



FREE Estate Planning Resources for Seniors

8/31/2026

“What makes greatness is starting something that lives after you.” —
Ralph W. Sockman

Executive Summary

Consumers, including seniors living on fixed incomes, have several free or low-cost ways to begin estate planning. Free will kits and online forms can help people with straightforward estates organize their wishes, name beneficiaries, choose an executor, and prepare related documents. However, because will requirements vary by state and mistakes can delay probate or create family disputes, consumers should treat free tools as a starting point and seek qualified legal help when their situation is complex.

Free Will Kit and Planning Resources

Resource	What It Offers	Best For
AARP Foundation Planning Toolkit	Free estate planning guides, including a personal estate planning kit and a guide to making a will.	Older adults and families who want plain-language planning worksheets and educational materials.
AARP Foundation Personal Estate Planning Kit	A free kit with a lesson book and record book to help organize family goals, important information, and legacy plans.	Seniors who need to gather documents and record information before speaking with family or an attorney.
Legal aid and senior legal-service programs	Free civil legal help may include wills, powers of attorney, advance directives, estate planning, housing, benefits, and consumer issues, depending on eligibility and local capacity.	Low-income consumers, older adults, and people who need help understanding state-specific requirements.
Free online will platforms and forms	Guided questionnaires or state-specific forms for simple wills and related documents.	Consumers with basic estates, clear beneficiaries, and no major tax, trust, blended-family,

		business, or real-estate complications.
--	--	---

Senior-Focused Resources

- **Area Agencies on Aging:** Local aging agencies often know which legal aid programs, senior law projects, or pro bono attorney clinics can help older adults with wills and related documents.
- **Legal Services Corporation-funded programs:** Many communities have civil legal aid offices that serve people with limited income and may provide estate planning assistance when resources allow.
- **State and local bar associations:** Lawyer referral services, senior law days, legal clinics, and reduced-fee programs can help seniors find appropriate legal support.
- **Veterans' resources:** Some veterans may qualify for estate planning assistance through veterans' organizations, clinics, or affiliated legal programs.

National Free Resources to Help Seniors Prepare Wills

Resource	How It Helps	Notes for Consumers
<u>AARP Foundation Personal Estate Planning Kit</u>	Provides a free lesson book and record book to help consumers organize assets, family information, documents, goals, and estate planning wishes.	Best used as a planning and organization tool before completing a will or meeting with an attorney.
<u>Legal Services Corporation Find Legal Aid</u>	Connects low-income consumers with local civil legal aid organizations and also points users to LawHelp.org for legal information and free forms.	Availability depends on eligibility, local capacity, and whether the legal aid office handles simple wills or related estate planning matters.
<u>Administration for Community Living Legal Assistance Programs</u>	Supports Older Americans Act legal assistance programs that are available in every state through Area Agencies on Aging.	Can help older adults locate legal advocacy and assistance related to independence, decision-making, financial security, and advance planning.
<u>USAGov Legal Aid Page</u>	Lists sources for free and low-cost legal help, including LSC, LawHelp.org, law school pro bono programs, Law Help Interactive, and the American Bar Association Free Legal Answers program.	A useful national starting point for consumers who need help finding trustworthy legal resources.

LawHelp.org and Law Help Interactive	Offer legal information and, in some areas, guided tools or forms that help consumers prepare certain legal documents.	Consumers should confirm that any form is valid for their location and situation before signing.
--	--	--

What a Free Will Kit Should Include

- A plain-language explanation of what a will can and cannot do.
- A checklist for assets, debts, digital accounts, insurance, retirement accounts, and beneficiary designations.
- Prompts for naming an executor, alternate executor, beneficiaries, and guardians for minor children where applicable.
- Basic signing and witness reminders, with clear instructions to verify local legal requirements.
- Companion planning reminders for powers of attorney, health care directives, living wills, and document storage.

Recommended Consumer Action Plan

1. **Gather information first:** List property, bank accounts, retirement accounts, insurance policies, debts, passwords, key contacts, and family details.
2. **Identify decision-makers:** Choose an executor, backup executor, health care decision-maker, and financial power of attorney.
3. **Use a free kit for preparation:** Complete planning worksheets before filling out a will form.
4. **Check eligibility for free legal help:** Contact legal aid, an Area Agency on Aging, a law school clinic, or a bar association pro bono program.
5. **Review before signing:** Make sure the will follows applicable signing, witness, and notarization rules.
6. **Store and update documents:** Keep originals in a safe but accessible place and revisit the will after major life changes.

Always have an attorney review any estate documents that you create.

Financial and Legal Disclaimer

The information contained in this document is provided for general informational and educational purposes only and should not be construed as financial, investment, tax, accounting, or legal advice.

Nothing in this document constitutes an offer, solicitation, recommendation, or endorsement to buy, sell, hold, or otherwise transact in any security, financial product, service, or investment strategy.

All financial decisions involve risk, including the possible loss of principal, and past performance is not a guarantee of future results. Any examples, projections, estimates, or forward-looking statements are illustrative only and may not reflect actual outcomes. You are solely responsible for evaluating whether any information, strategy, product, or service discussed is appropriate for your individual circumstances.

You should consult with a qualified financial advisor, attorney, tax professional, accountant, or other licensed professional before making decisions or taking action based on the information in this document. No attorney-client, advisor-client, fiduciary, or other professional relationship is created by the receipt or use of this document.

To the fullest extent permitted by law, the author and any associated parties disclaim liability for any direct, indirect, incidental, consequential, or other damages arising from or related to the use of, reliance on, or inability to use the information contained in this document. Laws, regulations, and market conditions may change, and the information may not be current, complete, or applicable to your specific situation.

Copyright 2026 by Urgo Ministries, PO Box 6184, Penacook, NH 03303
UrgoMinistries.com

Permission is hereby given to reproduce any portion of this material, electronically or by any other means, provided the source for the quoted material is attributed to Urgo Ministries.