Family *Decisions*

Ten conversations that build the future while honoring the past.

A guide for families facing important decisions together.



Every family eventually faces decisions that are bigger than any one person: the future of the family home, the care of parents, what's next for the family business, how to pass forward the family estate.

These complex decisions are never only about assets, logistics, and legalities. They're about writing the next chapter of a shared story. Who are we as a family? How do we care for one another while supporting independence? What values do we share?

Too often, families wait until an event forces their hand: a diagnosis, a death, a sale, a disagreement. That's when complex decisions become hardest to make.

The following ten conversations can help your family make critical choices with honesty and care, whether a decision is urgent or still on the horizon.

Decisions Families Often Face

- Determining the future of a shared cabin, lake home, farm, or other family place
- The family business: who leads, owns; whether to sell
- Caring for an aging parent: emotional, physical, and financial support; location
- Choosing an executor, trustee, or power of attorney
- Including in-laws, stepfamilies, and children from earlier relationships
- Gifts, loans to adult children
- Ownership of heirlooms and belongings that carry meaning
- Family giving and philanthropy: values, strategy, participation
- How much to share with the next generation, and when
- Helping family members in times of uncertainty or upheaval
- Dividing an estate

How to use this guide

You don't need to cover all ten conversations at once. Start with the first two. Consider having each family member think through the questions privately before you talk together. And remember that the goal isn't for everyone to agree on everything. Rather, it's that your family experiences the decision-making process as fair, respectful, and worth honoring.

I *What are we actually deciding?*

It's easy to "talk past" one another because every family member holds a unique perspective. Start by clarifying the core decision to be made.

- How would each of us describe the decision in one sentence?
- Is this one decision, or several tangled together?
- What happens if we make no decision and/or take no action?

2 *What values, history, and wishes should guide this decision?*

Every family decision sits inside a story: what people have built, cared for, and hope for, including the wishes of the person at the center of it.

- What matters to those directly affected by this decision, and have we asked them?
- What do we want to carry forward, and what are we ready to change?
- Is there a family story about this that might be told differently?

---

3 *Who is most directly affected?*

Some people will live with this decision more directly than others: an aging parent, a sibling who has given years of care, a spouse, the next generation.

- Who will be most affected by what we decide, and what do they want?
- Whose wishes should carry the most weight, and do we agree on that?
- Who hasn't been asked yet?

---

4 *What do we know, and what are we assuming?*

Many conflicts grow from unchecked assumptions. Separate facts from the guesses and hunches.

- What are we assuming about money, health, or intentions that needs confirming?
- Whose perspective is needed to get the full picture?
- What do current documents say: wills, trusts, deeds, powers of attorney?

---

5 *What does each of us need, and what can each of us give?*

Honest answers here prevent quiet resentment later. Clear is kind.

- What do you need from this decision to feel at peace with it?
- What are you able and willing to give: time, money, care, or leadership?
- Where are you saying yes but meaning maybe?
- Where do you need to say no?

6 *What does "fair" mean in this situation?*

Fair and equal aren't always the same, especially when needs, contributions, or circumstances differ.

- Where might equal treatment feel unfair, or unequal treatment feel right?
- How should we weigh caregiving, past help, gifts, or different needs?
- How will we explain our reasoning to the people affected?

---

7 *What role do extended family members play in this decision?*

Families grow and change through marriage, partnership, stepfamilies, distance, and new generations.

- What role do spouses, partners, and stepfamily members have?
- When and how should the next generation be included?
- How will we include someone who lives far away or has stepped back?

---

8 *Who decides, and how?*

Clarity about the decision-making process can prevent conflicts about the outcome.

- Who has the final say, both legally and in practice?
- Who will be informed, who will be consulted, and who will help decide?
- If we get stuck, what will we do?

---

9 *How can we plan for change?*

Good decisions anticipate a changing future: health, finances, relationships, and minds can all shift.

- What would we do if circumstances change significantly?
- How will we handle a disagreement that doesn't resolve?
- When will we revisit this decision together?

10 *What happens next, and who needs to know?*

A decision only holds once it's carried out and communicated.

- What needs to happen next: by whom, and by when?
- What will we bring to our attorney, CPA, or financial advisor?
- How and when will we share the decision with the rest of the family?
- How will we keep each other informed as things move forward?

A few tips for effective conversations

- Listen before deciding. Make sure everyone has been heard before anyone proposes a solution.
- Speak for yourself. Say "I want" and "I'm worried about," not "everyone thinks."
- Pause if it gets heated. Hard conversations are easier in several shorter sessions than one long one.
- It's okay to ask for help. Sometimes the conversation goes better with someone outside the family in the room.

Start with the free Family Decision Making Snapshot.

In about ten minutes, clarify which conversations are most needed, and how you can support your family in addressing them. Scan the QR code or click here.

When you'd like help

Generations Aligned helps families make critical decisions together, with honesty, care, clarity, and respect. We work alongside your attorney, CPA, and financial planner, so your family's decisions become a plan that builds the future while honoring the past.

Visit us at www.generationsaligned.com.
Polina Rabinovich-Crotty · polina@generationsaligned.com
Matthew Rezac · matt@generationsaligned.com

GENERATIONS ALIGNED