

## *Mission Statement / Process*

### **Prosperity Life Planning, Inc.**

is a not-for-profit educational service founded in 1993 by Karen F. Greenberg, as a way to “give back” to the community for the services her child has received.

Our mission is to educate families of children and adults with special needs about methods of protecting present and future eligibility for governmental programs, as well as quality of life issues for their special family member, and the whole family. All families are unique, having very specific concerns and needs.

### **Our Process**

We meet individually with each family for a thorough review of their current situation. Together we find creative solutions to protect the financial and personal well-being of the special needs child, and assist with other goals within the family budget.



## *Focus / Next Steps*

### **Our Focus**

Our focus is broad-based and multi-faceted. Together we create a plan to protect both the individual and the family with careful thought to possible outcomes and contingencies. We work with qualified local attorneys to complete the necessary legal documents.

### **Next Steps**

We accompany the family to the first meeting with the attorney to ensure good communication and contribute ideas. Afterwards, we meet to discuss funding options to create an estate that will be available for trustees and guardians to provide resources for your special needs child. We provide on-going investment, insurance and tax advice for the trust and the parents, and are available on an on-going basis to address any future concerns or issues.

## *Frequently Asked Questions*

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**Q:** *Doesn't the government take care of the disabled?*

**A:** The government has programs such as Medicaid and Social Security Income, which provide some resources for the disabled. However, these programs require the recipient have very limited resources.

**Q:** *When is the right time to start the planning process?*

**A:** The sooner you get started, the more time you will have to achieve your goals and minimize risk.

**Q:** *Can we use our own attorney?*

**A:** Yes, we will work with your attorney, but keep in mind that attorneys specialize. Elder law attorneys concentrate on life issues of the elderly and the disabled, and are more experienced and knowledgeable about public funding programs such as Medicaid and SSI.

*Prosperity Life  
Planning, Inc.*

## About Us

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**Karen F. Greenberg** is the mother of a child with autism. She is a Certified Financial Planner and holds an M.B.A. in Taxation from Pace University. She has served as Treasurer on the boards of the Autism Society of America in both Palm Beach County and Nassau/Suffolk County, and the Long Island Family Support Consumer Council. Karen's work has been featured in The New York Times, the Palm Beach Post, Sun-Sentinel, Boca Raton News and on WXEL-FM. Karen also specializes in accounting and tax services for small businesses and individuals.

**Jaret L. Vogel** enjoys a career in financial services, which complements his volunteer work with Prosperity Life Planning. He is the husband of Karen Greenberg.



photo / Mark Randall, Sun Sentinel

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