



If you are one of the 26% of parents who has named guardians for your kids, you've probably made one of these 6 common mistakes

1. You may have **named a couple to act as guardians** and you have not indicated what should happen if the couple broke up or one of the partners in the couple died. This means **your kids' could end up in the care of someone you wouldn't really want.**
2. You may **not have named enough alternates to serve** if your first choice cannot serve.
3. You may have **considered financial resources of potential guardians** when deciding who should raise your children. Your guardians do not have to also be financial decision makers for your kids. Your guardians are the people who will be in charge of your kids' emotional, spiritual and physical well-being, not necessarily their money. **It's your responsibility to leave enough money behind** to take care of your kids either through savings or life insurance and you can name someone other than your guardians to take care of that money if the best choice guardians are not "good with money" people.
4. You may **have not provided for someone to take care of the money** you are leaving behind and that means your money could go **outright to your kids' at 18** – unprotected!
5. You very likely **only named long-term care guardians** and did not make any arrangements for the immediate term care of your kids if you were in an accident; this means **your kids could be taken out of your home and into the arms of strangers** until the authorities could figure out what to do.
6. You probably **did not exclude anyone who might challenge your decisions** or who you know you would never want raising your kids.

The Good News?
Avoiding These Mistakes Is Easy
When You Work With Us - We Specifically Focus on
the Needs of Parents - Like You!

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