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We know no one wants to talk about making a will. It makes us uncomfortable, a bit superstitious and maybe even a little queasy. So dodge the left and right theme and stop taking a flight once again. But here you are, reading about wills (even though it gives you a sense of epic in the stomach hole). You've already made it this far and we're proud of you. So take a deep breath – we're about to answer everything I wanted to know (but were afraid to ask) about the wills. 1. What is a will? Simply put, a will is a legally binding document that explains exactly how you want your property and other belongings to be handled after your death. We know it's not comfortable to talk about this kind of thing. But as creepy as you may feel, making a will is one of the most important things you can do for yourself and your family. 2. What is the difference between living trust and will? A living trust and a will may seem similar in the way they work, but they are different. A will tells everyone how you want the things you have to be handled after you die. A living trust has its assets while it is still living. Don't you know how to talk about your end-of-life desires? Use this free guide. A living trust never becomes a public document as a will does after dying. So if you want to keep everything private, a living trust protects that information even after you're gone. It can also help you skip testing costs (which is the judicial process that handles giving everything in will). Any property donated through a will must go through testing, but not if it is given through a trust! Keep in mind, however, a living trust cannot appoint a guardian for your children (in other words, someone who will look after them if you die)- only a will can do that. 3. Why do I need a will? You might think you don't need a will because you're not a millionaire, you're not sitting on a massive piece of land, or you don't have family members who are vultures and want to fix your way to your property. But guess what? You need a will, no matter who you are. If you have children who are under 18, then you really need a will. Your will is where you will have all the information about who your guardians will be. If you don't make a will – who will take care of your children if something happens to you and your spouse? Don't leave a decision like this in the hands of anyone else, but you (especially not the state!). And what about that unique watch your great-grandson gave you? You want to make sure something like that stays in the family. Having a will in place allows you to tell you exactly who gets what. If you don't take care of it now, someone else will arrive decide where your children, pets and family heirs end up. 4. What if I haven't had children yet? So you think since you don't have however, isn't it important to make a will? False. We just said it, but it's worth repeating: Everyone needs a will! Even if it's just you and your dog living in a one-bedroom apartment. Who would take Rover if something happened to you? And if you have children later along the way or a niece they adore, you can update their willingness to include them. Make these 7 decisions before you create your will and take the headache out of the process. 5. Do I have to make a new will if I move between states? Nope. Most states in America will honor a will that was signed in a different state. But if you plan to move, it's smart to check the laws of your new state and update your will if necessary. 6. Do I have to obtain a notarized will? You always need two witnesses to make a valid will, but you don't always need it notarized (see the laws of your state). Obtaining a notarized document only means that a public official (called a notary) will make sure that the person signing the document is who he says they are. Some states want a document (called self-accredited affinity) from witnesses claiming they saw you sign the will or saw someone sign it for you at your request. This document also shows that he was in his right mind and signed everything voluntarily. Having this in place saves a lot of time in the trial (remember, this is just the judicial process that takes care of giving everything in will). A little note about your testimonials, though – make sure you're not leaving anything to them in their act (because they won't get anything!). A witness cannot receive anything from the will they are witnessing. So jump asking your daughter (who is getting her home in will) to be her witness and instead ask a trusted co-worker or family friend. 7. Can I change or cancel my will? Absolutely! This thing is not set in stone. Nothing is permanent until you're dead. You can add or remove things at any time. Once you do, you will sign a new will that says the old one is no longer valid. After signing the new will, be sure to get rid of your old will (crush the sucker). And if you gave copies to anyone else, make sure you're the one who shreds them, too. In this way, there will be no confusion as to what the right will is. And if you want to cancel your will, you can. All it means is that you're destroying your old will (you know, shredding it) and making a new one. 8. When should I update my will? You need to update your will anytime your desires change or after some kind of life event (such as getting married, bringing home a new baby, etc.). And it is possible to have to update your will after any kind of unpleasant life change too (as in the case of the death of a family member or a divorce). When life changes, your will must change as well. 9. After making a will, who should I give copies to? Copies? you sign a will, save a copy for yourself (duh) and give a copy of it to the person you named as your personal representative (who is someone you trust who will ensure that your wishes are carried out after you die). If you decide not to give them a physical copy of the will, at least let them know where to keep your will so they can reach it if they need it. If you ever update your will, be sure to get rid of the copies that others have – and do this yourself! If you trust them with their will, then you will probably trust them a lot. However, it's a good idea to go ahead and shred the old document yourself. 10. What happens to my things if I have no will? Whether you know it or not, you already have a will in place . . . type of. Even if you have never signed a will, there are laws in your state that handle how to sort through your property if you have no will. These kinds of things are called a law of intestency. And this is basically an elegant way of saying that the state is going to sort things out for you if you don't have a will. But then your family is in a mess. They'll head to test court for a while – and that's a real headache! When you die unwillingly, the trial court will decide things like which of your relatives will get your property, belongings and even your children under the age of 18 (yikes!). Don't let that happen. Creating a will is one of the most important and most loving things you can do for your family. Believe it or not, it's easy to make your own will online in less than 20 minutes! All you have to do is connect your important information, and the rest is done for you. And best of all, this process won't bring you down with a lot of meaningless legal jargon. Take this step today! If you are already in a relationship, being diagnosed with EM can bring your own challenges. There is often a fear of the unknown as it questions how it can affect their ability to travel, work, start a family or raise children. Medical expenses can take a toll, and your sex life may require special accommodation. You really have no idea, says Merrill. I could be fine today and wake up unable to move my arm tomorrow. If you have just been diagnosed with MS, remember that your partner is processing the diagnosis as well. Depending on how long you've been dating, the person can already know and have determined how they feel about you, regardless of your health, Fiol says. Some people stand up to the occasion and show their support, while others are afraid of the unknown and run. Matt Allen Gonzales, 29, a freelance writer in Moreno Valley, California, had been dating someone for two years when he was EM, at 20. Soon after, the relationship ended. This kind of diagnosis is difficult for most adults to adjust to, she says, and we were basically just two children. Losing one to a disease that already takes so much from you can be daunting, but ultimately, says Fiol, you deserve to be with someone who will support you no matter what. Catherine Weston, a 25-year-old marketing director in Richmond, Virginia, was friends with her long-term partner before they became romantically involved, so she was aware of her MS. Often, weston says, before a relationship has gotten serious, you've only been seen at your best. They don't have the hardest, nitty-gritty times when you can barely get out of bed or have intense mood swings or need to isolate yourself to simply cool off from the world. Now, in a committed relationship, he acknowledges. It is difficult for us to have MS, but it is also difficult for our partners, who are on our side through it all. Sleeping together: How MS can affect your sex life When you decide to take a relationship with the next level - or bedroom - nerves can increase. And MS adds another set of complications, whether it's the first time you have sex with a new partner or you're getting intimate with a spouse, girlfriend, or boyfriend.MS is known to cause pain, numbness, singing, or hypersensitivity, which can affect genital sensation as well as sexual desire. Women may experience vaginal dryness; men may have difficulty getting erections; and both may experience a decrease in the frequency or intensity of orgasms. On the mores of that, fatigue and mood swings can diminish sexual interest and desire, says Fiol.There are fixes for many of these topics, however, Fiol says. For example, if fatigue is a frequent problem, it suggests being intimate before, when you have more energy, rather than waiting for the end of an appointment. You can take the pressure off, and then you can have a relaxing date night, he says. Medications can deal with many physical complaints. Using pillows strategically or different positions can also help. The best way to maintain the quality of your sex life is by talking regularly – and frankly – with your healthcare provider and your partner. Pillow Talk: Communication is key to a relationship with MS Being able to speak freely with your partner is crucial to a relationship when one of you has MS. It's so important to find a sympathetic partner who values communication over everything else, Weston says. Sharing how you feel when you have MS is essential not only to a stronger relationship, but also to getting the help you need, when you need it. Weston recalls a camping trip she made with her boyfriend, when the heat hit her with fatigue and pain. He held me in an air-conditioned camper while I cried from the of pain, remember. In previous relationships, I was often told, 'You're tough. Get over it, or, it doesn't look so bad I. Now I can express my pain, my emotional problems, and my struggles and he is always there to bring me a chocolate bar or watch bad movies with me. If you have MS, you will need an empathetic partner. The disease is confusing enough for the person who has it, but for someone outside, it's even harder to understand, Gonzales says. They can't see that he feels fatigued, nauseated, dizzy or painful, he says, so you have to verbalize every little thing you can to help mitigate the chances of a misunderstanding. Making the First Move: Self-Love With MSOf all the dating challenges that accompany MS, Gonzales believes the biggest thing is overcoming her own insecurities. This is usually the first obstacle people have to overcome when it comes to jumping into dating, he says. It may be scary to put yourself out there and be vulnerable, but if you have MS, you've already been through a lot, and you'll be able to handle that, too, when you're ready. If you are struggling emotionally to take the first step, consider reaching out to your healthcare provider, a therapist, or an EM support group for resources and support. Support.

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