

Estate Planning Web Site Educates Consumers and Markets Legal Services

Carol A. Schwab

Abstract

Both consumers and the legal profession benefit from the balanced educational program that is offered by the Web site Planning Your Estate. Educated consumers feel more confident about seeking legal services, feel more in control about their legal choices, are less intimidated by the legal profession, and are more likely to seek the services of an attorney. The legal profession benefits from an improved image and an increase in the number of informed clients.

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Perhaps one of the most effective marketing tools is education. Consumers do not buy a product or service unless they perceive a need or a desire for the product or service. This simple concept from Marketing 101 was a driving force behind the development of the Web site Planning Your Estate, <http://www.ces.ncsu.edu/depts/fcs/estates/>, created by the North Carolina Cooperative Extension Service and the Elder Law Section of the North Carolina Bar Association. While the site's principal purpose is consumer education, it works as a powerful marketing tool for estate planning and elder law services.

The Web site is primarily a series of short explanations of general estate planning and elder law concepts designed to stimulate reflection and family discussions about the need for an estate plan and the need to prepare for possible future incompetency. Questionnaires help the consumer articulate estate planning goals and organize personal and financial information. These completed questionnaires can assist an attorney in developing an estate plan that meets the needs of the client and his or her family. Case studies are designed to help a family overcome the initial reluctance to discuss sensitive end-of-life issues.

Links within the site facilitate the learning process. For example, when the questionnaire asks who the consumer would choose as his or her executor, the word "executor" is linked to a discussion of the duties of an executor and some factors to consider in choosing an executor. The consumer makes an informed choice that may minimize problems in settling the estate.

The site is not a "do-it-yourself" estate planning program. It does not replace a lawyer. Rather, it educates the potential client about how a lawyer can assist in determining which options may achieve the client's estate planning goals. The Web site is a step-by-step guide to help a potential client prepare to work *with* an attorney, not without one.

In partnership with the Elder Law Section of the North Carolina Bar Association, I developed this Web site to meet the growing demand for information about estate planning and to help people understand the role of a lawyer. I have spent more than thirteen years of my legal career with NC State educating the general public about their legal rights, options, duties, and responsibilities. The programs in highest demand are estate planning and elder law programs. I have spoken to tens of thousands of people across North Carolina, and one the most commonly asked questions is: "Why do I need a lawyer to do this for me?" This is a legitimate question considering the inexpensive do-it-yourself forms and computer programs available in bookstores and office supply stores. However, this question is rarely raised after the educational program, and the Web site is designed to show people how a lawyer can assist them in developing their estate plans.

The three-hour session that I teach about general estate planning concepts focuses on setting goals, defining terms, and exploring options and potential pitfalls. Informal surveys of the audience taken after the program reveal that not only does education increase consumer perception of the need for estate planning and elder law planning, but it also increases consumer perception of the need to see an attorney for those services. Informal surveys showed the following:

- 44 percent rated themselves as having above average knowledge about estate planning before the program (compared to other consumers).
- 86 percent rated themselves as having above average knowledge about estate planning after the program (compared to other consumers).
- 62 percent were motivated to review their estate plan.
- 56 percent were motivated to develop a new or additional estate plan.

- 73 percent were more likely to see a lawyer about their estate plan than before they attended the program.
- 70 percent were more confident about seeing a lawyer to develop an estate plan.
- 70 percent thought they were better able to judge the quality of estate planning services.
- 61 percent thought they would save legal fees because they were better prepared to see a lawyer.
- 90 percent felt more in control about their estate planning choices.

The survey results reinforce my personal observations gained over thirteen years of teaching the general public that education is a powerful tool for motivating people to start thinking about, talking about, and doing something about end-of-life issues. The Web site is a cost efficient and effective way to educate consumers at their own pace and in the privacy of their own homes.

Both consumers and the legal profession benefit from the balanced educational program that is offered by the Web site. Educated consumers feel more confident about seeking legal services, feel more in control about their legal choices, are less intimidated by the legal profession, and are more likely to seek the services of an attorney. The legal profession benefits from an improved image and an increase in the number of informed clients.

The Web site is an ongoing project as updated materials are added and new technology and teaching techniques are used to help consumers educate themselves about end-of-life issues.

Author

Carol A. Schwab, J.D., LL.M., Professor and Extension Specialist, Department of 4-H Youth Development and Family & Consumer Sciences, North Carolina Cooperative Extension Service, NC State University. Schwab is editor of *The Forum for Family and Consumer Issues*.

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