

WHY IS A WILL IMPORTANT?

*Only 24% of American have a will, according to the 2025
Wills and Estate Planning Study by Caring.com*

The number of Americans with a will has declined steadily since 2022, when 33% of those surveyed had a will. Those with children under the age of 18 comprise the largest demographic without wills or other estate planning documents.

Why is it important to have a will?

Having a will, designating financial account beneficiaries, or creating other estate plans allow you to specify how you would like your assets (and sometimes debts) to be distributed, and, if applicable, who will raise your children.

- **State law determines who inherits.** If you die without a will, the state laws of your primary residence or where you own property will likely apply. Laws of intestate succession (estate administration when there is no will) differ from state to state. This can affect what your spouse, adopted or step- children, grandchildren, parents, siblings (and their children), or even aunts, uncles, or grandparents, might inherit. There is often little flexibility in the law and the distribution of assets occur by a set of fixed rules.
- **Choosing beneficiaries.** Without a will, you may lose the opportunity to choose who will inherit your assets. This can include stepchildren and unmarried partners.
- **Guardian for minor children.** Documenting who will raise your children is critical. This is especially true for a single parent or divorced parent with sole custody. Lengthy and expensive guardianship or custody proceedings may be avoided by designating a trusted guardian who will provide care for your children.
- **Charitable giving.** Currently, no state's intestate laws allow for charitable gifts. Without a will you lose the opportunity to support the ministries that are important to you.
- **Tax planning.** When developing a will, you may learn of options to reduce or eliminate income or estate taxes that otherwise might be missed.

Consult a local attorney to assist with creating a will that meets your needs. An [Asset Inventory](#), available on our website, is a tool to help you and your attorney think about what might be included in your will, designating beneficiaries on financial accounts, or other beneficial estate plans.

To learn more about or discuss specific ways you can include Disciples ministries in your will or other estate plans, [contact your zone officer](#) to schedule an individual meeting or discuss a workshop for your congregation.

We are pleased to be your partner in ministry. We serve Disciples by gathering, stewarding, and distributing dollars for mission.