Senior Law Day Program Topics

Thinking about a free program in your community?
Please call or email Sarah A. Steckler, Senior Law Day Program Coordinator to Schedule at (914) 946-4777 Ext. 338 or ssteckler@kblaw.com

Estate & Financial Planning

1. Estate Planning/Elder Law 101: Nuts and Bolts of Estate Planning to Preserve your Assets
An overview of basic estate planning documents, types of trusts, assets preservation techniques, long-term care and incapacity planning and methods to avoid or minimize estate and gift taxes.

There is no time like the present to make sure that your estate plan is up to date! This program will discuss Wills and Advance Directives, as well as asset protection and preservation techniques.

2. Avoid 10 Greatest Gaffes in Estate and Retirement Planning
This discussion will go over the most common mistakes people make regarding their estate and retirement planning, including having out of date Wills, not updating beneficiary forms, and relying on social security to cover your financial needs in retirement. These mistakes can cause unnecessary delay, increase the possibility of conflict or litigation and be very costly to you and your heirs.

3. Should I use a Will or a Trust: Who's Afraid of Probate? What to do when Someone dies
This presentation will explore the advantages and disadvantages of Wills and Trusts and also provide a brief overview of the probate process. The presentation will also answer questions related to probate, including what it is and how a Will is declared valid, what assets are governed by your Last Will and Testament, what assets are not governed by your Will, and what legal actions to take after a loved one passes away.

4. Don't fear the Tax Man: Tax Considerations for Estate & Elder Law Planning
The program is designed to help people understand the tax consequences of various Medicaid planning techniques. A discussion of estate, gift and income tax laws will occur as relates to both estate and Medicaid qualification planning strategies.

5. Nuts and Bolts of Financial Planning: Making your Money last Through Retirement
It can be quite challenging to manage your life savings after retirement. However, with advanced planning, you can develop a strategy to help your hard-earned dollars last a lifetime. This program will help you to put a plan in place.

6. I Don't want to talk About it: The Most frequently overlooked aspects of Estate Planning
This session will provide practical information regarding various areas of end-of-life planning including legal matters, financial planning considerations, and the value and importance of pre-planning funeral and cemetery arrangements.

7. Making it Easier to care: How to use a Power of Attorney and when to Establish a Guardianship
This program will discuss what happens when a family member becomes unable to make his or her own personal and financial decisions and will provide an overview of how to properly use a New York State Power of Attorney. This program will also discuss when a guardianship is necessary and the basis of filing for guardianship with the Court.

8. Nuts and Bolts of Estate and Financial Planning
A presentation on estate and financial planning for retirement. We cover societal and demographic trends, obstacles like taxes and low interest rates, and accumulation and distribution strategies to manage your life savings before and after retirement. We also provide an overview of basic estate planning documents, types of trusts, assets preservation techniques, long- term-care and incapacity planning and methods to avoid or minimize estate and gift taxes. With advanced planning, you can develop a strategy to help your hard-earned dollars last a lifetime.

9. Financial Fitness for Seniors

This program provides practical information about how to organize and manage your daily finances and personal affairs to stay independent longer. Participants will learn how to create a monthly spending vs. income worksheet so they will have a better handle on their finances. They will also learn about financial literacy, how to budget and how to navigate the internet while avoiding risk factors for scams.

10. Are you a Snow Bird? Are you Thinking about Enjoying Retirement in Another State? Estate and Tax Considerations for a Dual Residence Client

When it comes to planning for a dual residence client, many issues arise that require careful planning and knowledge about the legal particulars of both states. This program will cover estate planning, tax benefits and government benefits eligibility for people who have a home in two states as well as individuals who currently live in New York and are considering retiring to another state.

11. Understanding the Basics of Retirement Plans and IRA Distribution Rules

This session will discuss the basics of Individual Retirement Accounts (IRAs), 401ks and other Retirement Plans. We will review early withdrawal penalties, required minimum distribution rules and strategies to help make your hard earned dollars last throughout your retirement years.

12. Understanding your Social Security Retirement Benefits

This presentation will discuss the legal and financial considerations to be made when deciding to take your Social Security Benefits and emphasize the importance of proper timing. Many Americans think Social Security is simple and straightforward, often it is not. Just recently, a bipartisan budget act made some significant changes to Social Security laws about claiming retirement and spousal benefits. Making a mistake when selecting your benefit option can cost thousands of dollars over the course of retirement. This presentation will also include maximizing your Retirement Income Distributions as it relates to Social Security and other retirement sources.

13. Everything Baby Boomers need to know About Estate Planning and the 2017 Tax Law

Everyone needs an estate plan. No Exceptions. This program will cover an overview of the 2017 tax law and how it may affect your estate planning goals, property taxes and medical expenses. This program will also provide insight on how to plan for your children and for people who are considering retirement in another state.

Health Care Planning/Medicaid/Medicare

14. Take Charge: Planning in Advance for your Health Care

What tools are available for making sure that your wishes are honored? This program will cover Health Care Proxies, living wills, the MOLST form and decision-making by family members. Law students will assist those who wish to sign health care proxies and living wills.

15. Nuts and Bolts of Medicaid Planning

A program examining the basics of Medicaid planning including asset protection, the Medicaid Home Care Program, pooled income trusts and how to qualify for Medicaid in a Skilled Nursing Facility.

16. How do I pay for long-term care? Planning with and Without long-term care Insurance

This program examines the various options for financing long term care, including what's available from Medicare, the basics of Medicaid planning, and the use of long-term care insurance. If time permits, the topics of New York State Partnership policies and hybrid or combination policies will be introduced.

17. Getting it Straight: Medicare and the Affordable Care Act

This session goes over the ins and outs of Medicare and the Affordable Care Act, including information on the health insurance Marketplaces, the Doughnut Hole, and Medicare-covered preventive services.

18. Do you need home care? How to Obtain Benefits Through the Medicaid Personal Care Program.
This program will provide an overview of the eligibility rules to qualify for Medicaid home care. We will also discuss how to protect your assets and income, advocate during the Conflict-Free Evaluation, and enroll in Medicaid Long Term Care (MLTC) Programs. Benefits available from Medicaid will be explained.

19. Health Insurance Considerations on the way to Retirement
This presentation covers the basics of Medicare and then shifts to how Medicare works with COBRA, retiree plans, and the Affordable Care Act, for a pre-retirement audience.

20. Essential Online Health Information for Older Adults
This session will provide a review of essential sources of information for general health topics, medical literature, and comparison of health providers and services. Participants will learn where to go for what they need and discover practices that will keep them safe online. The lecture portion will be followed by an online tutorial where participants can become hands-on and ask questions.

21. Medicare Open Enrollment - Making Changes for your needs now
Do you know the importance of tracking the changes in your Medicare coverage? What does it mean to enroll in a Medicare Advantage Plan? When should you purchase a Medicare Supplement? How much coverage do you need? This program provides answers to questions about coverage for Medicare enrollees.

Emerging Topics in Aging

22. What are the best and most Affordable Housing Options as you age?
A review of home and community based housing options. This workshop will discuss traditional options, including assisted living, HUD subsidized housing and continuing care retirement communities, and explore some innovative options which help seniors to remain in their own home.

23. Legal and Financial Planning for the Newly Diagnosed Dementia Patient
Have you, your spouse or parent received a diagnosis of Alzheimer's or Dementia? Now is the time you should start planning for the future. It is important to take the time to make decisions about matters that will affect health care and finances when you or your loved one can no longer manage them. This lecture will cover topics including legal and financial planning, guardianship, geriatric care management, caregiver resources (respite care, support groups), and end-of-life planning.

Putting financial and legal plans in place now allows the person with dementia to express wishes for future care and decisions. It also allows time to work through the complex issues involved in long-term care.

24. How to Start the Conversation with Aging Parents: Adult Child and Parent Dialogues
Discussing health, legal planning, housing or finances with a parent can be intimidating to everyone involved - but it doesn't have to be. A Panel discussion on helpful tips on how to get the conversation started, keep the discussion positive and productive and end the conversation with a plan.

25. Smart Seniors/Smart Investors: Don't get Scammed
Learn how to avoid becoming a victim of investment and financial fraud. This program will cover the warning signs, how to identify common scams and frauds that target older adults, how to protect yourself and your family, and where to seek help if you've been victimized.

26. How to Avoid Common Scams that Target Older Adults

The program will focus on common scams and frauds that targets older adults - the warning signs, how to avoid becoming a victim, and where to seek help if you think you're a victim. There will be special emphasis on common telephone scams such as the "grandparent scam," the “Internal Revenue Service scam” and the "foreign lottery scam." The program will also cover issues such as identity theft and Internet safety. Seniors will be provided with "do's" and "don'ts" to stay safe in their daily lives.

27. Should I Stay or Should I Go

A discussion on the decision making process to see if you can and want to "Age in Place" in your current home. This program will cover the stages of retirement and housing, home design and accessibility, budgets, taxes, and the decision's financial effect on your retirement plan. A brief overview of housing, long-term care, and Medicaid planning options are included in the presentation.

PROGRAMS AVAILABLE IN SPANISH

28. Planificación de Estado: Testamentos, Cuidados Médicos y Finanzas

Vamos a ofrecer información sobre la planificación financiera y preservación de los bienes, incluidos los poderes financieros, poderes médicos, testamentos, fideicomisos, impuestos, y seguros. También vamos a ofrecer información sobre la planificación de Medicaid.

29. Cobertura Básica de Medicare

Información Básica de Medicare: Parte A & B, Parte C - Planes de Medicare Advantage (HMO/PPO), Parte D (Cobertura de las Recetas Médicas).

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