

Making Life Easier

Five Ways To Embrace Life And Protect Your Family

by Dr. Joy Browne

(NAPSA)—Life is what you make of it. So planning for tomorrow is important for your family's future. That's why I teamed up with State Farm for the Embrace Life Awards, which honor women who have inspired others by doing extraordinary things despite the deaths of their husbands. This program empowers women by offering ways to protect their dreams and preserve their legacies with proper financial planning. It is with this in mind that I offer these five essential tips.



Dr. Joy

1. Take care of business. Taking care of business means being financially responsible...for both you and your family. By paying close attention to your finances, you'll be better prepared to take over the business of running the household should anything happen to your spouse. To properly plan for your fiscal future, consider long-term solutions, such as life insurance.

2. Talking about it may not be easy, but it's simple. It's not easy discussing death but it is as important as discussing other goals and dreams. Having the conversation now allows for intelligent, rational options, such as purchasing life insurance now as protection for the future. By taking a moment to discuss it with your spouse, you can feel liberated knowing you had the talk.

3. Plan so you can maintain your lifestyle. Planning ahead helps ensure that your family can continue to live in the same house, community and school district. Having a settled life insurance plan can help you spend time cherishing memories of a lost one

instead of searching for financial records and stressing about the necessity of downsizing family expenditures and lifestyles.

4. Know your expenses. If you're going to run a company, which is essentially what a household is, you must be aware of your expenses. Keep track of the basics, which typically include

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current and anticipated income and expenses. Money is a tool that helps build the life you want and being familiar with what's in your toolbox can keep you on track.

5. Prepare for your children's financial well-being. Your control over your child's back-to-school wardrobe and brown bag lunches is short term, and a few slipups can be irritating but not disastrous.

On the other hand, planning for your child's financial future is much more important than sneakers or sandwiches.

Having life insurance can help ensure your dreams of sending him or her to college and you can leave a legacy after you're gone.

Remember, life is what you make of it. By planning today for tomorrow, you can protect your family in the event of losing the household breadwinner unexpectedly.

To learn more about the State Farm Embrace Life Awards and this year's honorees, visit www.sfembracelifeawards.com.

Dr. Joy is a nationally acclaimed syndicated radio host and clinical psychologist. She has been named one of the 100 Most Influential Talk Show Hosts of All Time.