal Finance Society</td>
<td><a href="http://www.thepfs.org/yourmoney/find-an-adviser">www.thepfs.org/yourmoney/find-an-adviser</a></td>
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### Further information


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

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

### 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**, Monday to Friday, 9am 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.