ISSUE #20

Monthly Newsletter

LEGAL JOURNEYS, LLC
August 2026 ✦

Backpacks, Busy Schedules & a Plan for What's Next

August always sneaks up on me.

One minute, summer feels like it's just getting started. The next, school supplies are everywhere, calendars are filling up, and families are trying to remember how they ever managed early mornings before summer break.

Back-to-school season is exciting, but let's be honest—it can also be a little chaotic. There are backpacks to pack, forms to sign, lunches to make, and about a thousand little details to remember.

Even if no one in your home is heading back to school, there's something about August that feels like a fresh start—a chance to settle into a new routine, get organized, and finally tackle a few things we've been putting off.

We spend a lot of time preparing for what's next. But some of the most important preparation won't fit inside a backpack.

Do the right people know how to step in during an emergency?

Does your college-aged child have the documents they need now that they're legally an adult? Does your estate plan still fit your family and your life today?

Planning ahead doesn't mean expecting the worst. It simply means loving your family enough not to leave them guessing if life doesn't go according to plan.

So, as calendars fill up and routines begin again, take a moment to make sure the people you love are protected, too.

Here's to fresh starts, smoother mornings, fewer forgotten lunchboxes, and a little more peace of mind this August.

Legal Journeys Team - XO

In this newsletter you can expect:

What Changes to Expect With Adult Children

Estate Planning Q&A

Opening a New Checking Account

Upcoming Events & Staff Spotlight

Joke of the Month + TLDR

When Your Child Turns 19, Everything Changes—Legally, Anyway

Your child may still call when they have a flat tire, need help understanding insurance, or can't remember how long chicken stays good in the refrigerator. But in Alabama, once they turn 19, the law considers them an adult.

That means you may no longer automatically have access to their medical information or the authority to make healthcare and financial decisions for them—even in an emergency.

The good news is that a little planning can help your family prepare for this transition.

Start by talking with your young adult about their new responsibilities. Help them understand budgeting, banking, credit, taxes, insurance, and the importance of keeping important information organized.

Next, have an honest conversation about emergencies. Who would they trust to make medical decisions if they couldn't speak for themselves? Who should be able to communicate with doctors, access necessary information, pay bills, or handle other financial matters?

Finally, put the proper legal documents in place.

Depending on their needs, an Alabama young adult's plan may include an Advance Directive for Health Care naming a healthcare proxy, a HIPAA authorization, and a durable financial power of attorney. A will or additional planning may also be appropriate in certain circumstances.

These documents aren't about taking away your child's independence. They allow your child to decide who can help when help is truly needed.

Before your young adult heads off to college, begins a career, or takes their next big step, make legal planning part of the preparation.

To talk with Legal Journeys about planning for your young adult, call 256-850-3431 or visit www.legaljourneys.com/consultation.

👉 **Read the full article:**
https://legaljourneys.com/theyre-not-kids-anymore-navigating-your-childs-transition-into-adulthood/

Ready to protect the person who means the most to you? Schedule a consultation with our team today, and let's build a plan that gives both of you confidence for whatever tomorrow may bring.

- Levi

Call or Click for your appointment today!

www.legaljourneys.com	256-850-3431

Estate Planning Q&A

Q: What is a will?
A will explains who should receive your property after your death. It can also name guardians for minor children and appoint someone to handle your estate.

Q: Does having a will avoid probate?
No. A will provides instructions for probate, but it generally does not avoid the probate process.

Q: Why might I need a trust?
A trust can help manage your assets during your lifetime and distribute them after your death. A properly created and funded trust may also help your family avoid probate, maintain privacy, and manage inheritances for children or other beneficiaries.

Q: What is a pour-over will?
A pour-over will works with a trust. It directs assets left outside your trust at your death into the trust—but those assets may still need to go through probate first.

Q: Is a pour-over will the same as a living will?
No. A pour-over will deals with your property after death. A living will explains your wishes for medical treatment if you cannot communicate or make those decisions yourself.

Q: What is a power of attorney?
A power of attorney allows someone you trust to handle financial or legal matters for you. Depending on the document, that authority may continue if you become incapacitated.

Q: What is a healthcare directive?
A healthcare directive records your medical wishes and may name someone to make healthcare decisions if you cannot make them yourself. The exact document name and requirements vary by state.

Q: If I have a trust, do I still need a will?
Usually, yes. A pour-over will can address assets that were never transferred into your trust and may also name guardians for minor children.

Q: What does it mean to "fund" a trust?
Funding means properly transferring assets into the trust or coordinating certain beneficiary designations with your plan. An unfunded trust may not provide the benefits you expected.

Q: Are beneficiary designations part of my estate plan?
Yes. Life insurance, retirement accounts, and payable-on-death accounts generally pass according to their beneficiary designations—even if your will says something different.

Q: When should I update my estate plan?
Review it after major life changes such as marriage, divorce, a birth or death, moving to another state, a significant financial change, or a change in the people you trust to carry out your wishes.

Q: Do I need an estate plan if I'm not wealthy?
Yes. Estate planning isn't only about money. It also determines who can help you during an emergency, who will care for your children, and how your wishes will be carried out.

Special Dates

8 - Hope Gala - come join us!

15 - Octane Auto Show - come see us!

20 - Wills & Trusts 101: Back to Basics Event - Huntsville
PaPPo's Pizzeria
7540 Memorial Parkway Ste. E
Huntsville, AL 35801

UPCOMING EVENTS

We are back in swing with limited events this fall! Next is Wills & Trusts 101: Back to Basics. Register at our website two weeks before the event!

You can also find us at the Hope Gala and Octane Auto Show in August. Stop by and say "hi" and get some swag!

https://legaljourneys.com/seminar/

Funding Spotlight, To-Do, & More...

Opening a new bank account may seem unrelated to your estate plan, but it's one of the easiest places for trust funding to get off track.

If you opened a new checking, savings, money market, or high-yield savings account after creating your trust, it may not be titled correctly or coordinated with your plan. That could mean the account won't be managed or distributed according to the instructions in your trust.

Take a moment to review any accounts you've recently opened.

Check how each one is owned, whether it has a payable-on-death beneficiary, and how it fits into your overall estate plan.

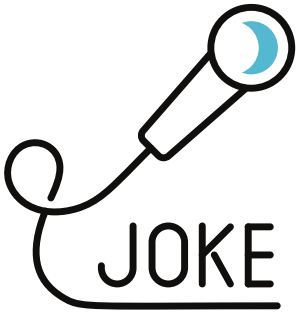
Be especially careful before changing an account's ownership or beneficiary. The right choice depends on the type of account, your trust, and your goals. When in doubt, contact our office before making changes so we can help you avoid unintended consequences.

Trust funding isn't something you complete once and never think about again. Each new account is a good reminder to make sure your assets and estate plan are still working together.

Client To-Dos

Do you have a Kids Protection Plan in place for your minor children? **If it was created on or before August 2025, it may be time to re-sign your short-term guardian nominations** to keep everything current.

Simply reply to this email and we'll help you get that taken care of.



Joke of the Month

What's blue and not very heavy?

Light blue.

To the person who stole my copy of Microsoft Office..... I will find you.

You have my Word.

Do you have great jokes to share? Submit them to brandy@legaljourneys.com!

Staff Spotlight

Meet Brandy Killion, our Marketing and Relations Director and newly appointed Director of People. From leading our internal and external marketing efforts to supporting our incredible team, Brandy helps ensure that the right people walk through our doors—just like you!—and that our employees feel supported, stay productive, and provide the best possible experience for our clients.

Brandy is married to Kyle and has a pup named Sadie Grace, one adult son, and six stepchildren. She is happiest at home with her husband and puppy, enjoying good food and a great show—or traveling somewhere new and exciting! She also loves spending time with her dad, who lives next door, and her favorite season is fall.

TLDR

- **Respond to this email** with anything you'd like us to know. We **love** hearing from you!
- Help your adult child get the best start on life. **Create a plan with them today** so you can help them if something unexpected arrives.
- Is your **Kids Protection Plan** up to date? If you're not sure or don't have one, **respond to this email & I'll help!**
- Opened a new account? **Check how it's titled and whether it works with your trust.** If you're unsure, reach out before making changes.
- Send us your best jokes! **We love hearing from you.**