

Here's a Mother's Day gift that keeps on giving: the peace of mind and power that comes with thoughtful estate planning. Estate planning helps you protect yourself, your children and your financial stability so you're prepared for anything. That's the best gift a mom can get. Read more...

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Estate Planning: A Gift of Peace and Power for Every Mother

Moms spend their days and nights thinking about how to make sure their children are happy, healthy, and safe. If you're a mom, you know. If you aren't a mom, you were born because of a mom. It's one of the two things we all have in common.

So, as Mother's Day approaches, let's talk about the most meaningful gift you can give or receive on this hallmark holiday that means a lot: every mom deserves the peace of mind and power to create financial security for themselves and their children with thoughtful estate planning.

Now you may be thinking, "Estate planning? Really? Isn't that just for rich people?" Or, "How does drafting a Will give me peace of mind and financial security?"

Glad you asked! Most people have a general concept of what "estate planning" means, but in reality, don't fully understand it. Believe it or not, estate planning is far more complex than just drafting a Will, and it's not just for rich people, though doing it will leave your family much "richer" than if you don't. Once you appreciate the power of estate planning, you'll know why it has the power to "gift" you peace of mind.

So let's start by parsing out what estate planning really is and why it matters for every mom you know, including yourself if you are a mom.

Why Estate Planning Matters for Moms (and Dads too)

Imagine having a roadmap that clearly shows how your financial assets, the guardianship of your children, and even your most cherished possessions are handled should anything happen to you. Now imagine that your roadmap is a legal document and the people receiving that roadmap are required to abide by your wishes and are able to easily do so because your wishes are so clear and you've left a guide for your family along with the roadmap.

That's what estate planning is: a legally enforceable plan for your future, and ideally a guide to help your loved ones navigate the plan. And contrary to what most people think, estate planning isn't just for the wealthy or those who are nearing the end of life. It's for everyone, including you! Thoughtful estate planning gives you the power to make decisions now that will impact your and your family's future, giving you peace of mind to know you aren't leaving a mess for the people you love.

You may be wondering, "Really? How does estate planning give me peace of mind?" Relax - grab a mimosa or some tea, kick your feet up, and let's talk about how it works.

Estate planning allows you to specify who will care for your children if you are unable to do so yourself. It's undoubtedly a tough subject, but choosing a guardian you trust to raise your kids *as you would* brings immense comfort, and may even guide you to build deeper relationships with the people you'd call upon to care for your children, if you cannot. Knowing that your wishes are written down and legally protected can relieve a lot of stress, and relax any of those "stressful in the background" thoughts about that one person you would never want raising your kids.

Without a plan, a judge would decide who takes care of your children if you cannot, and they might not choose the person you would have wanted. Or worst of all, they may even choose the one person you'd never want raising your kids because maybe they look great on paper. Think about it: a judge knows nothing about you or your kids. They only know what they see in court filings. That's it. They'd have to make decisions with no input from you. Just a tad bit scary, right?

When done right, estate planning also lets you direct the distribution of your property and finances. Specifically, it ensures that your assets are transferred to the people you choose without unnecessary delays, legal hurdles, or family conflict.

This not only secures your children's future but also simplifies the administrative process at a time when your family should have space and time to mourn and heal, not get tangled in legal complexities. And if they do get tangled up in

conflict, it's highly likely that those relationships will be forever destroyed. That also happens. Again, more often than you may think.

Here's the bottom line. When you get these things in order, you can die in peace, and that means you live life more fully.

Estate Planning Equals Empowerment

Estate planning puts the power in your hands. It's a declaration of your values and your voice, legally secured to guide your family when you can't be there. By setting out your wishes clearly, you prevent disputes and ensure your legacy lives on exactly as you intend. After all, *someone* will have to wrap up your affairs after you die, so it may as well be you, now, while you're living. So step into your power, safeguard your children's future, and cement your role as the heart and protector of your family.

In the process of getting your estate planning handled, when you work with a Personal Family Lawyer® firm, you're going to learn a tremendous amount about your finances, and your financial literacy is going to grow in a way that will result in you feeling exponentially more financially secure and clear.

Financial Protection In Case of Loss

Estate planning is especially vital if the unthinkable happens and your spouse or partner dies. Many mothers face not only devastating emotional loss but also the potential for significant financial instability - especially if you aren't the primary breadwinner in your family. An effective estate plan, however, includes setting up mechanisms such as life insurance, trusts, and instructions for pension or retirement benefits, which can provide you with financial support when it's most needed. There's absolutely no reason you and your children need to compromise your lifestyle should something happen to your partner.

For example, an estate plan ensures that you have access to joint assets and that any individual assets held by your spouse or partner are transferred to you or your children without delay. This can be critical in preventing financial hardship during an already challenging time, ensuring that you have the resources needed to maintain your home, cover living expenses, and continue to provide for your children's needs.

The Personal Family Lawyer Difference

By now, it should be clear that creating an effective estate plan that honors your wishes and secures your and your family's financial future isn't as simple as creating a Will. It's more complicated than that and can be overwhelming,

particularly with the legal jargon and the multitude of decisions that need to be made. These decisions are hard, too. When you're living your life, probably the last thing you want to think about is your death. You'd probably rather have a root canal.

Fortunately, you don't have to navigate the process alone. Personal Family Lawyer firms, like ours, are uniquely trained, and trusted advisors who can guide you through the process, ensuring that your plan fits your specific circumstances and family dynamics. Here's a bonus: A Personal Family Lawyer can also advise you on tax implications and the best ways to structure your finances to benefit you and your heirs. Yay! (Unless you want to pay extra taxes and give your money to the government instead of your kids, then knock yourself out).

Finally, a Personal Family Lawyer is committed to serving you and your family for the long term by checking in to update your plan as life changes, assets change and your kids grow. By working with a Personal Family Lawyer Firm, you create a plan that is thorough, thoughtful and works when you and your family need it to.

Let Us Give You the Gift of Peace and Power

At our law firm, we don't just give legal advice or draft documents. We take your power and peace of mind seriously. We also know that you're busy. As a Personal Family Lawyer Firm, we have processes in place that make getting your estate plan in place as easy as possible, all while being thorough, thoughtful, and mindful of your time and budget.

If you want to learn more about how we can help you create an estate plan that gives you the Mother's Day gift of power and peace of mind - so you can live life to the fullest - schedule a complimentary 15-minute call with our office.

<https://calendly.com/laurencaisse/schedule-a-free-15-minute-discovery-call-with-lauren-caisse-esq>

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