

# **Student Prices**

**Durable Power of Attorney for Health Care -  
\$150 each**

**Durable Financial Power of Attorney -  
\$150 each**

**HIPAA Authorization -  
\$75 each**

**Last Will and Testament -  
\$150 each**

**Ladybird Deeds [and PTA] -  
\$250 each**

**Complete Estate Planning – [includes Trust  
and all above documents]  
\$1300**

## **Durable Power of Attorney for Health Care - \$150 each**

**This legal maneuver allows you to designate another individual to make healthcare decisions on your behalf if you become legally incapacitated.**

**You decide which health care choices your representative (called your “Patient Advocate”) is allowed to make for you. You have the option of allowing your Patient Advocate to make all decisions for you, or you can specify the only types of procedures or treatments you wish to be carried out on your behalf.**

**A formerly competent adult who loses the ability to take care of himself is called "incapacitated." When an incapacitated person lacks the understanding or ability to make or communicate informed decisions, the individual may need the help of a Court appointed guardian.**

**[If the incapacitated person has a Durable Power of Attorney for Health Care, then a guardian and/or conservator may not be necessary].**

**[A guardian takes care of an incapacitated adult's personal needs. A conservator takes care of an incapacitated adult's property. One person can be both the guardian and the conservator for an incapacitated adult]**

## **Durable Financial Power of Attorney [FPOA] - \$150 each**

**A Durable FPOA is a power of attorney by which a 'principal' designates another as the principal's 'attorney-in-fact' [Agent].**

**An attorney-in-fact designated and acting under a Durable FPOA has the authority, rights, responsibilities, and limitations as provided by law with respect to a Durable FPOA.**

**If you don't have a Durable FPOA, you may become unable to make your own decisions and the probate court may be asked to appoint a guardian to make decisions for your care and custody.**

**It is necessary to get a guardian and/or conservator appointed when an individual over the age of 18 is no longer able to make [health care and/or] financial decisions for themselves (incapacity) AND the person does not have a valid [health care power of attorney or] financial power of attorney document already in place. The person's incapacity could be due to either medical or mental incapacitation**

**[A guardian takes care of an incapacitated adult's personal needs. A conservator takes care of an incapacitated adult's property. One person can be both the guardian and the conservator for an incapacitated adult]**

## **HIPAA Authorization - \$75 each**

**HIPAA laws exist to protect your privacy. However, if you are not conscious or competent when you enter a facility for medical care, you will not be able to authorize medical care providers to share information with your advocate. Without a HIPAA authorization, federal law forbids care providers from communicating freely with even your spouse or children. It's easy to execute a HIPAA authorization in advance of needing one – but potentially disastrous not to. In short, taking the time to execute medical power of attorney can save you and your loved ones time, money, and stress. The most important reason to have these documents in place, though, is to preserve your control over your medical affairs. You may designate multiple people to share your medical data on your Authorization.**

## **Last Will and Testament - \$150 each**

**A Will is the most basic of estate planning documents. A Will is a legal document that protects your assets, allows you to name the Personal Representative of your estate, allows you to name a guardian for your children and to name your beneficiaries and the property each one will inherit. You determine 'who gets your stuff'.**

**A Will is like a letter from you to the local Probate Judge in your county. Wills do NOT help you avoid probate. If you die without a Will, your estate will be distributed according to a State mandated rigid legal formula and not as you may have wished.**

**[For most classes, each student gets a free Last Will and Testament\**

**Ladybird Deeds - LBD -  
\$250 each  
[with Property Transfer Document]**

**A Michigan lady bird deed [LBD] allows people to retain control over Michigan real estate during their life and to automatically transfer the real estate at their death. The property transfer occurs automatically at the prior owner's death, avoiding probate. Michigan lady bird deeds work by dividing ownership into lifetime and future interests. When a ladybird deed is created, the property is transferred to the individual[s] for the rest of their life. This creates the lifetime interest, called a life estate. A person who holds a life estate is called the life tenant. The deed also identifies at least one other party—called a remainder beneficiary—to inherit the real estate at death. The life estate deed may designate multiple remainder beneficiaries, and the remainder beneficiaries may include people, trusts, or organizations. During the life tenant's life, the life tenant retains control of the property. This control includes the right to sell, gift, mortgage, or otherwise dispose of the property without the life tenant's involvement. At the life tenant's death, the title transfers to the remainder beneficiaries. The transfer happens automatically, without the need to probate the property.**

**A LBD is an Enhanced Life Estate Deeds**

**Complete Estate Planning – [Trust Package]**

**\$1300**

**[includes Revocable Family Trust and all above documents]**