Become an Organ Donor

When you make a commitment to donate healthy organs or tissue at the time of your death, you positively impact the lives of numerous others. When planning your legacy, it's easy to have your loved ones at the forefront of your mind, but a simple registration could influence the health of a stranger.
According to the United States Department of Health & Human Services, there are two ways to sign up to be an organ donor. From the comfort of your home, visit their website and fill out a simple form. If you would rather complete the process with a representative, the experts at the local Department of Motor Vehicles can help.

Statistics
There are thousands of Americans in need of healthy organs or tissue. Here are some sobering statistics from the United Network of Organ Sharing, to show you the importance of registering:
• 113,864 people are on a waiting list for a lifesaving organ transplant.
• One organ donor can save eight lives.
• A person is added to the national transplant waiting list every ten minutes.
• In 2018, there were 33,432 transplants performed.

How You Can Help
Adults who are legal citizens in the United States are eligible to donate organs at the time of death, and, in some cases, during their lifetime. Of course, certain diseases may inhibit your from becoming a donor; be honest about your health conditions during registration.
Some things that may prevent someone from applying are an HIV infection, cancer or a systemic infection. Keep in mind that organs that aren't affected from these diseases may qualify, so visit a representative to discuss your options.

Talking with Family
Make sure to discuss your wishes with your family. Conversations regarding death are never easy. You should approach the subject with sensitivity by discussing the benefits that registration offers to others. Your loved ones may even be curious as to how they register for the national donor list.

Organize your Finances

Your debts don't disappear at the time of death. In many cases, your family may be held responsible for any outstanding obligations. When planning your estate, spend time organizing your finances to ensure an executor knows what you owe and how to make the payments.
A life insurance policy means more than leaving something behind for your loved ones, it should also cover funeral expenses and fund your financial responsibilities. Determine the amount you owe and adjust your plan with an insurance agent.
Your family members will be dealing with grief at the time of your death, what you do to ease the stress before the fact, can make it easier for them to adjust.

Important Documents
You should print out clear documentation of life insurance policies and retirement plans, including pensions and annuities. Keep them in a safe place and disclose the location with loved ones. At the time of death, they will require these forms to ensure your contribution is dispersed to the right person, rather than going unclaimed and ending up with the state.
It's a good idea to gives copies to your estate planner, attorney or even in a safe-deposit box. These documents should be easily accessible when they are needed.

Gathering Debts
Another set of documents you will need to disclose with your estate executor is a list of your financial responsibilities. These include mortgages, vehicle commitments and credit card debts. Keep your account information in a secure and organized portfolio to make payments easier.
Don't forget to update balances regularly to keep numbers accurate.
A great expert to have when gathering your debts is a financial advisor. Together, you can set up beneficiaries for retirement plans, allow family to access accounts and even create savings strategies for your surviving family and finances.

Leave Clear Instructions
Modern technology makes bill paying easy with services like autopay. Make sure your loved ones know how and what comes out of your bank account.
It's easy to forget small charges like subscriptions and utilities.
They should know how to opt out of these fees as every dollar can be crucial when meeting final financial obligations.