

## Things to Consider When Diagnosed with Stage 4 Cancer

(This list is not in any particular order – just a compilation of those things that most people will need to decide, manage, or cope with.)

- Learn everything you can about the kind of cancer you have (this page will point you to descriptions, recommended treatments, and more).
  - If you are well informed, you can have more substantive conversations with your doctor/medical team. You will also be able to pinpoint the kinds of questions that you need to be asking your medical team both for decision-making and for peace of mind.
  - The more you know about what you are facing, what treatments are and are not available locally or at all, and what resources are available to you, the better you will be able to make logical and reasonable decisions and avoid pure emotional reaction and gut-based decisions.
  - While it is often compelling to consider yourself an exception and hope (and even believe) that you will be the 1% or 5% etc. who will live past the predictions of the longevity tables, it never hurts to know what the statistics indicate your odds are in planning your treatment, making your decisions.
  - Knowing what foods and behaviors can countermand or slow the deteriorating effects of your particular cancer will help you to eat and behave in ways that could make you more comfortable even if that does not prolong your life, which it may.
  - If hospice options come up immediately, learn what those options mean. Most people hear the word, hospice, but do not know the [full ramifications](#) of what being on hospice means.
- If you don't have one already, prepare an advance health directive so that you are treated the way you want even when/if you are not in a position to express your preferences. You can get a form from your doctor, your hospice if that has been something that has been a recommendation that you have decided to implement, or download it from the [formfiller site](#).
- Put your financial affairs in order; this will give you peace of mind and when the inevitable moment comes.
  - Talk to your financial advisor, if you have one and especially if you have stocks, bonds, and other investments to be managed.
  - Don't expect your bank to run on automatic after you die; put plans into effect to handle bank account closure, change or cancel recurring payments, and let your loved ones know what they will need to do to close your accounts -- and make sure that they have those documents and that information which they will need to have from you.
  - Make sure that at least one person (the one with power of attorney, perhaps) has a list of all your online accounts and the passwords to reach them.
    - Email accounts

- Vendor accounts
  - Bank accounts
  - Loans
  - Mortgage, including house insurance
  - Car payments & insurance
  - Department of Motor Vehicles (note: if you have a disabled placard, your loved one or power of attorney holder will need to turn that in to the DMV soon after your death)
- Provide a trusted person the most capable of managing your affairs after your death and providing for you when you cannot provide yourself in your final days, weeks, and months with a power of attorney. You can get a form online, but it is not expensive, generally, for a lawyer to prepare one for you that will meet everyone's needs after you pass on.
- See your attorney about making a will (if you do not have one), updating it (if you do), or determining whether you need one (in some cases and in some states, a [family trust](#) may be the better way to go; your attorney will know).
- Work out with loved ones what will happen immediately after you die:
  - If you do not have a burial plot or urn vault, now is the time to procure one.
  - What life insurance do you have and how can the beneficiary access it to pay for your burial expenses. (Note: in some cases, such as donation of body for research, there are nearly no costs associated with body preparation for burial; it will be done by the receiving organization).
  - Do you want to be buried or cremated?
  - Do you want to donate organs?
  - Do you want to donate your whole body to medical research and training (note: this usually means that the medical will cremate your body when finished)? Set this up in advance and let your family know how to contact the organization where you are registered (one example is [Science Care](#)).
  - Do you have pets? Do they need homes? Think twice about shelters. Many euthanize pets that are not adopted after a certain period of time. This linked MSI Press blog post talks about considerations for [post-death pet care](#) and information about including them in your will.
- Do you have any possessions that you care about or that you think should go to specific people? You might consider giving those possessions away now -- or at least identifying them for specific distribution.