



## Andrea L. Jakob, PA

*Legal knowledge, human wisdom:  
Helping you plan today, so you can  
sleep better tonight.*

### **Practical Estate Planning Strategies When Letting Go Is Hard**

Letting go of belongings can be hard.

After all, our homes are filled with more than furniture, dishes, papers, and keepsakes. They are filled with memories.

That old rocking chair may remind you of your grandmother.

A set of dishes may bring back years of holiday meals.

A box of children's artwork may feel impossible to throw away.

A collection may represent decades of joy, effort, or personal meaning.

So no, estate planning does not require you to become a minimalist or get rid of everything you love.

But it does ask an important question:

**Will my belongings be manageable for the people I leave behind?**

#### **Think "Right-Sizing," Not Downsizing**

The goal is not to strip your home of personality or toss out everything that does not have financial value.

A better goal is **right-sizing**.

Right-sizing means finding a healthy balance between holding on and letting go. It means keeping what matters, organizing what is important, and making sure your loved ones are not left with an overwhelming job later.

You can start by honestly assessing your home.

#### **Level 1: Low**

Your home is organized, and important items are easy to find. Clearing or reorganizing would be fairly simple.

#### **Level 2: Moderate**

You have accumulated belongings, but the situation is manageable with some planning.

#### **Level 3: Considerable**



## Andrea L. Jakob, PA

*Legal knowledge, human wisdom:  
Helping you plan today, so you can  
sleep better tonight.*

Belongings are spread across rooms, closets, storage spaces, or multiple locations. Important items may be difficult to locate.

### **Level 4: High**

Clutter affects how parts of the home are used. Sorting everything would likely require significant time or outside help.

### **Level 5: Critical**

The volume of belongings creates safety concerns or would make a cleanout extremely difficult. Professional assistance may be needed.

This is not about judgment. It is about awareness. Once you know where things stand, you can take small, practical steps forward.

### **Start With a Simple Inventory**

You do not need a perfect spreadsheet or a professional catalog.

Start with a simple list of important items. Include things like:

- Jewelry
- Art
- Antiques
- Collectibles
- Family heirlooms
- Firearms
- Vehicles
- Important tools or equipment
- Valuable furniture
- Sentimental items
- Important documents

Photos can be very helpful. A quick picture of a cabinet, drawer, collection, or storage area can



## Andrea L. Jakob, PA

*Legal knowledge, human wisdom:  
Helping you plan today, so you can  
sleep better tonight.*

give your family context later.

The goal is not perfection. The goal is to make things easier to understand.

### **Label What Matters**

If an item has a story, write it down.

A simple note can make a big difference. For example:

- “This ring belonged to Grandma Rose.”
- “This painting was purchased on our first trip to Italy.”
- “These tools belonged to Dad and should go to Michael if he wants them.”
- “The silver set is not used often, but it has been in the family for three generations.”

Without that context, your loved ones may not know what something is, why it matters, or whether it should be kept.

### **Ask Your Family What They Actually Want**

This step can be surprisingly helpful.

Many people assume their children or grandchildren will want certain items, only to discover they do not. Other times, a loved one may treasure something small that you never realized mattered to them.

Consider letting family members “shop” while you are still here—not necessarily in a formal way, but through conversation.

You might say:

“Are there any items in the house that are especially meaningful to you?”

This gives you a chance to make decisions thoughtfully instead of leaving everyone to guess later.

### **Put Instructions in Writing**

Your estate plan can address personal belongings.

Depending on your plan and state law, you may be able to use a separate written list or memorandum to say who should receive certain items. This can be especially useful for



## Andrea L. Jakob, PA

*Legal knowledge, human wisdom:  
Helping you plan today, so you can  
sleep better tonight.*

sentimental belongings that may not be valuable enough to name in the main estate planning document but still matter deeply to your family.

Written instructions can help reduce confusion, hurt feelings, and arguments.

### **Identify Items That May Need an Appraisal**

Not everything old is valuable, and not everything valuable looks important at first glance.

If you have art, antiques, jewelry, collectibles, coins, firearms, or other items that may have financial value, consider whether an appraisal would be helpful. This can prevent valuable property from being accidentally donated, discarded, or sold for far less than it is worth.

### **Choose the Right Person to Handle Your Estate**

Your trustee or personal representative may have to manage more than bank accounts.

They may also have to deal with your home, belongings, paperwork, valuables, and family expectations.

When choosing this person, consider whether they have:

- Good judgment
- Patience
- Organizational skills
- Time to handle the job
- The ability to communicate with family members
- The temperament to deal with emotional situations

Choosing the right person can make a difficult process much smoother.

### **Do Not Hesitate to Bring in Help**

Sometimes the best gift you can give your family is support.

Professional organizers, appraisers, estate sale companies, cleanout services, and attorneys can all play a role in making the process more manageable.

Bringing in help does not mean you have failed. It means you are being practical.



## Andrea L. Jakob, PA

*Legal knowledge, human wisdom:  
Helping you plan today, so you can  
sleep better tonight.*

### **The Bottom Line**

Letting go can be emotional. Organizing a lifetime of belongings can feel overwhelming.

But you do not have to do everything at once.

Start small. Make a list. Label a few important items. Talk with your family. Review your estate plan. Choose the right person to carry out your wishes.

The more guidance you provide now, the less confusion your loved ones will face later.

If you would like help making sure your estate plan addresses both your assets and your personal belongings, we are here to help.