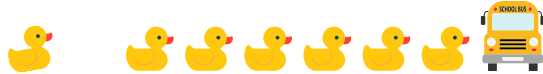


Ducks In A Row Digest



CAROLINA FAMILY ESTATE PLANNING • MONTHLY NEWSLETTER

AUGUST 2023 • ISSUE #8

What's Inside

What is a Young Adult Power Of Attorney?

Discover what a Young Adult POA is and how it can help you and your child in case of emergencies.

Words From Our Clients

Read the glowing review from one of our happy clients. You can leave us a review too!

Cybersecurity Risks to Your Digital Assets

Discover how we can help you prevent the most common cybersecurity risks to your digital assets.

Puzzle Time!

Ready for some fun? This month we have three riddles for you to solve.



Spread the word and help your friends and family gain peace of mind by planning for their future!

FREE In-Person Seminar:

3 Secrets to Protect Your Family Without Going Broke or Being a Burden

Discover proven strategies to safeguard your wealth & ensure your family's future.



Two Options:

- August 22nd @ 6:30 PM
- August 30th @ 11:00 AM

Register Now! 

The Importance of Young Adult Power of Attorney: Protecting Your Child as They Enter Adulthood

As a parent, when your child turns 18 and embarks on their journey into adulthood, ensuring their safety and preparedness becomes a top priority. Whether they are heading off to college, joining the military, or entering the workforce, taking some essential steps can provide both you and your child with peace of mind to tackle real-world challenges together.

Why Young Adults Need a Power of Attorney

You've always had authority over your child's decisions, but once they turn 18, that changes. Your young adult needs to grant you Power of Attorney for potential medical emergencies and financial matters.

Imagine your child falls seriously ill while away at school. The school or hospital might contact you as the emergency contact, but being the parent alone won't be enough to make medical decisions for them. The hospital legally requires specific forms, like the Power of Attorney to grant you the authority to decide on your child's care.

Types of Powers of Attorney and Medical Releases

As a caring parent, you'll need the following important documents to retain some responsibilities for your young adult:

- **Health Care Power of Attorney:** This allows parents to make medical decisions on their child's behalf if the child becomes incapable of making those decisions themselves.
- **Health Insurance Portability and Accountability Act (HIPAA):** This release gives doctors, hospitals, and pharmacies permission to discuss confidential medical information with you. It is often included as part of the Health Care Power of Attorney.
- **Financial Durable Power of Attorney:** This document grants parents the ability to make financial decisions jointly with the child. In case the young adult becomes incapacitated, parents can make financial decisions on their behalf.
- **Family Educational Rights and Privacy Act (FERPA):** This release provides parents with access to education-related records such as report cards, disciplinary records, test results, and attendance records



Frequently Asked Questions

What if my child goes to college out-of-state?

You don't need multiple Power of Attorney authorizations for different states. One properly executed Power of Attorney document covers your child regardless of where they attend college or reside.

What do I list as my child's home state on a POA form?

The "home state" on the Power of Attorney document should match your child's driver's license or state identification.

Where do I keep my POA papers now that they're done?

Once completed and signed, keep the original copies in a safe and accessible place, such as a fire-safe or filing cabinet. Consider having a copy in your car for easy access while on the go. Ensure your child also has a copy and discusses emergency procedures with their friends.

Before sending your child off to college or into the world, taking the time to establish these essential legal safeguards can make a significant difference in times of uncertainty. By securing a Power of Attorney, you're demonstrating your commitment to protecting and supporting your young adult as they embark on their exciting journey into adulthood.

How Carolina Family Estate Planning Can Help

At Carolina Family Estate Planning, we deeply understand the significance of parents being able to provide unwavering support to their children, even as they step into adulthood. As you navigate this important phase of life, our dedicated estate planning attorneys stand ready to assist you with the essential young adult Power of Attorney (POA) process.

Establishing a Power of Attorney for your child is a prudent and accessible endeavor, and we are here to make the process smooth and stress-free for you. To discuss your specific needs and to schedule an appointment, please don't hesitate to reach out to us at (919) 694-4437. Alternatively, you can conveniently [use our case assessment link](#) to initiate the consultation process.

WORDS FROM OUR CLIENTS:

"My experience from beginning to end was excellent...everyone was very helpful and professional, explaining things clearly for me whenever I had a question. I would absolutely recommend them to friends and family."

- Susan B., Raleigh, NC



Click here to leave us a review
on Google!

We appreciate your feedback ❤️



CYBERSECURITY RISKS TO YOUR DIGITAL ASSETS AND HOW TO PREVENT THEM

In our ever-changing digital world, safeguarding your digital assets is crucial. Cybersecurity threats can target various aspects of your online presence, including financial accounts, personal data, and sensitive information. The consequences of falling victim to cyber-attacks can be distressing, leading to identity theft, financial loss, and emotional turmoil.



How to Prevent Cybersecurity Risks

Protect yourself from cybersecurity risks by practicing mindful device usage and being cautious about sharing personal information. For older adults, who may be more vulnerable to phishing attacks, ransomware, or malware, it is crucial to educate them on online safety.



Phishing Attacks: These deceptive communications often appear as emails from reputable sources, such as banks, asking for sensitive information under false pretenses. Protect yourself from phishing attempts by verifying the sender's legitimacy before sharing personal details.



Malware Attacks: Malware encompasses various harmful software that can infiltrate your devices and networks, compromising data security and leading to data loss or theft. Avoid downloading content from untrusted sources, and be cautious with email attachments to minimize the risk of malware infections.



Identity Theft: Cyber threats often aim to steal personal information like passwords, social security numbers, and financial details to gain unauthorized access to social media, emails, and bank accounts. Implement strong passwords and regularly monitor your accounts for any suspicious activity.

For many of us, our digital footprint is just one part of our legacy—a sentimental part of our lives. The best way to protect your digital assets and stop any loss of sentimental value is to create an estate plan that takes your digital footprint into account.



A MESSAGE FROM JACKIE

I hope this message finds you well. Can you believe it's already August? Time really flies, doesn't it? I wanted to take a moment to share something that struck me during our recent trip to Europe, something that makes us truly grateful for the opportunities we have right here at home.

As we interacted with locals in both France and Switzerland, we couldn't help but notice the stark differences in how estate laws are approached. In many other parts of the world, individuals don't quite have the same level of control and freedom over their estates as we enjoy here in the U.S.

In fact, in many countries, the government dictates how estates are inherited. Often, citizens have limited input, if any, over how their hard-earned assets are distributed. Imagine not having the power to shape your legacy according to your wishes – it's quite a contrast to the flexibility we enjoy right here.

Here's where we come in. At Carolina Family Estate Planning, we're incredibly fortunate to be a part of a system that empowers you.

Our legal framework allows us to tailor your estate plans to your specific needs and family dynamics. We believe that your wishes matter most, and we're here to help you weave your values and intentions into a legacy that truly represents you.

You see, estate planning isn't just about numbers and documents. It's about securing your family's future, ensuring your values are preserved, and giving you the peace of mind that your loved ones will be taken care of – exactly as you envision it.

As we step into the latter half of the year, we're more committed than ever to walk this journey with you. Our team is dedicated to providing unwavering support, answering your questions, and guiding you through the process. Because we believe that every individual deserves the opportunity to leave behind a legacy that speaks to who they are.

Feel free to reach out if you have any questions or just want to chat. We're here for you. Here's to a fantastic August and beyond!

- Jackie

PUZZLE TIME: RIDDLES!

Welcome to Puzzle Time! In this month's edition, we have three riddles for you to solve. Each riddle has a hidden clue and a clever answer. Can you figure them out? Good luck and have fun!

1

You see a boat filled with people. It has not sunk, but when you look again you don't see a single person on the boat. Why?

2

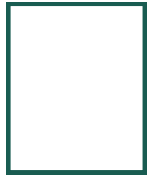
I have cities, but no houses. I have mountains, but no trees. I have water, but no fish. What am I?

3

I speak without a mouth and hear without ears. I have no body, but I come alive with wind. What am I?

Stay tuned for the riddles answers! Follow us on social media to find out.





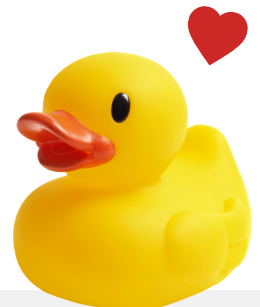
Thank you for your referrals!

We donate a portion of our income from each Estate Plan, Estate Administration, and Memory Safeguard Plan to *Meals on Wheels* of Wake County and the *Dementia Society of America*. When you refer to Carolina Family Estate Planning or The Alzheimer's Planning Center, you can rest assured that not only will they receive the award-winning service we are known for, but that you are helping support two very worthy causes.



Thank You For Introducing Your Friends and Family to Carolina Family Estate Planning!

Law Offices of Lowry & Associates, Steve Lowry
Durham Internal Medicine Associates, Michael Richards MD
Real Estate Attorney, Joel Ledbetter
Whitley Law Firm, Bob Whitley
First Command, Nick Putnam
Beth Black
Dana Davis
Lisa Banks
James Woods
Kim King
Jaime Rudd
Robert Wood



Discover the steps you should be taking right now to get quality long-term care without going broke, losing your home, or leaving your family without a dime! Get our FREE book:

The Ultimate Guide To Paying For Nursing Home Care in North Carolina

Download Now!