LEGACY ARCHITECT RVA / FREE GUIDE

How to Leave Clear Instructions for Your Spouse and Family

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ORDER IN YOUR ABSENCE

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The short answer

Clear instructions tell your spouse and family what to do first, who to call, how the money and the household run, where the important records are, and what you want. They're written in plain language, in the order someone would need them, so a person can follow them on the worst day of their life without calling anyone to translate.

The goal is "follow this," never "figure this out." If a step needs you in the room to explain it, it isn't finished yet.

Every marriage has a department of one

Somewhere along the way, the two of you split the jobs. One of you handles the bills, the insurance, and the guy who services the heat pump. The other handles the kids' schedules, the medical appointments, and knowing which aunt is feuding with which. Nobody decided it. It happened, the way these things do.

That division works fine for years. It turns into a problem the day one department closes without notice, because the other person inherits a job with no training and a very bad week to learn it in. Clear instructions are the handoff you'd give a coworker before a long vacation, except this coworker loves you.

What your spouse will need in the first week

- Who to call first, and what to say. That includes your employer, your attorney, and anyone else who'd need to know right away.
- Where the will, power of attorney, and advance healthcare directive are kept.
- Which accounts pay which bills, and which ones autopay versus need a person.
- How to reach money for the next 30 days if an account in your name gets frozen.
- Where the insurance policies are, and who the agents are.
- What's due soon: the mortgage, the tuition payment, the quarterly taxes, the car registration.

Write it like a recipe, not a memoir

Good instructions answer six questions for every item: who, what, when, where, why, and how. "The mortgage is with First Bank" is a fact. "The mortgage autopays from joint checking on the 1st, and if that account's ever short, the servicer's number is on the statement in the blue folder" is an instruction.

Keep it concrete. Use names, days, and places instead of "the usual" or "you know the one." Your spouse might know the one today, and the person reading this could be your brother-in-law, who definitely doesn't.

The instructions that always get forgotten

- Trash day, recycling day, and which bin goes where.

- The HVAC filter size and how often it gets changed.
- Annual renewals that charge automatically, like software, memberships, and domain names.
- Prescription refills and the pharmacy that has them on file.
- The dog's medication schedule and the vet's number.
- Which neighbor has a spare key, and which one shouldn't.
- The side business, the rental property, or the online store that runs off your phone.

Keep the secrets out and the map in

Instructions shouldn't include passwords, PINs, or full account numbers. Write down where access lives instead: which password manager you use, how your spouse gets emergency

access to it, and which phone receives two-factor codes. That way the instructions stay useful without becoming a liability if they're misplaced.

While you're at it, set up the legacy or emergency contact features your phone and main accounts offer. It's one of the few pieces of this that takes minutes, and it saves hours of arguing with a help desk later. The digital life guide walks through the online side in more detail.

Say it out loud, too

Writing it down is half the job. Walk your spouse through it at least once, at the kitchen table, with coffee and nothing urgent going on. Questions that come up in a calm conversation are a lot easier to answer than the ones that come up in a hospital hallway.

If adult kids or another family member would be the backup, bring them into a version of that conversation too. Nobody needs every number today. They need to know the plan exists, where it lives, and who's in charge of it.

Is a letter of instruction legally binding?

Generally, no. A letter of instruction is a practical guide that sits alongside your will, trust, power of attorney, and healthcare directive, and those documents come from an estate attorney. The legal documents decide who has authority, while your instructions explain what that person actually needs to do.

Where the two disagree, the legal documents win, so keep them consistent. Review your instructions whenever you update your estate documents.

When you want help writing it

A Life Manual is this idea taken all the way: every account, system, contact, and wish, organized chapter by chapter and walked through with your successor at the end. Legacy Architect RVA helps you build it across a series of sessions, and the finished Manual stays under your control. If you're not sure where your gaps are, the free Readiness Check shows you where they are. If you'd like to map it out with someone in one sitting, the Blueprint Session is $249 and credits toward a Life Manual.

Quick answers

What instructions should I leave for my spouse?

Leave instructions covering who to call first, where your will and other legal documents are, which accounts pay which bills, how to reach money if an account is frozen, insurance details, upcoming deadlines, and how the household runs day to day. Write them in plain language with names, dates, and locations.

How do I leave instructions for my family if something happens to me?

Write a letter of instruction or a Life Manual that covers contacts, finances, household operations, records, and your wishes, then tell at least two people where it's kept. Walk your

primary successor through it at least once so they aren't reading it cold.

Should I include passwords in my instructions?

No. Record where access lives, such as your password manager and who has emergency access to it, instead of writing down the passwords. That keeps the instructions useful without putting your accounts at risk.

How often should I update my instructions?

Review them once a year and after any major change, such as a move, a new job, a marriage, a divorce, a birth, a death, or a new account. Outdated instructions can be worse than none, because people trust what's written down.

Would your family know where to start?

Take the Free Readiness Check. Rather start on your own? The Just-In-Case Plan walks you through it for $29. Order in Your Absence.

NEXT STEPS

Your first step can be small. Start with the free Readiness Check, or explore what a Life Manual can put in order for your family.

Take the free Readiness Check

Explore services and the Life Manual

REFERENCES & LINKS

Resource 1: legacyarchitectrva.com

Resource 2: legacyarchitectrva.com

Resource 4: jicplan.legacyarchitectrva.com

Resource 6: legacyarchitectrva.com

About this guide

Prepared by Legacy Architect RVA, Richmond, Virginia. This guide is educational and helps families organize practical information. It does not provide legal, financial, tax, or medical advice. Consult qualified professionals about decisions and legal authority.

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