



Karen Greenberg, director of Prosperity Life Planning and a special-needs mother, shares a special moment with her son, Ricky.



## Prosperity Life Planning awarded two new grants, names expanded board

Prosperity Life Planning (PLP), a nonprofit organization based in Delray Beach, recently announced the receipt of two grants to expand its educational workshops to families of special-needs children in the South Florida area.

### PROSPERITY LIFE PLANNING

Innovating Worthy Projects Foundation, a philanthropic group based in Miami Beach, awarded the charity \$5,000, while the MetLife Foundation, of Long Island, N.Y., awarded \$250 to PLP.

Karen F. Greenberg, PLP director and the mother of a child with autism, said, "These funds will provide PLP's workshop budget over the next 12 months. We are scheduling 10 workshops in Palm Beach, Broward and Miami-Dade counties, and the Family Café Conference, held annually in June in Orlando. Our program, 'Protecting the Future and Benefits for Your Special Needs Child,' teaches parents how to preserve their child's benefits eligibility, while

building a trust fund for their longer-term needs."

In the early 1990s, Greenberg did the financial and tax planning that would allow her son, Ricky, to have the support he'll need after she dies. Soon after, she formed the not-for-profit organization to teach other families what she had done for her child.

PLP also announced its expanded board of directors, including Scott M. Solkoff, board-certified elder-law attorney; David Beale, corporate attorney; Knyvett Lee, professional guardian; Melody Zamir, parent advocate for educational rights; Brent Kercheville, pastor; and benefits coordinators Mike Forte and Angie Hoffman.

Jaret Vogel, PLP associate director, said, "Most of our board members are also parents of children with special needs. All of our members are committed to helping the most fragile in our society."

In August of 2006, Prosperity Life Planning received its first grant of \$25,000 from the Certified Financial Planner Board of Standards. An allocation of \$13,000 was made to assist low-income/low-asset families with the cost of legal services.

Greenberg said, "We saw that there was a niche of families who might have something to put into a trust, but the \$3,000 to \$5,000 cost of legal services was beyond their reach. We asked a number of attorneys whom we work with if they would each agree to help four families over a two-year period at a flat fee of \$1,000. This is their way of giving back, without working for free. Either the family or PLP pays this fee, as funds allow."

Greenberg said there are six attorneys participating in the program, but the goals are to have 25 attorneys and to raise \$130,000 to cover its costs.

The PLP also has started a petition drive for a "Special Needs Tax Credit," which would provide a way for the federal government to help families with the costs of guardianship and establishing a special-needs trust. The government would provide a tax refund, up to \$5,000, to reimburse families for attorney and court fees.

For information, visit [www.prosperitylifeplanning.org](http://www.prosperitylifeplanning.org), or contact Greenberg at 4673 Brady Blvd., Delray Beach, FL 33445, [kfgreenberg@cs.com](mailto:kfgreenberg@cs.com) or (561) 638-6945.