



HAVING THE TALK

How to Start the Conversation

The idea, the openings, and Sitting One — whole.

Free · a slice of Having the Talk



The One Idea

This is the free mini-guide version of **Having the Talk** — the paid playbook for the conversation a family keeps postponing: wills, wishes, and where everything actually is. It is not a teaser. It is *Sitting One*, whole, plus the openings that work and the idea the rest of the book is built on.

WHAT THIS IS, AND ISN'T

General guidance for having the conversation — not legal, medical, tax, or financial advice. It prepares a family for the professional conversations that come after; it never tells you which document to obtain, because that part is between you and whoever you consult.

Two questions, one model

Every fact worth knowing about a family's paperwork sits in exactly one of four positions, and the playbook this guide previews calls them Settled, Fragile, Buried, and Open. A fact is Settled when someone besides the person themselves knows it, and there is a document that says so. It is Fragile when everyone knows it — recited at enough family dinners to say back word for word — and nothing exists on paper. It is Buried when the opposite is true: a real, signed document is sitting in a drawer somewhere, and nobody currently knows where. And it is Open when neither is true — nobody asked, nobody told, nobody wrote anything down.

Here is the one thing worth understanding before anything else: a conversation can only move the first half of that pair. Asking a question turns an Open fact into a Fragile one — the family now knows the answer, and there is still nothing a stranger could act on — and it turns a Buried fact into a Settled one, because the document existed all along and the only thing missing was somebody knowing where. What talking cannot do is turn a Fragile fact into a Settled one. No amount of conversation writes a document. So a good talk does not end in done. It ends in a short, specific errand list — the things everyone now knows and nobody has written down yet — and that list, not the feeling of having talked, is the actual result.



every fact sits in one of these four right now

The four positions. Every fact about a family's paperwork sits in one of them right now, whether or not anyone has said so.

Openings That Work — And Three That Don't

The whole conversation lives or dies in the first sentence, because that sentence quietly decides what the conversation is about. Here are 4 of the 7 openings the full playbook gives — pick whichever fits how your family actually talks — and all 3 that tend to backfire.

4 that work

"I finally sorted out my own will and paperwork last month, and it made me realize we've never talked about yours."

This works because it removes the power imbalance before it can form — you're not asking your parent to account for themselves, you're admitting your own paperwork sat undone longer than it should have. It invites them into a conversation between equals instead of a check-up. It suits almost any family, but especially one where a parent might feel managed or corrected; leading with your own gap makes it impossible to hear as criticism, and it usually gets an honest answer about where they actually stand, because you went first.

"A friend of mine went through a hard few months after her mother passed without leaving any of this written down, and it stuck with me."

This borrows someone else's hard experience to make the point without pointing at your parent, which softens it considerably — the lesson lands, but no one in the room is being accused of anything. It works best with a friend's situation that's genuinely a little removed: a colleague, a friend of a friend, someone from a few years back. Reach for your own family's most recent loss and it can read as using their grief, or as a thinly disguised warning about themselves; give it some distance and it stays a story, not a message.

"I'm updating my details for this year's renewal, and it made me wonder if yours are all still current too."

This one works because it rides on something already happening instead of creating a new occasion for the conversation, so it never feels heavy or planned. A renewal, a change of address, a birthday that means filling out a form — any routine bit of admin gives you a natural, low-stakes opening line, and it means the conversation can be short and returned to later rather than needing to resolve everything at once. It suits a parent who's practical by nature and responds better to a task than to a feeling.

"Would you help me figure out what I should have in place, in case something happens to me?"

This flips who's being looked after, and that reversal is the whole mechanism — instead of a child managing a parent, it's a parent being asked to guide, which is a role most parents step into easily and gladly. Once your own version is on the table, it's natural and low-pressure to ask what they've got sorted for themselves, as one more thing to compare notes on. It suits a parent who bristles at being cared for but lights up when they're useful, which describes more parents than you'd think.

3 that reliably do not**"We need to talk about what happens to the house and the money when you're gone."**

Said out loud, this sentence skips straight past the parent as a person and lands on the parent as an estate — whatever warmth prompted it, what's heard is a child sizing up what's coming to them, and that reading is almost impossible to talk your way back out of once it's landed. It also compresses a conversation that should be about wishes and whereabouts into one that's only about who gets what, which is a much smaller and much more suspicious question. Most people who open this way are thinking about logistics, not inheritance, but the words don't carry that.

"So, now that everyone's here for the holiday, let's talk about your will."

This one fails for reasons that have nothing to do with the words themselves and everything to do with the room — a parent asked something this personal in front of siblings, grandchildren, or a table full of people has no way to answer honestly without either performing composure or being visibly upset in front of everyone, so most will deflect, joke it off, or shut it down flatly to end it quickly. It also spends the goodwill for every future attempt, because the moment gets remembered as an ambush, not a conversation, and the next person who raises it — even gently, even alone — inherits that memory.

"I want to get this sorted before anything happens to you."

The intention behind this line is entirely practical, but before anything happens to you is heard as a countdown, not a plan — it implies the speaker has already started measuring time, which is a frightening thing to have implied about yourself by your own child, however gently it's meant. It can also read as though the parent's decline is assumed or already anticipated, which stings even when it's just an awkward phrase reaching for before it's too late. The fix isn't a softer version of the same idea; it's dropping the timing altogether and opening with almost any other line instead.

The full playbook shows all 7 — including the written fallback for a family where the spoken version has already stalled, and the one for a parent who would rather be useful than looked after — plus what to do in the ninety seconds after you say one.

Sitting One — The Documents and Where Everything Is

The paperwork that already exists and where the signed copies actually sit — the easiest sitting, so it goes first.

Start here because it is the easiest room to walk into. This sitting is not about feelings — it is about paperwork: the will, the deed, the certificates, the key that opens the box where they all live. Families who begin with documents get a fast, visible win in the first ten minutes, and that win makes the harder sittings ahead feel possible. Nobody is being asked to imagine anything difficult yet. You are only asking where things are, which is a question almost anyone can answer without flinching.

HOW LONG, AND WHEN TO STOP

Plan for about 45 minutes. There are 12 questions here. Stop once you can both point to where the will and the key documents physically are, even if you have not opened them together. If either of you starts double-checking dates or details rather than locations, that is the sitting trying to become sitting two — save it.

Opening this one

Put the idea on the table plainly: you would like to know where the important paperwork lives, in case it is ever needed in a hurry. Say it is about being able to find things quickly, not about anything happening soon. If there is a folder, a drawer, or a box already, ask to see it together rather than asking them to describe it from memory — paper in front of you settles more in five minutes than any amount of talking. Do not lead with the will itself; lead with the practical question of physical location. Have a notepad out, but let them hold the folder. If nothing exists yet, that is useful information too, not a failure to note silently and move past.

All 12 questions, in order

The questions move from the will itself, to the professionals who helped make it, to the practical business of getting in and finding things, and then out through the deeds, titles and certificates. That order runs from the single most consequential answer to the most concrete ones. Skip any question that has already been answered by seeing the paperwork, and stop the moment you both feel satisfied rather than working through every line.

I know you've made a will — can you tell me exactly where the signed copy is kept, not just who has a copy?

SITTING 1 · ABOUT 5 MIN · 72-HOUR ITEM

A will that exists somewhere in the house is no different from no will at all until someone can put a hand on it, and an estate cannot be dealt with until it is found.

Held when: a note, kept somewhere the family already checks, saying which room, which drawer or box, the signed will is in

If we ever needed to call the person who helped you with your will, who would that be, and how would we reach them?

SITTING 1 · ABOUT 4 MIN · 72-HOUR ITEM

Without a name and a number, the family starts an emergency by searching old emails instead of making one phone call.

Held when: a name, firm, and phone number written down somewhere the family can find without searching

If none of us could reach you and needed to get inside quickly, how would we actually get in?

SITTING 1 · ABOUT 3 MIN · 72-HOUR ITEM

Emergency services will force entry if nobody can produce a key or a code, which is a bad way to meet a locksmith's bill on the worst day of the week.

Held when: a named person holding a spare key or the entry code, and a note of who that is or where a spare is kept — the code itself belongs with them, not on this page

Where do you keep your birth certificate and other personal identification, the kind of thing you'd need for official paperwork?

SITTING 1 · ABOUT 5 MIN · 72-HOUR ITEM

Registering a death or transferring an account both ask for identifying documents early, and a search through boxes adds days nobody has.

Held when: a note of the folder, drawer, or box where original ID documents are kept

If you have a safe or lockbox anywhere, how would one of us open it if you couldn't tell us in the moment?

SITTING 1 · ABOUT 4 MIN · 72-HOUR ITEM

A locked box nobody can open just becomes another thing that has to wait for a locksmith or a drill, often holding the very papers everyone needs.

Held when: a named person who holds the combination or a spare key, and a note of who that is — the code itself belongs with them, not on this page

When bills or letters come in, where do they end up — is there a system, even an informal one?

SITTING 1 · ABOUT 4 MIN · 72-HOUR ITEM

Every other item in this chapter assumes there is a place papers go. Without one, each answer here is a separate hunt.

Held when: a note describing the filing system, even if it's just which drawer or shelf it means

Where do you keep the paperwork that shows the house is yours — the deed or title documents?

SITTING 1 · ABOUT 5 MIN

Selling, insuring, or transferring a property all start by producing proof of ownership, and it is one of the slower documents to replace.

Held when: the deed or title document, or a note of exactly where the original is filed

Who did you name to actually carry out your wishes once the will is read?

SITTING 1 · ABOUT 4 MIN

Everyone in the family has an opinion about who that should be. Only one answer is real, and it should not be discovered by surprise.

Held when: the executor's name written where the family can find it, ideally alongside the will itself

Do you know offhand where your marriage certificate or partnership paperwork is?

SITTING 1 · ABOUT 3 MIN

It gets asked for more often than people expect, from benefit claims to property transfers, and it is a slow one to reissue.

Held when: a note of the folder or box where the certificate is kept

Where's the paperwork for the car — the title or registration, not the insurance card?

SITTING 1 · ABOUT 4 MIN

Selling or transferring a vehicle after someone dies is a small job made larger by paperwork nobody can locate.

Held when: the title or registration document, or a note of exactly which folder holds it

If mail kept showing up for weeks, is there anything in it we'd need to act on quickly?

SITTING 1 · ABOUT 2 MIN

Renewal notices and payment demands don't stop arriving, and the family often doesn't know which envelopes matter until it's too late to matter.

Held when: a short note of anything recurring that arrives by mail and needs a fast response

Beyond the will, is there anyone else professional — an accountant, anyone else — we should know about?

SITTING 1 · ABOUT 5 MIN

Families often know about one professional relationship and miss the others, and the missed ones are usually the ones holding useful records.

Held when: a list of every professional contact, not just the most obvious one

Ending it

Close by naming the one thing that changed: you now know where to look, even if you have not looked inside. Write down, in plain terms either of you would understand in a hurry, the location of the will and the box or drawer that holds the rest — not the contents, just the map. Say plainly that this was the easy one, and that the next sitting will be about money, so there is no surprise. Thank them for showing you rather than just telling you; that is the part that actually matters. Agree on roughly when the second sitting will happen, even loosely, so this does not quietly become the only one.

A Filled-In Example

Marion's family — invented for illustration — worked through Sitting One. Here is where they actually stood before they talked.

Marion, her children and every detail of their circumstances are invented for illustration only and do not describe any real family.

Item	Known	Held	Position	72-hr	Wt	Eff
Where the signed will actually is	no	yes	Buried	yes	5	2
Who their estate or legal professional is	yes	yes	Settled	yes	4	1
How someone gets into the home in an emergency	yes	yes	Settled	yes	5	1
Where their birth certificate and ID are kept	yes	no	Fragile	yes	3	2
Who can open any safe or lockbox	no	yes	Buried	yes	4	2
Where their everyday paperwork and filing lives	no	no	Open	yes	3	1
Where the deed or ownership papers for the home are kept	yes	yes	Settled	—	3	2
Who they've named to carry out the will	yes	no	Fragile	—	3	1
Where their marriage or partnership certificate is kept	yes	no	Fragile	—	2	1
Where the vehicle's title or registration paperwork is	no	yes	Buried	—	2	2
What should happen to mail that keeps arriving	no	no	Open	—	2	1
Whether there's a full list of every professional they use	no	no	Open	—	2	1

Wt is how much it costs a family to leave an item unresolved and **Eff** is how much work making the document exist would take, both on a five-point scale; **Min** is roughly how long the question takes to ask. All three are this playbook's own editorial judgment rather than measured data — change any number you disagree with.

Now do the same for your own family

Two boxes per row: does anyone besides them know it, and is there a findable document that holds it. Guessing is fine — a guess you can correct beats a blank. The rows left with an empty **Held** box afterwards are your errand list.

WRITE DOWN WHERE, NEVER WHAT

One row below names a safe or a lockbox. Record **who holds** the combination or the spare key, or **where** it is kept — never the code, the password or the account number itself. These pages get printed, photographed and passed to relatives; a location survives that safely and a secret does not.

Item	72-hr	Wt	Eff	Min	Known	Held	Position
Where the signed will actually is	yes	5	2	5	☐	☐	_____
Who their estate or legal professional is	yes	4	1	4	☐	☐	_____
How someone gets into the home in an emergency	yes	5	1	3	☐	☐	_____
Where their birth certificate and ID are kept	yes	3	2	5	☐	☐	_____
Who can open any safe or lockbox	yes	4	2	4	☐	☐	_____
Where their everyday paperwork and filing lives	yes	3	1	4	☐	☐	_____
Where the deed or ownership papers for the home are kept	—	3	2	5	☐	☐	_____
Who they've named to carry out the will	—	3	1	4	☐	☐	_____
Where their marriage or partnership certificate is kept	—	2	1	3	☐	☐	_____
Where the vehicle's title or registration paperwork is	—	2	2	4	☐	☐	_____
What should happen to mail that keeps arriving	—	2	1	2	☐	☐	_____

Item	72-hr	Wt	Eff	Min	Known	Held	Position
Whether there's a full list of every professional they use	—	2	1	5	☐	☐	

What the Full Playbook Adds

This guide is Sitting One of four, worked from a 48-item ledger across 4 sittings. The paid playbook is four PDFs built around the same engine, and adds:

- The other three sittings — the money and the obligations, the care and the medical wishes, and the practical and the sentimental — each with its own opening move, order, and stop rule, the way Sitting One has here.
- What to say when a parent shuts the conversation down, and how to reopen it a month later without starting over.
- The three different siblings — the one who thinks it's morbid, the one already spending it, the one hours away hearing everything second-hand — and what actually helps with each.
- The computed two-hour version: which questions to spend one weekend afternoon on, chosen by consequence per minute rather than by chapter.
- The router: which of the 4 sittings to run first for your own family, worked out the same way rather than guessed at.
- The annual follow-up rhythm that keeps a finished record from quietly going stale.
- A fourth PDF, What a Will Leaves Undone — the document functions a signed will does not cover, named without telling you which one to get.
- The full 48-item Know/Hold ledger — one page per sitting, pre-filled with this family's answers, then blank for yours.

Where this goes next

This mini-guide ends after Sitting One. The full playbook carries the same engine through three more sittings, what to do when a parent shuts it down, the computed two-hour weekend version, and a fourth file on what a will leaves undone.

HAVING THE TALK — THE FULL PLAYBOOK

[See the full playbook ›](#) — a one-time purchase, four PDFs you keep. No login, no subscription, and it still opens in ten years, whenever this family finally has the second conversation.

See the full range at ardentworkshop.com.

General guidance only. This guide is not legal, medical, tax, or financial advice, and it does not tell you which document to obtain — it helps a family prepare for the professional conversations that come after, not replace them. Document names and requirements vary by country and by state or province; confirm the local equivalents and take professional advice before signing anything. Marion, her children and every detail of their circumstances are invented for illustration only and do not describe any real family.

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