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“I had to pay thousands to settle my mother’s estate through probate, even though she left a will. I don’t want my kids to have to do the same for what I leave behind. What can we do?”

More than half of folks over 50 have a will that tells heirs what to do with their possessions. “But what most people don’t realize is that a will is just one tool for estate planning, and it’s not even the best one,” says Danaya Wright, Ph.D., professor of law at the University of Florida Levin College of Law. “That’s because when the will includes assets with a title document that names an owner (like real estate, bank accounts and vehicles), you need to go to court to validate it, a process called probate,” she explains.

“Most times, probate means paying to have a judge stamp their signature on documents that were prepped by the lawyer you had to hire,” says Wright. It can drag on for months and costs between 3% to 10% of an estate’s value, leaving heirs with a hefty bill. And probate is necessary even when a will clearly defines who gets what with no disputes. “Without it, you can’t receive or sell assets with titles that you inherited,” Wright explains. Here’s how to skip the costly, time-consuming probate process altogether.

**Make sure to list beneficiaries**

“For property that allows you to assign a beneficiary—bank accounts, investment accounts and life insurance policies—fill out the form to name one,” Wright urges. “Once you do, these assets will be automatically transferred at death to the beneficiary who shows the death certificate.”

Own a vehicle? Twenty-one states offer a transfer-on-death registration option that allows you to choose a beneficiary to take over the title without having to go through

probate. For most other states, as long as the estate doesn’t go through probate, a legal heir can bring a death certificate to the DMV and fill out a notarized form stating they inherited the car.

**Put homes in a trust**

Own a home? You also can avoid probate by creating a revocable living trust (also called a living trust, revocable trust or inter vivos trust), which is a separate legal entity that you create by filling out a form (which you can find free at FreeWill.com/revocable-living-trust). “You name yourself as its trustee, designate someone responsible to take over as the trustee upon your death (such as your child), choose a beneficiary, then retitle your home in the trust,” says Wright.

By doing this, instead of you owning your property, your trust owns it and you control the trust. “A revocable living trust is slightly more complicated than a will, but it keeps your home out of probate.” An added benefit: “It allows someone to take over handling your affairs if you happen to have a long period of incapacity,” Wright notes.

**Place heirlooms in a will**

“A will details who you want to get all the other items you own, like mementos and personal property,” says Wright. “You don’t need to go through probate for these kinds of belongings.” To create a will at no cost, visit FreeWill.com.

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## KEY TO LOW-COST MOVIES

Is the high price of movie tickets stopping you from seeing all the blockbuster films coming to cinemas this summer? There's an easy way to see all the flicks you want while saving a bundle: Join a theater's movie club! For the price of about two movie tickets per month, many theaters let you visit their cinemas again and again. For example, membership to the AMC Stubs A-List plan (AMCTheatres.com/amcstubs) costs around \$23 per month and lets you see up to three movies a week, including IMAX and 3D. And the Regal Cinemas Unlimited plan (RegMovies.com/unlimited) gives you as many 2D movie tickets as you want, plus a 10% concession discount, starting at \$18.99 per month. Only go to the movies occasionally? Ask for an age discount! Both theaters reduce ticket prices for folks 60 and over!



## Dodge a sunburn for much less

You already know that in order to avoid skin damage and a painful burn while outdoors, it's important to apply (and reapply) broad spectrum sunscreen that shields you from UVA and UVB rays. But even better? You don't need to buy expensive brands to get the vital protection you need. In the latest sunscreen test from Consumer Reports, the top-performing sunscreens were actually also among the cheapest! For lotions, effective sunscreens included Walmart brand Equate Ultra Sunscreen Lotion SPF 50 (\$8 per 8 oz.) and Coppertone Water Babies SPF 50 Lotion (\$9 per 8 oz., Amazon.com). For spray sunscreens, the best options included Trader Joe's Sunscreen Spray SPF 50+ (\$6 per 6 oz.) and Eucerin Advanced Hydration Sunscreen Spray SPF 50 (\$14 per 6 oz., Amazon.com).

## NEW TRAVEL FREEBIE!

Plan to text, surf the web or stream as you fly? American Airlines just announced that it's offering complimentary ad-supported Wi-Fi on its domestic flights. You'll also find free Wi-Fi on every JetBlue domestic flight. And Delta passengers who join the airline's free SkyMiles loyalty program (Delta.com/us/en/skymiles/overview) get free Wi-Fi when they fly. That's a savings of \$3 to \$25 per device for each flight!

# 43%

HOW MANY OF US ARE COOKING DISHES THAT USE LESS MEAT (LIKE CASSEROLES) TO LOWER OUR GROCERY BILL

Source: 84.51°

**SCAM  
BEWARE**

## SOS for fake Rx phone calls

Phony online pharmacies are using fake M.D.s to "prescribe" popular weight-loss drugs, then insist on payment via cash transfers from bank accounts. But patients never get the meds—or a refund! To stay safe, always consult with your own doctor and use a pharmacy you trust.

**SAVINGS  
SECRET**

## BUDGETS REALLY DO WORK!

Gave up on making a budget because you tend to spend more money than you planned, so you figure what's the point? Surprising research from Texas A&M University reveals that you should still make a budget anyway! That's because they found that even with occasional splurges, you'll still spend less if you create a budget than if you don't set any spending limits at all. How it works: By tracking your expenses, you automatically become aware of when you're straying too far from your savings goal, prompting you to pull back.