

# Who will look after your children if you die?

**MAKE SURE YOU  
DECIDE, NOT  
THE STATE**

**Your children are the most valuable asset you have to leave!**

*When making a will, many people think about the obvious things such as who will make the funeral arrangements and who will administer the estate following their death. While these are of course important considerations, if you are blessed with children perhaps the most important question is: 'who will look after your children if you die?'*

*While it is hard enough to think about not being there to raise your children, it would be harder still to think that people who you would not have chosen would be the ones responsible for bringing them up.*

*If you do not nominate a guardian in your will, you may leave other family members in a very difficult situation – having to argue in court about who you would have wanted to care for your children. If there is confusion, courts may turn to social workers who could advise placing your children with people who don't share your beliefs and values. That's why it's important to nominate a guardian in your will while you can.*



It is recommended that you instruct a solicitor to make your will as they can advise on the most appropriate wording.

# So you understand the importance of naming guardians for your children... but who to choose?

Not knowing who to appoint to act as guardians for your children is one of the most common reasons for parents of young children failing to make a will. *Here are some tips to help you to decide who to choose:*



## TIP 1: IT'S UP TO YOU!

You should prayerfully make the decision that you feel will be best for your family.



## TIP 2: MAKE A LIST

Make a list of all the people you know and who you would trust to care for your children. Whilst family members may be the people you feel are most appropriate to fulfil this role, you do not need to limit your list to family members. Close friends, families with whom your family is close, the families of your children's friends, friends you know from your place of worship, or others with whom you and your children have a special relationship should also be considered.



## TIP 3: IT'S NOT ALL ABOUT THE MONEY

Don't disregard anyone just because you don't think that they have adequate financial resources to care for your children. You can make financial provision for your children in your will and certain benefits may also be available to assist the guardians financially. What is most important are the values and philosophies of your intended guardians. Ask yourself if they share your Christian faith and beliefs which are foundational to bringing up children, including:

- social values
- educational values
- moral values
- views on discipline



## TIP 4: THINK OF THE PRACTICALITIES

- Where do the candidates live? Would your children still be able to go to the same school or would they need to move away?
- How close do they live to other important people in your children's lives? Would they still be able to have regular contact with them?
- Do they have other children? How would your children get along with theirs?
- If you are considering appointing someone older to act as guardian, do they have the necessary health and stamina? Do they really want to be parents of a young child at their stage in life? And what about when they and the child are older still?
- If you are considering appointing someone younger, how mature are they? Are they prepared for the lifelong commitment to your children?



## TIP 5: IT'S GOOD TO TALK

Firstly, if your children are old enough, talk to them and get their input too. If your children do not know the intended guardians particularly well, try and ensure that they do spend time together once in a while so that your children can start to build a relationship with their proposed guardian. You also need to sit down and talk to the people you would like to act as guardians to be certain that they are ready, willing and able to take on the responsibility.

Talk to your family and any other people close to you too, to let them know who you have appointed to act as guardians for your children so that there are no shocks further down the line.



## TIP 6: TRUST YOUR INSTINCTS

Most likely, no one on your list will seem perfect. You need to decide what factors are most important to you and most importantly...trust your instincts! If one candidate seems to tick all of the boxes but still doesn't feel right, don't choose them. Equally, if someone feels more like the right person than any of the others on your list, there's a good reason for it.



## TIP 7: IT'S NOT SET IN STONE

Things change. Over the years, your children's needs and your prospective guardian's lives will change. You should review the terms of your will and your chosen guardians regularly.



## TIP 8: KEEP A NOTE

It is always a good idea to keep a note with your will setting out the reasons why you chose your selected guardians. This may help alleviate any concerns that family members may have about how you made up your mind.

# Legacies

When writing your will, remember that you can leave specific gifts to people you care about or to charities you support. This could be in the form of a cash gift or alternatively a gift of a specific item that has monetary or sentimental importance.

For most people their primary concern is for their families. However, many people also use their will to leave money to causes that they have supported during their lives. A great deal of Christian work is funded by gifts given in this way and giving to a charity may reduce the tax on your estate.

When you make your will we hope that you will think of The Christian Institute. By leaving a legacy you will enable us to do more to promote the Christian faith in public life and to fight for a better future for the generations to come.



# Making a will – the basics

Making a will need not be complex or expensive. However, we would strongly advise you to go to a solicitor. Most solicitors charge a modest fee for drawing up a simple will. You may wish to contact a few solicitors to find out their charges.

Your solicitor will make sure that all your wishes are clearly expressed and that your will is properly set out and witnessed.

**To make things easier when you see a solicitor you should do the following beforehand:**

- 1 Decide who you wish to appoint as a **guardian** for your children until they are eighteen.
- 2 Compile a list of your main **assets**. Include your house, your investments, pensions, shares and savings as well as any valuable items such as jewellery, antiques or paintings.
- 3 List any **liabilities** such as your mortgage and other loans.
- 4 Decide who you want to appoint as **Executors** (those who will see to it that your will is carried out). It is wise to ensure that at least one is younger than you. You may wish to ask your solicitor to act as one of your Executors. Your solicitor can also keep your will safe for you.
- 5 Decide **who you want to benefit** from your will. You will of course want to make provision for the care of your children.
- 6 If you want to leave **particular items** to specific individuals, take appropriate details to your solicitor.



# How you can leave a legacy to The Christian Institute

Whatever its size, any legacy in favour of The Christian Institute will be greatly appreciated and will enable us to do more to promote marriage and the family, to protect young people and the sanctity of life, and to defend Christian freedoms for generations to come. We will ensure that your legacy is put to good use.

There are different types of legacies. Your solicitor will be able to advise you on which type will be most suitable in your circumstances.

**A Residuary Legacy** is the gift of a percentage of what is left of your estate after your debts have been settled and any legacies you leave to other people have been paid. Generally, this kind of legacy is the most beneficial to charities as its value increases in line with the value of your estate.

**A Pecuniary Legacy** is a gift of a specified sum of money, the amount of which is decided when the will is made. When considering making a pecuniary legacy, bear in mind the fact that, due to inflation, a sum of money specified now will almost inevitably be worth less in real terms in the future.

**A Specific Legacy** is when a particular item is bequeathed. This could include stocks and shares, the proceeds of a life assurance policy, property, furniture or jewellery.



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