

I Leading with INTENTIONAL Friendship & Service



February 4, 2026

Welcome

Link Vanessa Falls

Southern Area Director
Birmingham (AL) Chapter



Leading with
INTENTIONAL
Friendship & Service



Southern Grace:
Stories, Support, and Strength for Caregivers

AARP: ARE YOU READY?

**Protecting What Matters:
Financial Security and
Legal Readiness for Caregivers**



Attendee Engagement Guidelines



Microphones will be muted by the technology team for the duration of the webinar. We ask all attendees to please keep microphones muted to minimize any disruption or interference.



Today's session is being recorded and will be available to members on the Southern Area website.



Please submit all questions via the Zoom chat feature. Questions will be addressed at designated times during the presentation.



The presentation slides will be posted in the Members' section of the Southern Area Website.



Attendees will earn **1 hour** for attending this webinar.

AGENDA

Introduction

Link Kimberly LaMotte

Presentation

Link Dionne Polite

Estate Planning & Basic Documents

Link Kenya M. Johnson

Link Carolyn Gill Jefferson

DISCLAIMER

This presentation is for educational and informational purposes only and does not constitute legal advice, nor does it establish an attorney-client relationship. The information provided is not a substitute for consulting with a qualified attorney, as laws may change and may not apply to your specific situation.

Webinar Presenter

Judge Carolyn Gill-Jefferson, Retired
Crescent City (LA)

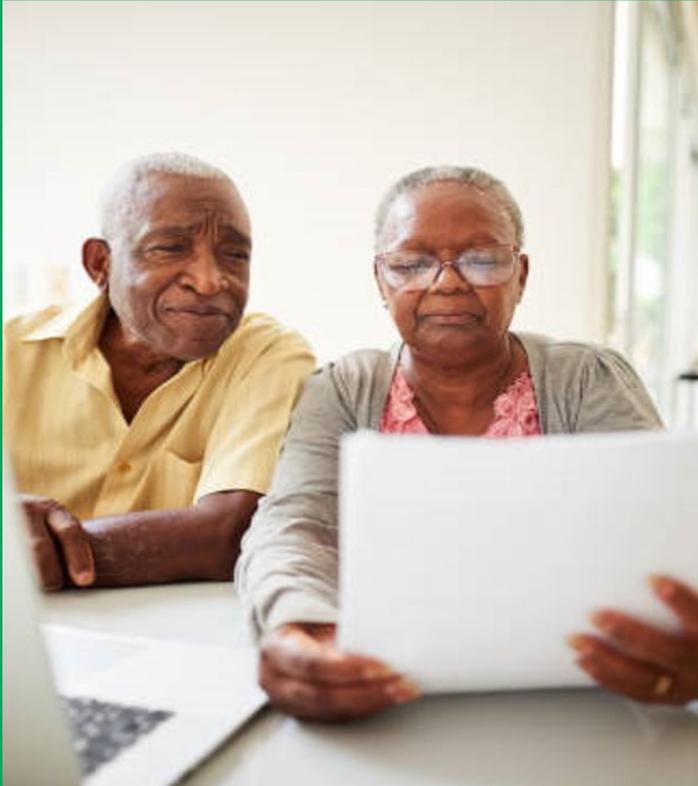


Webinar Presenter

Judge Kenya M. Johnson
Buckhead/Cascade City (GA)



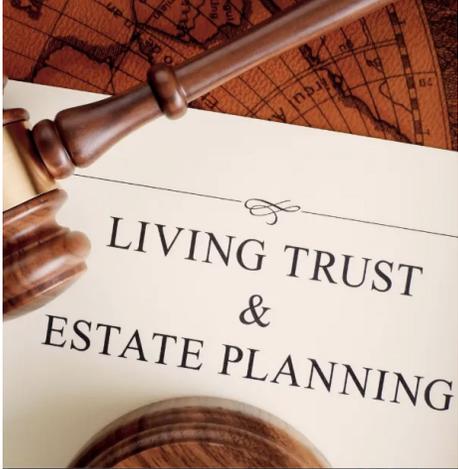
What is Estate Planning?



Estate Planning is:

- **Financial**
- **Retirement**
- **Legacy/Gifts**
- **Charitable**
- **Medical/Disability**
- **Business Succession**

Basic Estate Planning Documents



Distribute An Estate

- Last Will & Testament
- Revocable Living Trust



Disability Planning

- Medical Power of Attorney/ Durable Power of Attorney for Healthcare
- Appointment of a Guardian
- Financial Power of Attorney
- Financial Power of Attorney
- Living Will

What Is An Estate?

Tangible Assets

- House
- Real Estate
- Automobiles
- Jewelry
- Household Possessions

Intangible Assets

- Bank Accounts
- Annuities
- Stocks
- Bonds
- Business Interests
- Life Insurance
- Retirement Plans



Benefits of Estate Planning

- Maintain Control Over Estate
- Reduce Disagreements Among Heirs
- Protect Spouse & Children
- Avoid Probate
- Reduce Estate & Income Taxes
- Provide for Disability Planning
- Prevent Delays Related To Estate
- Prepares for future medical conditions
- Communicates your wishes and desires



Last Will and Testament

- Provides a set of instructions for the distribution of your property
- All assets disposed of via a will *must* go through probate



What Property Does A Will Cover?

Probate Property

- All property in a Decedent's name

Non-Probate Property

- Joint Property
- Life Insurance*
- Retirement Accounts*

*Must Have Properly Named Beneficiaries



WILLS VS TRUSTS

• Which One Makes Sense For You?

You know you need to make arrangements, but knowing which to do can be confusing. Should you create a will or establish a trust? To help, we've listed out the benefits of each below. When you know what's right for you, or should you have additional questions, reach out to Siedentopf Law for assistance.

wills

trusts

No extra steps! A will automatically applies to all probate assets without any further steps, whereas a trust is essentially an empty box and property must be transferred into it.

Private! Anything filed in probate court, such as a will, is public record. Trusts are not public record and can keep your assets and instructions private.

Gets to the point. Simpler, shorter, and easier to understand. Boom.

Avoids probate. This is especially key if you own property in more than one state and would be doing probate in multiple states. Trusts allow property to be administered and distributed without the oversight of the court.

THE DIFFERENCE BETWEEN A WILL & LIVING TRUST

Takes effect at death

Takes effect while you're alive

Goes through probate court

Skips probate court

Easy to change

Harder to change

Names guardianship of children

Does not involve guardianship

Transfer of assets can take time

Assets transfer immediately

Becomes public

Stays private

Affordable

Can involve expensive fees

R

Disability Planning

Preparing for Sickness in
Times of Health

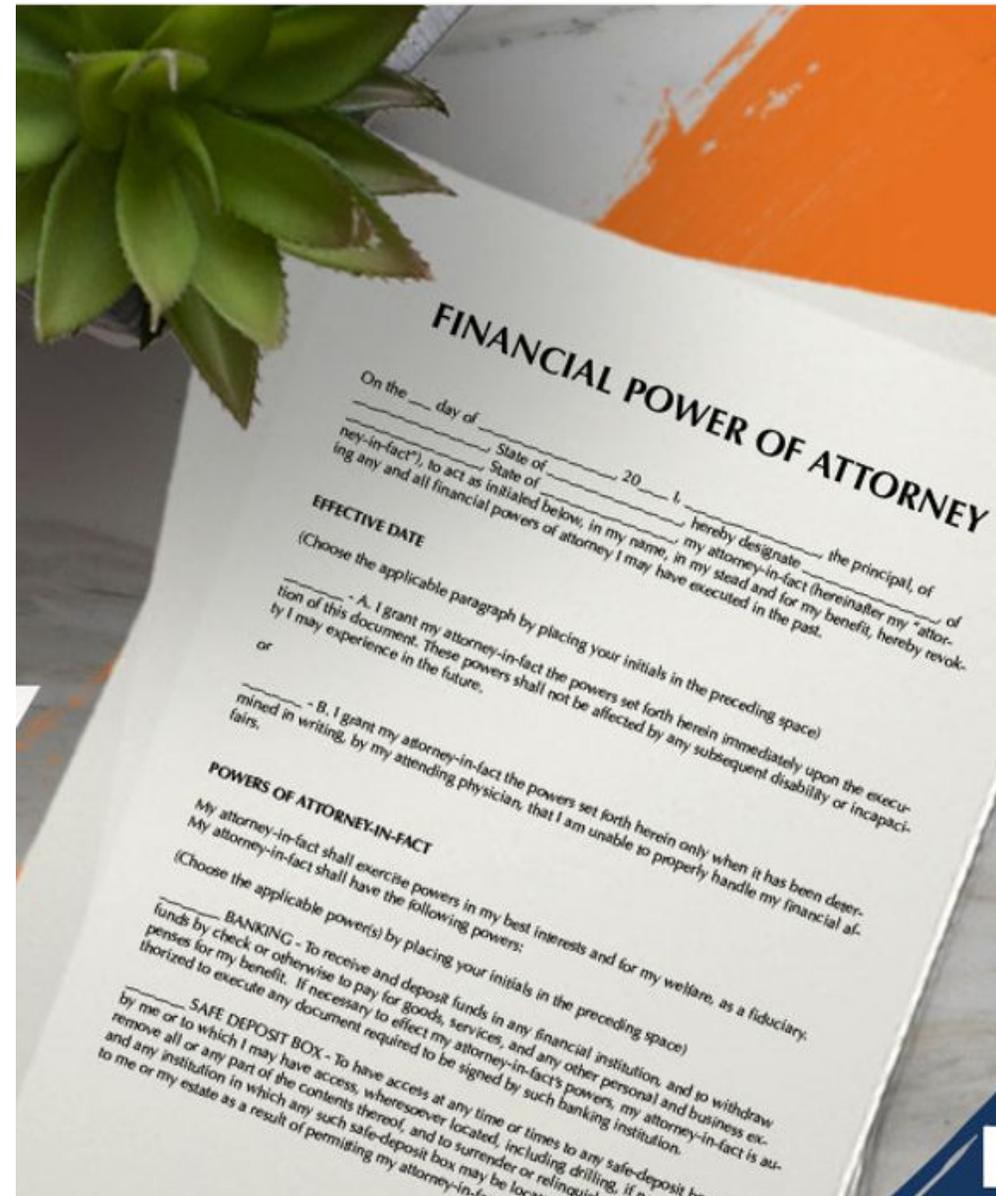


Powers of Attorney

- A legal document where an adult designates someone as their agent to make financial or medical decisions on their behalf.
- Can be limited to take effect only when someone becomes incapacitated (mental disability, dementia, etc).

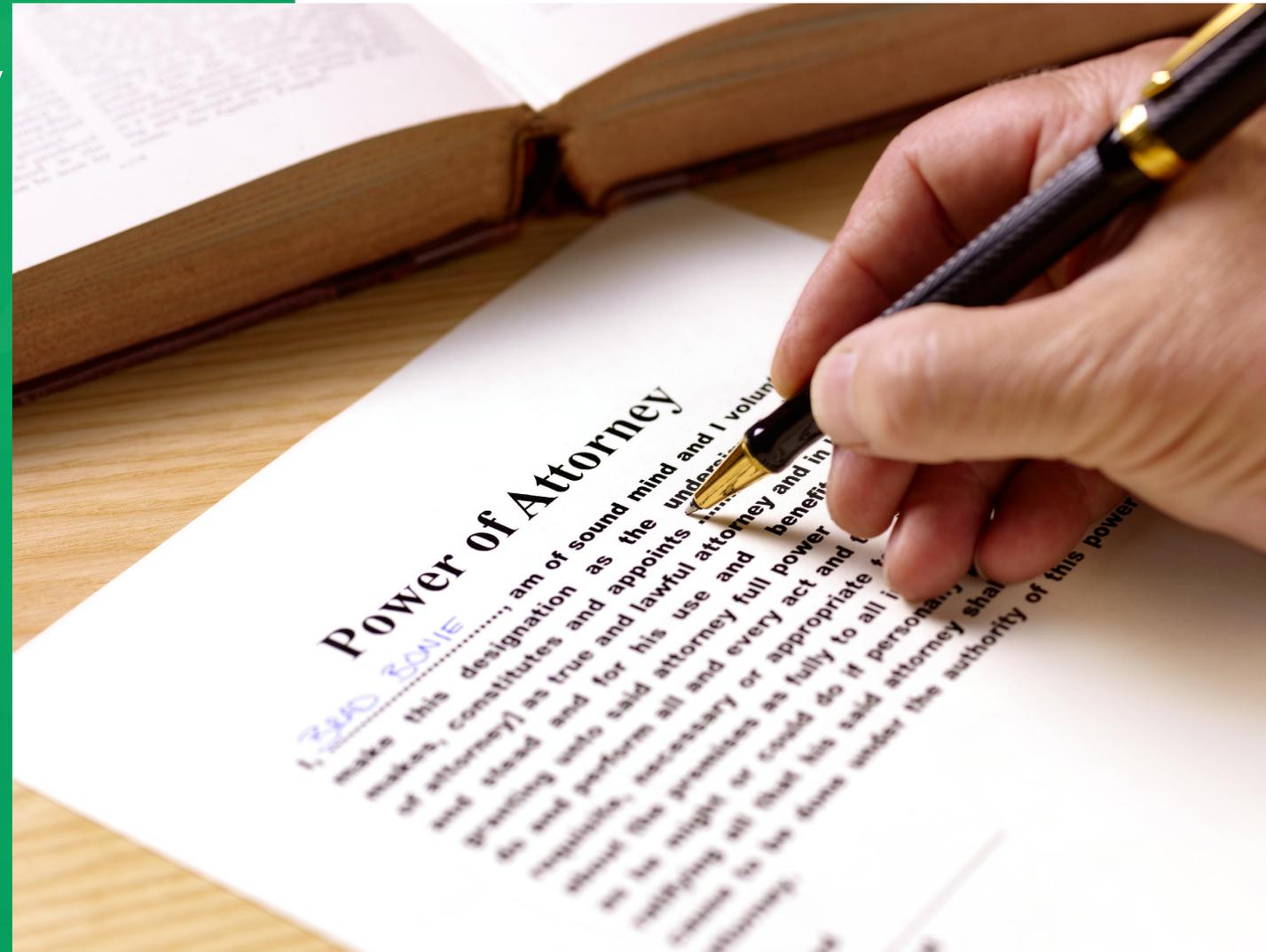
Powers of Attorney may be:

- Financial
- Medical
- General
- Limited
- Durable



Benefits of a Power of Attorney

- Names a *decision maker*
- Allows a family member to *assist incapacitated person with finances*
- Can *prevent a conservatorship* or *nominate a conservator* if one is ever needed
- Provides *continuity for investments*
- *Protects incapacitated person* from themselves
- Must be executed while the person has *mental capacity to make sound decisions*



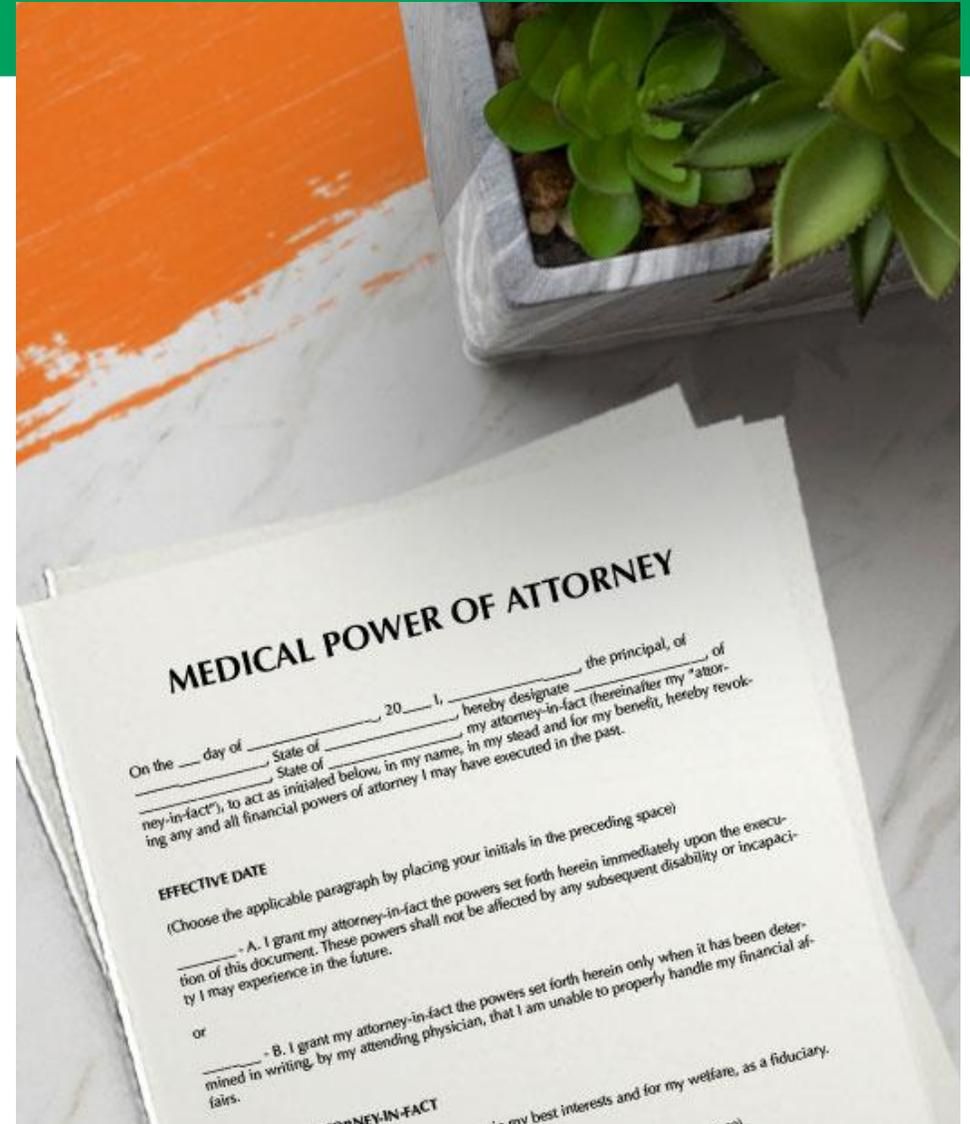
Financial Power of Attorney

- A legal document where an adult designates someone as their agent to make financial decisions on their behalf should they become incapacitated (mental disability).
- Authorizes a person to handle your financial affairs when you are incapable of handling them yourself.



Medical Power of Attorney & Living Will

- A legal document where an adult designates someone as their agent to make medical decisions on their behalf should they become incapacitated
- Can nominate a court appointed **guardian** if one is ever needed
- Express final wishes regarding end of life care
- *When granting a health care power of attorney, you should also include a HIPAA authorization that gives your agent the right to access your medical records. Your medical power of attorney works hand-in-hand with your advanced directives.



How Often Should Estate Plans Be Updated?

- Recent *good fortune*
- **Change** in family relationships
- Becoming a *parent or grandparent*
- **Loss** of a loved one
- **Incapacity** of a spouse or loved one
- **Change** of address
- A foreseeable need for a *nursing home*
- Children have *grown up*
- **Desired** changes



Start The Conversation

How To Talk To Family About Estate Planning



- Include other siblings
- Find the right time to talk about money
- Reasons why you need to have the talk now
- Learn what estate planning they have already done
- Cover Key estate planning topics
 - Who gets what real estate and personal property
 - Funeral arrangements and expenses
 - Burial or cremation
 - Family Business
 - Healthcare decisions
 - Minor children & Pets
 - Special Gifts
- Set long term goals together



AARP Financial Workbook for Family Caregivers



Family Caregiver



FINANCIAL WORKBOOK FOR FAMILY CAREGIVERS

A PRACTICAL GUIDE FOCUSED ON HEALTH, HOUSING,
AND MONEY MANAGEMENT

Sisters
FROM AARP

Subscribe here



Subscribe To Sisters From AARP

Our free weekly newsletter, *Sisters From AARP* is **created by Black women for Black women**, celebrates Black women by offering the very **best** in health, work, **and** money, culture, beauty, **and** relationships and much more.





Top Ten AARP-Based Tips for African American Caregivers & Financial Security



1. Track All Caregiving Expenses Early and Consistently

African American caregivers often spend a significant share of income on care—AARP research shows caregivers spend an average of 26% of their income on out-of-pocket costs. Keeping detailed records helps with budgeting, tax deductions, and applying for financial-support programs.

2. Explore Programs That Pay Family Caregivers

AARP Foundation highlights Medicaid-based options that may allow caregivers to be compensated for providing care. Eligibility varies by state, but Florida's Medicaid Long-Term Care Waiver may offer support.

3. Understand Medicaid's "Nursing Home Level of Care" Rules

AARP Foundation explains that understanding these rules helps families access home- and community-based services that reduce financial strain.

4. Use Respite Care to Protect Your Own Health and Income

Respite care—sometimes covered by Medicaid—gives caregivers time to rest or maintain employment, reducing burnout and lost wages.



Top Ten AARP-Based Tips for African American Caregivers & Financial Security



5. Create a Household Budget That Includes Caregiving Costs

Housing-related expenses (rent, mortgage, home modifications, assisted living) make up over half of caregiver spending. Budgeting helps prevent long-term financial instability.

6. Coordinate Finances With Other Family Members

AARP notes that African American caregivers often provide care for long periods (average 5.2 years) and frequently live with the care recipient. Shared planning reduces the burden on one person.

7. Protect Your Employment and Income

About 6 in 10 caregivers also work a paid job, and AARP emphasizes managing work-caregiving balance to avoid income loss. Ask employers about FMLA, flexible schedules, or remote-work options.

8. Seek Financial Counseling and Benefits Navigation

AARP Foundation offers tools to find programs that pay caregivers, financial-wellness resources, and benefits-screening support. This is especially important for African American caregivers, who statistically report lower household incomes.



Top Ten AARP-Based Tips for African American Caregivers & Financial Security



9. Plan for Long-Term Care Needs Early

African American caregivers typically care for loved ones with multiple chronic conditions (average 1.7 conditions). Planning ahead for home modifications, medical equipment, and long-term services prevents financial shocks.

10. Advocate for Policy Support and Use AARP's Caregiving Resources

AARP is actively pushing for more caregiver support because 78% of caregivers face regular out-of-pocket costs.

Caregiving



Making a Difference: AARP's Virtual Caregiver Community

We connect caregivers for support and resources through our Facebook group of 25,000 members



The New Paid Family and Medical Leave Tax Credit

Changes to a tax credit in the 'One Big Beautiful Bill Act' are a win for caregivers



States Make Changes to Alleviate Caregivers

AARP has brought the growing needs of caregivers to the forefront of policy



Southern Grace:

Stories, Support, and Strength for Caregivers

Wednesday

11:30am (Central)/12:30pm (Eastern)

April 8, 2026



ANY QUESTIONS?

- Please submit all questions via the Zoom chat feature.
- Questions will be answered in the order received.
- Please note - Due to time constraints, all questions may not be answered.



[Link to Webinar Here](#)

Thank you.



Leading with
INTENTIONAL
Friendship & Service

Vanessa Falls, Southern Area Director