



ESTATE PLANNING. GUIDED BY LOVE. GOVERNED BY LAW.

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## 5 Legal Messes You Can Avoid

with Klea Harris, Esq.

### 1. Debt Collection

Federal law protects SS, pension, VA benefits, and disability income. [helpsisphere.org](http://helpsisphere.org)

### 2. Scams

Wiring money, IRS, Social Security, Medicare, donations, prizes, online relationships.

### 3. Advanced Healthcare Directive/POLST

Choose who, what, where, when, why, how vs. sign and post! Consider a Living Care Plan.

### 4. Power of Attorney vs. Guardianship

Your rights and their responsibilities. Enabling your needs to be met without being financially abused.

### 5. Quick and Dirty Estate Planning

Don't think about assets or values, think about the kind of experience you want your family to have after you are gone.