



MANAGING FINANCES AFTER A DEATH

This information is intended to help bereaved families deal with important financial and legal matters. Reorganizing family life after the death of a family member has many legal and financial implications. Therefore, it is recommended that individuals and families seek professional assistance to arrive at the best possible set of solutions for their unique family situation.

The information in this document is presented in three segments: Immediate Concerns, Honoring the Deceased, and Preparing for Your Future. You may find it helpful to quickly scan this entire publication to briefly familiarize yourself with the three major sections and the information each contains. Then keep this document handy and refer often to the information and the Resources section at the end of this publication.

I. IMMEDIATE CONCERNS

Get Help From Family Members And Friends

In the early days following the death of a loved one, you may experience such grief that you aren't able to think of anything else. It may be very difficult for you to make some of the critical decisions that need attention at this time. In this situation, other family members and close friends can help in many ways. Accept their assistance, and don't be shy about asking for their help, whether you need emotional support or someone to run errands.

The process of settling a family member's affairs can be stressful and can extend over a period of several months or years, depending on how complicated the estate is and what plans were in place before the time of death.

If you are having difficulty dealing with legal and financial issues, ask someone you trust to go with you to meetings with advisors and help you follow through with the recommendations you receive.

Keep The Household Running

It will be important to make sure enough money is available to cover ordinary living expenses and maintain smooth daily household operations. You may need quick access to the deceased person's bank accounts, which is much easier for some types of accounts than for others.

You will probably find that the deceased person has left behind one or more of these three types of accounts:

- a joint account with rights of survivorship (**JTWROS**),
- a "payable on death" (**POD**) individual account, or
- the deceased's **individual account**.

The first two types of accounts can be accessed easily if you are the joint account holder of the JTWROS account or the beneficiary named in a POD account. Joint account holders and POD beneficiaries are often a spouse or other family member.

In a JTWROS account, the joint account holder has always had access to the account, and that access will not be changed by the death of a partner. With a POD account, it will be clear who has access to the account, but the bank will require a certified copy of the death certificate to change the account status.

Individual bank accounts (type # 3 above) are frozen when the account holder dies, but they can still be accessed by a *qualified person* (legal term). The court will usually recognize the spouse as a qualified person to represent the estate and issue either a Letter of Administration (if there is no will) or a Letter of Testamentary (if a will exists). You should check the bank accounts immediately in case qualified person status becomes necessary. The court will need some time to process the request. There may be restrictions on the amount of money immediately available. The probate court will determine how much money is available to the family for living expenses.

In addition, accounts held in a living trust can be accessed by the trustee or the succes-

sor trustee. A JTWROS account is the only account type that can be accessed without providing a certified copy of the death certificate.

Change the title on POD and JTWROS accounts to your name once you've accessed the accounts. Check the beneficiary of each account, and make changes as needed to reflect your current circumstances. Be sure to change all accounts held at various financial institutions and not just the primary account used for daily transactions. Changing all the accounts at once will help you move forward without having to repeat the process of certifying the deceased person's status several months later.

Copies of Death Certificates

There will be several situations when you will need copies of the death certificate. Ask the funeral director or register of deeds at the courthouse to provide at least 10 copies of the death certificate. Organizations such as credit bureaus, banks, insurance companies, and the Department of Motor Vehicles will require an original death certificate along with your court-issued authorization to act on the decedent's behalf when closing accounts and transferring property. You may have to wait until the probate court has agreed to the distribution of property before it can be transferred.

Some Money May Need To Be Returned

Notify the Social Security Administration (SSA) of the death as soon as possible. Any Social Security benefits received in the month of the person's death must be returned—even if death occurs on the last day of the month. If benefits were paid by direct deposit, contact the bank or other financial institution and request that any SSA funds received for the month of death or later be returned. If the benefits were paid by check, do not cash any checks received for the month in which the person dies or later. Return the checks to the SSA as soon as possible. See the Resources section for SSA contact information.

Contact Key Advisors To Assist With Financial And Legal Matters

The best financial outcome can be achieved when your financial, tax, and legal advisors work together as a team to settle the estate and organize your finances. Arriving at the best approach requires an understanding of your plans for the future and a review of all your available assets. Personalized advice is highly recommended during the process of estate administration and when developing a financial plan, especially when a family business, farm, or other substantial asset is involved.

Financial Advisor

Contact your financial advisor or ask for a referral from your lawyer, tax advisor, relatives, and friends. Family and friends can share their experiences and give you a general idea of the cost.

Professional associations offer another way to find a financial advisor. The National Association of Personal Financial Advisors (NAPFA) provides a free downloadable questionnaire to use for an in-depth interview with a potential advisor (visit <http://www.napfa.org/consumer/ToughQuestionsToAsk.asp>). NAPFA advisors are fee-only certified financial planners (CFP) that take an oath "to act in good faith and in the best interests of the client."

Income Tax Advisor

Contact your tax advisor if you have one. If not, you can find a tax professional in a couple of ways:

- Your financial advisor typically works with several tax professionals and should be able to provide referrals.
- The American Institute of Certified Public Accountants (AICPA) offers a CPA finder tool to search for a CPA by area of specialization. The Personal Financial Specialist page allows you to target a specific area of personal finance, such as estate planning or investments. However, you can also specify Comprehensive Financial Planning to find someone in your geographic area who can assist you with all of your financial planning needs. (<http://pfp.aicpa.org/Community/Find+a+CPA+PFS+Near+You.htm>)

Legal Advisor

When confronted with legal questions, contact your family attorney if you have one. If you don't have an attorney, there are several ways to find one:

1. Contact the North Carolina Bar Association's Lawyer Referral Service (LRS) (<http://www.ncbar.org/public/lrs/index.aspx>). The LRS hours of operation are 9:30 a.m. to 4:30 p.m. Monday through Friday. When you call the LRS, a specialist will ask you a series of questions. The specialists are not lawyers, and they cannot provide legal advice. They will give you the name and telephone number of a lawyer who handles the area of law that addresses your needs. The lawyer will receive a confirmation of the referral. If he or she is unable to assist you, contact LRS again for another referral. You will receive one referral per legal matter per call.

LRS Referral Numbers:

800-662-7660 from anywhere in N.C.

919-677-8574 in Raleigh and out of state

2. Another resource for legal referral is the AARP Legal Services Network directory. AARP network lawyers offer a free initial consultation (up to 45 minutes), either in the office or over the phone. The consultation lets you measure your comfort level with the lawyer, learn more about his or her areas of practice, and determine whether you want him or her to represent you. At the same time, the lawyer will be able to learn about your needs and identify available options. If the consultation extends beyond 45 minutes, the lawyer can charge for the extra time. However, you are under no obligation to retain him or her as your attorney after the initial 45 minutes.

To find an attorney in your area, call 1-866-330-0753, or visit the AARP Web site at <http://www.aarplsn.com/lsn/ui/jsp/benefits.jsp#ic>. The online system requires you to enter your first and last name, zip code, and birth date before performing a search. If you are an AARP member, be sure to provide your membership number when you make the initial consultation appointment.

3. No-Fee Legal Services: Legal Aid of North Carolina (LANC) provides assistance to eligible clients in civil (non-criminal) cases. In most situations, the family income must fall below 125 percent of the federal poverty guidelines. However, the income-level eligibility criteria typically do not apply to domestic violence victims or senior citizens. Other exceptions may also apply. Call your local LANC office to inquire about your eligibility.

Eligible clients can receive legal assistance in the following basic areas: consumer, education, family, health care, housing, income maintenance, or wills and estate planning. (<http://www.legalaidnc.org/>)

II. HONORING THE DECEASED

Preparing A Funeral Or Memorial Service

Look for any instructions left by the decedent. Most financial advisors suggest keeping these instructions both at home and with a key advisor, such as an attorney. Also check the safe deposit box if necessary. Knowing what arrangements your loved one wanted helps reduce the stress associated with making decisions.

Funeral-related expenses can be substantial, and it will be important to understand what the

funeral home is providing. The Federal Trade Commission (FTC) requires funeral homes to provide, upon request, a “general price list,” which is a comprehensive listing of services and their related costs.

Be aware of what death benefits are available. The Social Security Administration (SSA) contributes a nominal sum (currently \$255) toward burial costs. The SSA produces a file of death notices and distributes that information to other key agencies or organizations such as the Internal Revenue Service and credit-reporting agencies. A surviving spouse should be aware that if both you and the decedent were receiving Social Security annuities, the Social Security Administration will review and recalculate the amount of Social Security benefit that you receive.

Veterans Benefits and Flag

Veterans may be eligible for reimbursement of burial plot expenses. If the deceased person was a U.S. veteran, contact the U.S. Department of Veterans Affairs (VA) by calling 1-800-827-1000. Spouses may also be entitled to VA death benefits and assistance. Before contacting this department, try to obtain a copy of the military discharge, which is Form DD214. Deceased military personnel may be entitled to a grave marker and a U.S. flag, which is available from the U.S. Postal Service. Funeral homes may also help obtain these flags.

Military Funeral Honors

Eligible veterans are entitled to military funeral honors. Upon request, two service members, including at least one from the veteran’s branch of service, will fold and present the American flag to surviving family members. If available, a bugler will call Taps; otherwise, you can request an electronic recording. The Department of Defense policy requires funeral directors, rather than families, to contact the military to request the service.

Eligible individuals include military members on active duty or in the Selected Reserve, former military members who served on active duty and were discharged under conditions other than dishonorable, former military members who completed at least one term of enlistment or period of initial obligated service in the Selected Reserve and were discharged under conditions other than dishonorable, and former military members discharged from the Selected Reserve due to a disability incurred or aggravated in the line of duty.

If the deceased person was retired from military service, notify the commanding officer of the nearest military installation. Installation com-

manders are responsible for ensuring that the standards and quality of funeral honors are the same nationwide. (http://www.defenselink.mil/news/Jul2001/n07052001_200107051.html).

Settling Financial Affairs

Prepare to work with key advisors and organizations

Your financial advisor, tax preparer, and attorney will perform key functions in settling the deceased person's affairs and in helping you reorganize your finances. Here are some tips to help you prepare for this process.

Identify and locate all documents that have financial implications. The following list is an example of the types of documents that you will need when working with your key advisors. A document may be important even if it appears to be outdated. For example, insurance coverage may be in force even though the policy owner was no longer making payments.

- Real estate documents such as the property deed for all real property including vacation homes and rental property
- Farm deed and operations documents such as contractual obligations to sell crops or purchase supplies, or amounts owed to suppliers
- Lease agreements for rental properties and farm or land leases
- Business agreements or contracts
- Life insurance policies owned by the decedent
- Life insurance policies held on the decedent's life
- Certificates for pre-paid burial plots and services
- Marriage certificate
- Divorce papers to certify the deceased person's legal status concerning prior spouses
- Military discharge papers (Form DD214)
- Military retirement benefit documents
- Military notification of disability status
- Veteran's Administration claim number
- Financial documents such as savings and checking account statements, broker statements, certificates of deposit, stock certificates, bond certificates, or trust documents
- Tax returns and canceled checks for the past three years. These documents will provide a record of employment, financial transactions, and the cost of transactions.
- Employment: documents containing the deceased person's employment history. These

documents may be helpful in identifying possible employer-provided benefits such as life insurance and vested retirement benefits.

- Vehicle titles
- Safe deposit box information—bank branch, location of keys, and box number
- Records of charitable giving
- Records of family-giving programs, such as investment accounts for grandchildren's education
- Adoption papers
- Naturalization papers
- Insurance policies
- Trust fund records

File Final Income Tax Documents and Reorganize Assets

If the decedent was your spouse, you are entitled to file income taxes jointly for the year of his or her death.

Many gifts are not subject to the federal gift tax, and only about two percent of estates are subject to the federal estate tax. Individuals can give gifts of up to \$1,000,000 to organizations and people other than their spouses without incurring federal gift taxes. Estates valued up to \$2,000,000 are exempt from federal estate taxes. Your tax professional will know whether the estate is required to file a return and how to apply the tax code to preserve your assets while finalizing the estate.

You may want to consider setting aside money in an education investment plan, such as a 529 plan, for your children or grandchildren. You should also determine how much you can continue to save in the future.

Update Deceased's Credit Reports

Contact each of the three major credit-reporting agencies to ensure that new accounts are not opened in the decedent's name. Request in writing that a "deceased" alert be placed on the report. A flagged report will be labeled: "Deceased. DO NOT issue credit" and will help deter identity theft. Forward a copy of the death certificate to all three credit-reporting bureaus: Equifax, TransUnion and Experian.

Check with the Social Security Administration to ensure that it has updated its files and notified the credit bureaus. Refer to the government listings on the blue pages of your local telephone directory for the address and phone number of the nearest Social Security office.

1. Look for and close accounts

Request a credit report for the deceased from each of the three credit-reporting agencies. Many accounts remain open even when the account holder has not used the account for several years. The report will help identify open accounts that need to be closed and any pending notices. Request that the credit report include contact information for each creditor associated with an open account.

Contact all creditors that the deceased person did business with and inform them to mark their files accordingly (“closed—account holder deceased”). Be sure to forward a copy of the death certificate.

The executor or surviving spouse should be prepared to discuss any outstanding balances with creditors and determine how they will be paid. One option is to transfer the account to another person. This is discussed in greater detail under “Credit-Joint Accounts.”

2. Disputes concerning accounts

To obtain the credit report or the results of a dispute investigation of a deceased individual, credit-reporting agencies will require a death certificate accompanied by acceptable documentation stating that you are authorized to act on the late consumer’s behalf. Acceptable documentation includes one of the following: Executor of Estate papers, Administrator of Estate papers, or Conservator of Estate papers.

3. Joint accounts

By law, a creditor cannot automatically close a joint account or change the terms because of the death of one spouse. Generally, the creditor will ask the survivor to file a new credit application in his or her own name. After reviewing the new information, which may include a change in household income, the creditor will then decide whether to continue to extend credit or alter the credit limit. Be aware that if household income is significantly lower, the creditor may lower your account limit, change the terms of the account, or deny credit. Denial of credit means you can no longer make purchases on that account but does not eliminate the obligation to pay existing account balances. You can also request a legal release of your debt obligation from lenders. Until you have this release, however, the debts will remain your responsibility, and late payments will appear on your credit report.

In seeking to open a new credit account in your name, keep in mind that you must use only your income and name when applying. It is against

the law to include your deceased spouse’s name on a new credit application. The credit-reporting agencies automatically update their records with periodic reports from the Social Security Administration. When the update is made, your spouse’s credit history will be flagged, and his or her name will be removed from any preapproved credit offer mailing lists.

As part of settling the estate, either the executor or the surviving spouse may need to post a notice in the local newspaper to inform creditors and allow them to make a claim against the estate. This provides protection against creditors who may surface months later demanding payment of a bill. Consult with the local clerk of court to determine if you are required to post a notice in your local paper.

Farm Owners

If you own a farm, you will need to work with your financial and tax advisors. Farm property can be complex in terms of how the Internal Revenue Service defines various types of ownership. Tax codes also provide tax breaks for property that meets “special use” definitions of land use. Properly applying the tax code when settling a farm estate can yield significant financial benefits. A knowledgeable tax professional can make sure that you receive the full benefit of available tax laws, such as selecting the best date for valuing property when preparing the decedent’s final tax return to settle the estate.

Tobacco farms may be participating in the Tobacco Transition Payment Program (TTPP), established by the Fair and Equitable Tobacco Reform Act of 2004 and commonly referred to as the “tobacco buyout” program. The TTPP began making payments to quota holders and producers in 2005 and will continue to make payments on or about January 15 for the next 10 years, ending in 2014.

A farmer may continue to receive the stream of payments or access a program to receive a lump sum payment. The TTPP program includes a provision that allows a farmer to receive a lump sum by selling the future income stream to a Farm Service Agency (FSA)-approved financial institution. The financial institution will pay the farmer a lump sum that is less than the total value of all future annual payments. The difference between the total of all future payments and the reduced price paid as a lump sum represents the cost to the financial institution of waiting for each annual payment. The financial institution becomes a “successor in interest (SII)” and receives the annual payments that the farmer would have received under the TTPP payment schedule.

The USDA Farm Service Agency Web site hosts a page with detailed information on the TTPP program and provides resources including an Excel spreadsheet for calculating the lump sum value of future tobacco payments, a list of FSA-identified successor-in-interest financial institutions, fact sheets and other useful tools. The book, *Farm Estate and Business Planning*, includes a 36 item checklist in Appendix G of *Farm Estate and Business Planning* to assist those who are settling a farm. Book reference information appears in the resource section.

Notify The Deceased's Professional And Personal Affiliations

Professional Associations

Contact any agencies associated with professional licenses, such as medical, cosmetology, or law licenses. Ensure that membership lists, Web site referral systems, and mailing lists are updated, and cancel subscriptions to professional journals.

Government

Contact the Department of Motor Vehicles if the deceased person had a drivers' license.

Personal And Social Affiliations

Notify any membership and subscription programs to close the membership or discontinue services including video rentals, public library, fitness club, satellite television, music services, and cell phone.

III. PREPARING FOR YOUR FUTURE

Meet Daily Living Needs: What Benefits Exist For The Surviving Spouse?

Work with your key advisors to develop a financial plan for your current living expenses. Your monthly income needs to cover rent or mortgage, utilities, food, insurance premiums (home, auto, life), medical expenses, gasoline, and debt payments. Consider what changes to make if expenses exceed income.

- If the decedent was receiving retiree health care benefits, review these plans to see whether they provide benefits for surviving spouses.
- If the decedent was receiving retirement income from a pension plan, find out whether the program provides a surviving spouse benefit.
- If the decedent was receiving income from a self-directed retirement plan (401k, 403b or similar), you may be able to reset the annual withdrawal rate based on your life expectancy or roll the funds into a new account, depending

on how the money was being withdrawn.

- Develop a household cash-flow plan that includes savings, expenses, and credit payments. This will help you decide whether you need to make adjustments.
- Develop a statement of net worth to show you what assets are available to meet short- and long-term needs. Short-term needs might include supplementing current mortgage payments or household expenses while seeking a different housing arrangement. Long-term needs include expenses during retirement.
- Contact auto, health, and life insurance companies that provided coverage for the deceased member. Life insurance death benefits are not subject to income taxes, but the interest accrued is taxable.

Make Sure Your Own Credit Report Is Accurate

Your credit report is an important asset for your future. Your ability to obtain credit at a favorable interest rate will be influenced by the information in your credit report. The Fair and Accurate Transactions Act (FACTA) of 2005 makes it easier for you to know what is in your credit report. There are three major credit-reporting agencies, and each of them collects and sells information to lender-members. Each credit-reporting agency may have different credit-related information for the same individual. One or more of your credit reports may contain errors, and the best way to catch them is to check all three reports.

FACTA allows you to check each of the three major credit-reporting agencies. You can obtain one free copy of your credit report every twelve months from Experian, Equifax, and TransUnion. Your request can be submitted online, by telephone, or by mail. Be prepared to provide your name and address, Social Security number, and date of birth. Credit Bureau contact information is listed under "Consumer Credit" in the resources section.

You may need your previous address if you have lived at your current address for less than two years. You may also need to provide information that only you should know, such as the amount of your mortgage payment or the name of the mortgage lender.

Update And Reorganize Official Documents

Make sure your official documents accurately reflect your ownership of assets and your intentions for their inheritance.

- Update the beneficiary designations on your life insurance, retirement plan, IRA, employee benefits, and annuity.

- If you inherit an IRA as the sole beneficiary, you may want to be treated as the owner and not as the beneficiary. As the owner, you determine the required minimum distribution (if any), beginning with the year you assume ownership. You have the option of immediately establishing a new minimum distribution, or you can take your spouse's minimum distribution and wait until the following year to establish distribution based on your life expectancy. You may be required to take the entire balance within 5 years of your spouse's death. Consult Internal Revenue Code Publication 590, Individual Retirement Arrangements.
- Contact the Department of Motor Vehicles to update vehicle titles to reflect proper ownership. A Letter of Administration (if there is no will) or a Letter of Testamentary (if a will exists) will be required to validate your authority to conduct transactions. Turn in the license plates for any vehicles no longer owned.
- Contact the insurance company to update your automobile insurance. Ensure that the policy correctly covers all drivers, vehicles, and vehicle use status. Vehicles not driven to work or school are typically rated as "pleasure" vehicles and have a lower insurance premium rate.
- Create or update your will. A will written in accordance with state law facilitates directing your belongings to the people of your choosing. Legal assistance in writing your will helps ensure your wishes are carried out. Even though under some circumstances an oral will is legal in North Carolina, legal advice is recommended.

Update Your Investments

- Decide whether to roll over the deceased spouse's 401k or other retirement account into a new or existing IRA account that you own.
- Review your individually owned investments and adjust as necessary to ensure that they match your current financial goals, time frame, and risk tolerance. Take a comprehensive approach and include inherited assets when evaluating your investments.
- Identify the retirement money that is available to you. Check with your financial advisor for the most advantageous method of taking possession of the money and distributing assets.

Assess Your Insurance Needs

- Review your medical coverage and decide whether you need additional insurance to either restore your previous level of coverage or increase your coverage.

- Investigate and consider purchasing long-term care insurance.

IV. RESOURCES

Consumer Credit

Free Credit Report (Fair and Accurate Transactions Act) available every 12 months from each of the three major credit report bureaus. Visit www.annualcreditreport.com or call 877-322-8228. Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

Experian: www.experian.com or call 888-397-3742.

Equifax: www.equifax.com or call 800-685-1111.

TransUnion: <http://www.transunion.com> or call 877-322-8228.

Farm Families

Farm Service Agency, USDA: Visit <http://www.fsa.usda.gov/FSA/webapp?area=home&subject=toba&topic=landing>

Or in North Carolina call (919) 875-4800.

Harl, N. E. (1994). *Farm Estate and Business Planning*, 12th Edition. Niles, IL: Century Communications, Inc.

Financial Advisors

The American Institute of Certified Public Accountants

Personal Financial Specialists

200 Leigh Farm Road

Durham, NC 27707

Telephone: None given

<http://www.aicpa.org/> Note: Use the "Consumer Information" button on the tool bar, then "Find a CPA."

National Association of Personal Financial Advisors (NAPFA)

Compensation method(s): Fee only

3250 North Arlington Heights Road, Suite 109

Arlington Heights, IL 60004

Telephone: 800-366-2732

Email: info@napfa.org

Web site: <http://www.napfa.org/>

Note: Use the "Consumer Services" button on the tool bar, then "Find an Advisor."

Guide to interviewing a financial advisor: visit <http://www.napfa.org/consumer/ToughQuestionsToAsk.asp>

Financial Planning Association (FPA)
Compensation method(s): Fee-based, commission,
or combination compensation

Denver Office

Suite 400
4100 E. Mississippi Ave.
Denver, CO 80246-3053

District of Columbia
Suite 201
1600 K Street, NW
Washington, DC 20006
Telephone: 800-322-4237
Web site: www.fpanet.org

Note: Use the "Find a Planner" or "Find a CFP Professional" button.

Legal Advisors

Legal Aid of North Carolina: Visit <http://www.legalaidnc.org> or call 919-856-2564.

North Carolina Bar Association (NCBA)
8000 Weston Parkway
Cary, NC 27513

Telephone No. 919-677-0561 or 800-662-7407

Email: ncba@ncbar.org
Web site: www.ncbar.org

NCBA Referral Service:
800-662-7660 in North Carolina
919-677-8574 Raleigh area and from out of state
Online: <https://www.ncbar.org/public/lrs/search.aspx>

AARP Legal Services Network
To find an attorney in your area, call
1-866-330-0753, or visit the AARP Web site at
<http://www.aarppls.com/lrsn/ui/jsp/benefits.jsp#ic>

Military Veterans

For general information on military funerals
visit this U.S. Department of Defense website:
http://www.defenselink.mil/news/Jul2001/n07052001_200107051.html

To request military funeral honors visit this U.S.
Department of Defense website: <http://www.militaryfuneralhonors.osd.mil/index.html>

Social Security

Social Security Administration: Visit www.ssa.gov or call 1-800-772-1213. SSA Representatives are available at this number between 7 a.m. and 7 p.m. Monday through Friday. This same number has recorded information and allows you to conduct some business 24 hours a day. If you are deaf or hard of hearing, call our toll-free TTY number, 1-800-325-0778, between 7 a.m. and 7 p.m. Monday through Friday.

Tax Matters

Internal Revenue Service, Publication 950, Introduction to Estate and Gift Taxes <http://www.irs.gov/publications/p950/ar02.html#d0e123>. The IRS offers toll-free telephone assistance for individuals Monday through Friday from 7 a.m. to 10 p.m. at 1-800-829-1040.

References:

Fontaine, C. J. (2006). Chapter 18, Computation and Payment of Federal Estate Tax in Fundamentals of Estate Planning, 10th Edition. Bryn Mawr, PA: The American College Press.

Life Insurance Marketing and Research Association, Inc. (1985). What do you do now? Hartford, CT: Life Insurance Agency Management Association.

North Carolina Bankers Association: Visit <http://www.ncba.com> or call 800-662-7044.

North Carolina General Statutes: <http://www.ncga.state.nc.us/>

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Published by North Carolina Cooperative Extension

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