

# Boca Raton News

THE LEADER IN LOCAL NEWS



Mom Karen Greenberg (far right) is pictured with her daughter Jaime and son Ricky Rubin, who was diagnosed with autism at age 3. Greenberg started the not-for-profit organization Prosperity Life Planning, Inc. (PLP) years ago to help educate families with disabled children on financial planning. The company was recently awarded a grant in the amount of \$25,000 from the Certified Financial Planner Board of Standards, Inc.

## Delray couple receives grant to expand not-for-profit company to educate families who have children with disabilities

By Nicol Jenkins  
Staff Writer

Karen Greenberg understands how difficult it is to plan for a disabled child's future. Having a son with autism, Greenberg had to learn the ins-and-outs of setting up a special needs trust and other financial matters. This prompted the Delray mother to start the not-for-profit organization Prosperity Life Planning, Inc. (PLP) years ago, and now assisted by her new husband Jaret Vogel, to help educate families on financial planning. Recently PLP, which is based in Delray Beach and has held workshops throughout South Florida, has received support. The company was recently awarded a grant in the amount of \$25,000 from the Certified Financial Planner Board of Standards, Inc. (CFP Board). Greenberg, the Director of Prosperity Life Planning, said she is grateful that that organization has received this funding. The funds will be used "to expand activities in the South Florida area to provide financial planning and education to families with children and adults with special needs," she said. Greenberg added that the workshops are open to any family members that have a child with a disability.

### How it began

Greenberg's son Ricky Rubin was diagnosed with autism at age 3. "It never occurred to me that my child would not be normal," the mother said. "When I first heard my child had autism, I prayed and hoped he would get better. You feel like there's something you're missing or something you can do to cure him."

Instead of wallowing, Greenberg decided to turn her son's illness into a pillar of hope for other families in New York in 1994. That's when PLP was started. Now relocated to Florida, Greenberg and husband Jaret Vogel, combine their knowledge of financial planning, investments, insurance, taxes and living with someone who has a disability, to teach other parents what they need to know to ensure the child is taken care of after they are no longer able to. Greenberg educates families on guidelines to preserve eligibility for public benefits and developing lifetime support systems through her free workshop, "Protecting the Future of Your Special Needs Child."

"With all my years of training and experience in financial planning, I realized I did not know how to best protect my son, who would probably need a lifetime of financial support," Greenberg said. "I was dissatisfied with the typical ad hoc advice of the day, which was to disinherit the child with a disability, and hope the government would provide the level of support needed. Following extensive research at a local law library, I developed a better strategy for my son, and then began to offer advice to other parents on an informal basis. I discovered that most parents were unprepared as well, and terrified of making a mistake, so they did nothing."

"As a result of the tremendous support from social services in New York, and all the wonderful therapists, teachers and aides that helped my own family, I

saw this mission as a way of giving back to the community, by offering this service as a not-for-profit organization," she added.

Assisted by Vogel, a financial services professional, Greenberg has conducted workshops at agencies including Gulfstream Goodwill Industries, the Autism Society of America, the Advocacy Center for Persons with Disabilities, the South Florida Center for Independent Living, and other local venues. Following the 2-hour workshop, families can meet privately to discuss their personal situation, and create an individualized plan of action, which includes joining the family in a session with a qualified Elder Law/ Special Needs attorney to draft the proper wills and trust documents. They also assist with financial, insurance and tax planning to best serve the needs of the whole family.

"One thing that sets us apart is that we take the family through the whole process, from A to Z," Vogel said. Greenberg's son Ricky is now 19. He lives in a group home in New York with other young adults who have autism. The next workshop will be held October 17 from 7:30 p.m. to 9 p.m. at the Law Office of Sheri Hazeltine, 70 SE 4th Avenue, (off Atlantic Avenue, downtown Delray Beach). For more information, contact Karen Greenberg at 561-638-6945, or [kfgreenberg@cs.com](mailto:kfgreenberg@cs.com).

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