



A Christian School for Children with Hearing Loss and Communication Disorders

"And the child  
grew and  
became strong  
in spirit,  
filled with  
wisdom, and  
the grace of  
God was upon  
him."  
Luke 2:40

If you are reading this now, you are in a select group, the 30% or less of adults who take action by making plans to secure your financial future and reduce the tax burden on your family. We all want to do the right thing, but the financial and legal situation is complicated and we can't do it ourselves. We need some help. The next step is to find out who to talk with to receive understandable, accurate, and legal advice for your specific situation. We have Good News and Bad News, which do you want first?

Good News! Happy Hands has a free financial planning service that we can make available to you at no charge. Professional financial planners will work with you to understand your priorities and commitments in life, and will advise a plan that is the right fit for you and your family. They receive no commissions and sell no services so they can focus on what is best for YOU. This confidential planning process is FREE. Once you know what you want to do and how you want to do it, you then work with your own lawyer and accountant (or one of your choice) to formalize the final documents.

#### **Common Myths about Long Term Financial Planning:**

**Only rich people need long-term financial planning.** The truth is that EVERYONE needs long-term financial planning, especially people of modest incomes whose families will be hard-pressed to pay large expenses or tax bills when they are gone. And almost everyone underestimates the size of the estate they will leave, so sitting down and working through your situation is an important step.

**Only older people need long-term financial planning.** The truth is that everyone over the age of 18 would benefit from at least having a will to avoid unnecessary and costly court interventions such as probate. In addition, parents need to think about protecting their children of any age from undue tax burdens in case of untimely death. Parents of special needs children who receive some type of government assistance especially need to have a careful plan to protect the child's eligibility. If you have other financial assets such as a house, retirement plans through your employer, or life insurance policies, a financial plan becomes a must.

Bad News! If you don't take action, you will rejoin the 70% of adults who are unprepared for something that is guaranteed to happen. You may never find a better time than now, or a better price than FREE. Please let us help you.

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