

# How to Write an Online Will

*Dear Savvy Senior: Writing a will has never been a high priority to me but this lingering coronavirus crisis has changed my thinking. Can you recommend some good do-it-yourself resources to help me write a simple will?*

--Getting Older

**Dear Getting:** The coronavirus crisis has changed the way a lot of people look at things, including wills. Currently, fewer than half of American adults have prepared a will. But having a last will and testament is important because it ensures that your money and property will be distributed to the people you want to receive it after your death.

If you die without a will, your estate will be settled in accordance with state law. Details vary by state, but assets typically are distributed using a hierarchy of survivors. Assets go to first to a spouse, then to children, then your siblings, and so on.

You also need to be aware that certain accounts take precedence over a will. If you jointly own a home or a bank account, for example, the house, and the funds in the account, will go to the joint holder, even if your will directs otherwise. Similarly, retirement accounts and life insurance policies are distributed to the beneficiaries you designate, so it is important to keep them up to date too.

## Online Will Makers

If you have a simple, straightforward estate and an

uncomplicated family situation, writing your own will – with the help of a good online will making program – is a viable alternative to hiring an attorney and much cheaper. Like tax software, these online tools will guide you through a series of questions and will insert your answers into a will for you, and it usually takes less than 20 minutes from start to finish.

Three top-rated do-it-yourself options include the Quicken WillMaker & Trust 2021 downloadable software (available at [nolo.com](http://nolo.com)) that costs \$100 and works with Windows and Macs and is valid in every state except Louisiana; LegalZoom ([legalzoom.com](http://legalzoom.com)), which offers basic wills for \$89 or \$99 if you'd like assistance from an independent attorney; and Trust & Will ([trustandwill.com](http://trustandwill.com)) which charges \$89 for a basic will.

If that's more than you're willing to pay, consider FreeWill ([freewill.com](http://freewill.com)), which is a completely free will making resource made possible with the support of nonprofit organizations.

## When to Hire a Lawyer

If you have considerable financial assets or a complex family situation, like a blended family or child with special needs, it would be smart for you to seek professional advice. An experienced lawyer can make sure you cover all your bases, which can help avoid family confusion and squabbles after you're gone.

The National Academy of Elder Law Attorneys ([naela.org](http://naela.org)) and the National Association of Estate Planners & Councils ([naepc.org](http://naepc.org)) websites are good resources that have directories to help you find someone in your area.

Costs will vary depending on your location and the complexity of your situation, but you can expect to pay somewhere between \$200 and \$1,000 to get your will made. To help you save, shop around and get price quotes from several different firms. And before you meet with an attorney, make a detailed list of your assets and accounts to help make your visit more efficient.

## Make it Valid

Be aware that to make your will valid, you must sign and date it and have it witnessed according to the laws of your state. Most states require two witnesses who are not listed as beneficiaries in your will to watch you sign it. Some states also require that a notary witness the signing as well. [Nationalnotary.org](http://Nationalnotary.org) can tell you if a notary is needed to legalize a will in your state, if remote notary services are available, and how to access such online services to execute your will if you are sheltering at home during the pandemic.

*Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](http://SavvySenior.org). Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.*

# Financial Help for Retirees Affected by COVID

*Dear Savvy Senior: Are there any financial assistance programs you can refer me to? The coronavirus pandemic has cost me my part-time retirement job and depleted my savings account.*

--Needy Retiree

**Dear Needy:** In addition to the \$1,200 federal coronavirus stimulus check that was distributed in April and May, there are many other financial-assistance programs (both public and private) that can help struggling retirees, as well as give relief to family members who help provide financial support for their loved ones.

To find out what types of assistance you may be eligible for, your best options is to visit [BenefitsCheckUp.org](https://www.benefitscheckup.org), a free, confidential Web tool designed for adults 55 and older and their families. It will help you locate federal, state and private benefits programs that can assist with paying for food, medications, utilities, health care, housing and other needs. This site – created by the National Council on Aging – contains more than 2,500 programs across the country.

To identify benefits, you'll first need to fill out an online questionnaire that asks a series of questions like your date of birth, ZIP code, expenses, income, assets, veteran status, the medications you take and a few other factors. It takes about 15 minutes.

Once completed, you'll get a report detailing all the programs and services you may qualify for,

along with detailed information on how to apply.

Some programs can be applied for online; some have downloadable application forms that you can print and mail in; and some require that you contact the program's administrative office directly (they provide the necessary contact information).

If you don't have Internet access, you can also get help in-person at any of the 84 Benefit Enrollment Centers located throughout the U.S. Call 888-268-6706 or visit [NCOA.org/centerforbenefits/beans](https://www.ncoa.org/centerforbenefits/beans) to locate a center in your area. Some centers also offer assistance over the phone.

## Types of Benefits

Depending on your income level and where you live, here are some benefits you may be eligible for:

**Food assistance:** Programs like the Supplemental Nutrition Assistance Program (SNAP) can help pay for groceries. The average SNAP benefit for 60-and-older households is around \$125 per month. Other programs that may be available include the Emergency Food Assistance Program, Commodity Supplemental Food Program, and the Senior Farmers Market Nutrition Program.

**Healthcare:** Medicaid and Medicare Savings Programs can help or completely pay for out-of-pocket health care costs. And, there are special Medicaid waiver programs that provide in-home care and assistance too.

**Prescription drugs:** There are hundreds of programs offered through pharmaceutical companies, government agencies and charitable organizations that help lower or eliminate prescription drug costs, including the federal Low-Income Subsidy known as "Extra Help" that pays premiums, deductibles and prescription copayments for Medicare Part D beneficiaries.

**Utility assistance:** There's the Low-Income Home Energy Assistance Program (LIHEAP), as well as local utility companies and charitable organizations that provide assistance in lowering home heating and cooling costs.

**Supplemental Security Income (SSI):** Administered by the Social Security Administration, SSI provides monthly payments to very low-income seniors, age 65 and older, as well as to those who are blind and disabled. In 2020, SSI pays up to \$783 per month for a single person and up to \$1,175 for couples.

In addition to these programs, there are numerous other benefits they can help you locate such as HUD housing, home weatherization assistance, tax relief, veteran's benefits, senior transportation, respite care, free legal assistance, job training and employment and debt counseling.

*Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](https://www.savvysenior.org). Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.*

# Coronavirus Vs Flu: How to Tell the Difference

*Dear Savvy Senior: Can you explain the differences between the coronavirus and seasonal flu? I'm 70-years-old, and usually get a standard flu shot, but would like to find out what else I can do to protect myself this winter.*

*--Worried Senior*

**Dear Worried:** Great question! Because of the dual danger of Influenza (flu) and COVID-19, the Center for Disease Control and Prevention (CDC) recently warned that this fall and winter could be the worst ever for public health. Understanding this, knowing the differences and similarities between the viruses, and knowing what you can do to protect yourself is the best way to stay healthy and safe through this difficult time.

## Flu vs COVID

Because many of the symptoms of flu and COVID-19 are similar, it may be hard to tell the difference between them based on symptoms alone, so testing may be needed to help confirm a diagnosis. With that said, here are some similarities and differences you should know.

For starters, seasonal flu symptoms come on pretty quickly, whereas COVID-19 develops gradually over a period of a few days and then either fades out or gets worse. Common shared symptoms include fever, sore throat, muscle aches, cough, headache, fatigue and even chest pain. Pinkeye and a dry cough are associated with COVID-19, while it's now thought that a fever is more likely with the flu, as are diarrhea and nausea.

Many people are having their temperatures taken these days before entering public spaces. But fever occurs in only half of COVID-19 cases. Fever does not rule out COVID-19, but the absence of fever makes flu unlikely.

You're also unlikely to have a runny or stuffy nose with the flu, but you may with COVID-19. What sometimes happens within the nose with COVID-19 is loss of smell and, often as a consequence, loss of taste, too.

To learn more about the similarities and differences between flu and COVID-19, visit the CDC website at [CDC.gov/flu/symptoms/flu-vs-covid19.htm](https://www.cdc.gov/flu/symptoms/flu-vs-covid19.htm).

## How to Protect Yourself

While there is currently no vaccine available yet to prevent COVID-19, the best way to prevent illness is to avoid being exposed to this virus. So, stay home as much as you can. If you have to go out, wear a mask and keep at least 6 feet away from other people. And every time you come home, wash your hands with warm water and soap for at least 20 seconds.

There's also evidence that suggests that people who are deficient in vitamin D may be at higher risk of getting COVID-19, than those with sufficient levels. So, make sure you take in around 800 to 1,000 international units (IUs) of vitamin D from food or supplements daily, and get outside as much as you can.

And to help guard against the flu this year, you should consider

getting a flu shot that's specifically designed for people 65 and older. The "Fluzone High Dose Quadrivalent" or the "FLUAD Quadrivalent" are the two options that provide extra protection beyond what a standard flu shot offers. You only need one flu shot, and if you haven't already gotten it, you should do it now because it takes up to two weeks to build immunity after you receive it.

## Pneumonia Vaccines

If you haven't been vaccinated for pneumonia, you should also consider getting the pneumococcal vaccines. Both flu and COVID-19 can lead to pneumonia, which hospitalizes around 250,000 Americans, and kills around 50,000 people each year. But these numbers could be much higher this year.

The CDC recommends that all seniors, 65 or older, get two vaccinations – Prevnar 13 and Pneumovax 23. Both vaccines, which are administered one year apart, protect against different strains of the bacteria to provide maximum protection.

Medicare Part B covers both flu and pneumonia shots.

To locate a vaccination site that offers any of these shots, visit [VaccineFinder.org](https://www.vaccinefinder.org) and type in your location.

*Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](https://www.savvysenior.org). Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.*

# How to Track Down Old Friends Online

*Dear Savvy Senior: I'm interested in tracking down some old friends I've lost touch with over the years but could use some help. What websites can you recommend that can help me find them?*

*--Tracking Tom*

**Dear Tom:** Thanks to the Internet, tracking down long-lost friends from many years ago is relatively easy to do and, in most cases, it won't cost you a cent. Here are some tips and online tools to help you get started.

## Remembering the Details

Before you begin your search, a good first step is to jot down any information you can remember or find out about the people you're trying to locate. Things like their full name (maiden and married), age or birth date, last known address or phone number, old e-mail address, names of family members, etc. Knowing details can help you turn up clues while you search.

## Social Media and Search Engines

After you compile your information, a good place to start your search is at social media sites like Facebook, LinkedIn, Twitter and Instagram. And search engines like Google and Yahoo.

When using search engines, type in the name of the person you're searching for in quotation marks, for example, "John Smith." You can narrow your search by adding other criteria like their nickname or

middle name, the city or state they may live in, or even their occupation.

## People Search Sites

If your initial search comes up empty, you can also use people searches like *AnyWho.com*, *Intelius.com* or *WhitePages.com*. These sites will provide a list of potential matches from across the U.S.

Because many people share the same name, these sites will also supply details to help identify the right person, perhaps including their age, prior hometowns, names of relatives, colleges attended or employer.

While these sites are free to use at a basic level, they charge a small fee for providing certain details like the persons contact information. *WhitePages*, however, sometimes provides home phone numbers for free.

## Niche Finding Sites

Here are a few other niche people-finding websites to help you with your search.

To look for old high school classmates, try *Classmates.com*. This site has contact information only for people who have registered with it. But even if your friend hasn't registered, it could provide contact info for another classmate who remains in touch with your friend.

Another option is to check out your high school alumni website. Not every school has its own site, but some do, and you can look for it by going to any search engine and typing in

the name of the school with the city and state it's located in. You can also search at *AlumniClass.com*, a huge hosting site for thousands of high schools across the U.S.

If you're looking for old college friends, look for an alumni directory on the school's website. You might be able to access your friend's contact info by completing an online registration. Or, try calling or emailing your alumni relations department and ask them to pass on your contact info to your friend.

If you're looking for someone you served with in the military, *Military.com* offers a free "Buddy Finder" service that has a database of more than 20 million records – visit *Military.com/buddy-finder*. You can also search for free at *GSearch.com*, *TogetherWeServed.com* and *VetFriends.com*.

If you can't find any current information about the person you're searching for, it could be that he or she is dead. To find out if that's the case, use obituary databases such as *Tributes.com* and *Legacy.com*, which has a newspaper obituary search tool from hundreds of U.S. newspapers.

*Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.*