全球银龄学院

Global Academy of Lifelong Learning

Estate Planning Essentials

遗产规划基础

A Live Online Course for Senior Learners

老年学员直播课程

全球银龄学院 / Global Academy of Lifelong Learning

8 live online sessions · 60 minutes each

8 节直播课，每节 60 分钟

Important disclaimer / 重要声明： This course provides

> general educational information only. It is not legal advice, tax advice, or financial advice, and it does not create an attorney–client relationship. Estate planning laws vary by state, and tax figures change every year. Before you sign any document or make any decision, consult a licensed attorney in your state who practices estate planning.

> 本课程仅提供一般性教育信息，不是法律、税务或财务建议，也不构成律师与客户关系。遗产规划法律因州而异，税务数字每年都会变化。在签署任何文件或做出任何决定之前，请咨询您所在州持有执照、专长遗产规划的律师。

How This Course Works / 课程说明

Welcome! This is a live online course. We meet for 8 sessions, 60 minutes each. Each session has a clear goal, plain-language teaching, a discussion example, class practice, and homework you do in real life — not for a grade, but for your own family. Come to class with a pen and paper. You do not need to share any account numbers, balances, or passwords in class — ever. When homework asks you to check a document or an account, do it privately at home.

欢迎学习本课程！这是一门直播课程，共 8 节，每节 60 分钟。每节课都有明确目标、通俗易懂的讲解、讨论示例、课堂练习，以及与真实生活相关的课后作业——不是为了评分，而是为了您自己的家庭。请带上纸和笔来上课。课堂上永远不需要分享任何账号、余额或密码。凡是需要查看文件或账户的作业，都请在家中私下完成。

Who this course is for / 适合谁： Older adults who want to understand wills, trusts, powers of attorney, health care directives, and how property passes to family — in plain language, with time to ask questions. No legal background is needed. Learners in China are welcome: the course teaches United States law, and Session 8 explains why you need a lawyer who understands both systems if you own property in more than

one country.

适合谁：希望用通俗易懂的语言了解遗嘱、信托、授权委托书、医疗指示，以及财产如何传给家人，并有时间提问的老年学员。不需要法律背景。欢迎在中国的学员：本课程讲授美国法律，第 8 课会说明，如果您在多个国家拥有财产，为什么需要一位同时了解两国制度的律师。

A note on privacy / 关于隐私： In class we use made-up examples. Your own family details stay yours. If a question is personal, you may ask it in general terms ("What if someone has no children?") rather than sharing your own story.

关于隐私：课堂上我们使用虚构示例。您自己的家庭情况属于您个人。如果问题比较私密，可以用一般性的方式提问（例如“如果一个人没有子女怎么办？”），而不必分享自己的故事。

2026 figures used in this course / 本课程使用的 2026 年数字

All figures below are the official 2026 figures, verified before this course was written. They change every year — always confirm the current numbers before acting.

以下均为写作本课程前核实的官方 2026 年数字。这些数字每年都会变化，采取行动前请务必核实最新数字。

Item / 项目	2026 figure / 2026 年数字	Source / 来源

Federal estate tax exemption, per person / 联邦遗产税免税额（每人）	$15,000,000	IRS, Rev. Proc. 2025-32; One Big Beautiful Bill Act (P.L. 119-21)
Federal estate tax exemption, married couple with portability / 夫妻合计（使用可转移额度）	$30,000,000	IRS
Top federal estate and gift tax rate / 联邦遗产税与赠与税最高税率	40% on amounts above the exemption / 超出免税额的部分按 40%	IRS
Annual gift tax exclusion, per recipient / 年度赠与税免税额（每位受赠人）	$19,000	IRS, Rev. Proc. 2025-32
Annual gift tax exclusion, married	$38,000	IRS

couple gift-splitting / 夫妻分赠（每位受赠人）		
Annual exclusion for gifts to a non-U.S.-citizen spouse / 赠与非美国公民配偶的年度免税额	$194,000	IRS, Rev. Proc. 2025-32
Florida state estate tax / 佛罗里达州遗产税	None — Florida has no state estate tax / 无，佛罗里达州不征收州遗产税	Florida law
Florida homestead property tax exemption / 佛罗里达宅地财产税减免	$25,000, plus an additional exemption on assessed value between $50,000 and $75,000 / 25,000 美元，另加评估值在 50,000 至 75,000 美元之间的部分减免	Fla. Stat. § 196.031
Florida Save Our Homes cap / 佛罗里达“保住我们的家园”评估涨幅上限	Annual assessed-value increase capped at the lower of 3% or the change in the Consumer Price Index / 每年评估值涨幅上限为 3%与消费价	Fla. Stat. § 193.155

	格指数涨幅两者中较低者	
Florida Save Our Homes portability / 宅地优惠转移额度	Up to $500,000 of accumulated benefit may transfer to a new Florida homestead / 累计优惠最高 50 万美元可转移至新的佛罗里达宅地	Fla. Stat. § 193.155

Fewer than 1% of estates owe any federal estate tax. For most families, the important parts of estate planning are not taxes — they are the will, the trust, the power of attorney, and the health care directive. That is what this course focuses on.

只有不到 1%的遗产需要缴纳联邦遗产税。对大多数家庭来说，遗产规划最重要的不是税务，而是遗嘱、信托、授权委托书和医疗指示。本课程的重点正是这些内容。

Session 1 · 第 1 课

Why an Estate Plan Matters — What Happens Without One

为什么需要遗产规划——没有规划会怎样

Can-do goal / 本课目标

By the end of this session, you will be able to explain in your own words what an estate plan is, and what happens to a family when someone dies without one.

学完本课，您能用自己的话说明什么是遗产规划，以及一个人去世时如果没有规划，家人会面临什么。

Key terms / 关键词

- **Estate plan / 遗产规划：** A set of legal documents that says who makes decisions for you if you cannot, and who receives your property when you die.
- **Estate / 遗产：** Everything you own when you die — your home, bank accounts, investments, car, and personal belongings.
- **Will / 遗嘱：** A written document that says who receives your property and who is in charge after your death.

- **Probate / 遗嘱认证：** The court process that proves a will is valid, pays debts and taxes, and distributes what is left.
- **Intestate / 无遗嘱：** Dying without a valid will. The state's law — not you — decides who receives your property.
- **Executor / Personal representative / 遗嘱执行人（遗产管理人）：** The person in charge of carrying out your will or, if there is no will, administering your estate. Florida uses the term "personal representative."
- **Beneficiary / 受益人：** A person who receives property, money, or benefits from you.

Teaching points / 教学要点

1. An estate plan is about decisions, not wealth. Many people think estate planning is only for the rich. It is not. If you have a home, a bank account, children or grandchildren, or wishes about medical care, you need a plan. A plan answers three questions: Who decides for me if I cannot decide? Who receives my property? And who takes care of the people who depend on me?

1. 遗产规划关乎决策，而非财富。很多人以为遗产规划只是富人的事。其实不是。只要您有房子、银行账户、子女或孙辈，或者对医疗有自己的意愿，您就需要一份规划。规划回答三个问题：如果我无法做决定，谁替我决定？我的财产给谁？谁来照顾依靠我的人？

2. Without a will, your state's law writes one for you. If you die intestate, your property is distributed according to your state's intestacy law — usually to a spouse and children first, then to more distant relatives. The law does not know about your unmarried partner, your stepchildren, your favorite charity, or a friend you wanted to help. It also does not know which child you would trust to be in charge. A court appoints someone, and the process usually takes longer and costs more.

2. 没有遗嘱，州法律就替您写一份。如果去世时没有有效遗嘱，财产将按所在州的无遗嘱继承法分配——通常先给配偶和子女，再给较远的亲属。法律不知道您的未婚伴侣、继子女、喜欢的慈善机构，或您想帮助的朋友，也不知道您信任哪个孩子来负责。法院会指定一个人，整个过程通常更长、费用更高。

3. Probate is public, slow, and sometimes expensive. Probate is a court-supervised process. It is public record — anyone can look up what you owned and who received it. It can take many months, sometimes more than a year. Attorney fees add up: in Florida, attorney fees for formal probate follow a statutory schedule that starts at 3% of the estate's value. A good plan does not always avoid probate, but it can greatly reduce it.

3. 遗嘱认证公开、缓慢，有时费用高昂。遗嘱认证是法院监督的程序，属于公开记录——任何人都可以查到您拥有什么、谁继承了什么。整个

过程可能需要很多个月，有时超过一年。律师费也不低：在佛罗里达，正式遗嘱认证的律师费按法定标准收取，起步为遗产价值的 3%。一份好的规划不一定能完全避免遗嘱认证，但可以大大减少它。

4. Incapacity matters as much as death. An estate plan is not only about after you die. If an illness or accident leaves you unable to handle money or make medical decisions, who steps in? Without a power of attorney and a health care directive, your family may have to ask a court to appoint a guardian — a slow, expensive, and stressful process. Sessions 4 and 5 cover these documents.

4. 失能与去世同样重要。遗产规划不只是关于去世之后。如果疾病或意外使您无法处理金钱或做出医疗决定，谁来接手？如果没有授权委托书和医疗指示，家人可能不得不请求法院指定监护人——这个过程缓慢、昂贵、令人煎熬。第 4 课和第 5 课将讲这些文件。

> **Class discussion example / 课堂讨论示例：**
> Teacher: "Mrs. Lin is 72, widowed, with a house, a bank account, and two adult children. She never made a will. She always said her daughter should have the house, because her daughter lives nearby and helps her. What happens?"
> Student: "The court divides everything by law?"
> Teacher: "Exactly. Under the state's law, both children may

> share the house equally — even though Mrs. Lin wanted her daughter to have it. And neither child is automatically in charge; the court chooses. One document — a will — could have prevented all of this."

> 老师："林女士 72 岁，丧偶，有房子、银行账户和两个成年子女。她从未立过遗嘱。她一直说房子应该给女儿，因为女儿住得近、常照顾她。会发生什么？"
> 学员："法院按法律分配？"
> 老师："正是这样。根据州法律，两个孩子可能平分房子——尽管林女士希望女儿得到房子。而且没有一个孩子自动负责，法院来指定。一份文件——遗嘱——就可以避免这一切。"

Class practice / 课堂练习

In pairs, answer in general terms (no numbers, no account names): What are the three kinds of things in your "estate" — a place to live, money accounts, and personal belongings? Who are the people you most want to protect? Share one sentence each.

两人一组，用一般性的语言回答（不说数字、不说账户名）：您的"遗产"包括哪三类东西——住所、金钱账户和个人物品？您最想保护的人是谁？每人分享一句话。

Real-life homework / 课后作业

At home, privately, make a simple list of the categories of what you own — house, bank accounts, retirement accounts, car, valuables — without writing any account numbers or balances. Keep the list at home. Bring only your questions to the next class, not the list.

在家中私下做一份简单的清单，列出您拥有的财产类别——房子、银行账户、退休账户、汽车、贵重物品——不要写任何账号或余额。清单留在家中。下节课只带问题来，不要带清单。

60-minute class flow / 60 分钟课堂安排

Time / 时间	Activity / 活动
0–5 min / 0–5 分钟	Welcome, introductions, one worry each student has about this topic / 欢迎、自我介绍，每位学员说一个对本话题的担忧
5–20 min / 5–20 分钟	Teaching: what an estate plan is; what happens without one / 讲解：什么是遗产规划；没有规划会怎样
20–35 min / 20–35 分钟	Discussion example: Mrs. Lin's story; class questions / 讨论示例：林女士的故事；学员提问
35–50 min /	Pair practice: three kinds of property, people to

35–50 分钟　protect / 结对练习：三类财产、最想保护的人

50–60 min / Wrap-up: key terms review; homework explained /

50–60 分钟　总结：复习关键词；布置作业

Session 2 · 第 2 课

Wills: The Basics

遗嘱基础

Can-do goal / 本课目标

By the end of this session, you will be able to explain what a will does and does not do, name the people a will should name, and describe how a will must be signed in your state.

学完本课，您能说明遗嘱能做什么、不能做什么，说出遗嘱中应当指定的人员，并描述在您所在州遗嘱必须如何签署才有效。

Key terms / 关键词

- **Will / 遗嘱：** A written, signed legal document that says who receives your property and who is in charge after your death.
- **Testator / 立遗嘱人：** The person who makes the will.
- **Witness / 见证人：** A person who watches you sign the will and then signs to confirm it. Witnesses should generally not be beneficiaries.
- **Guardian / 监护人：** The person you name to care for minor children or a dependent adult if you die.

- **Codicil / 遗嘱附录：** A written amendment that changes part of an existing will. It must be signed with the same formalities as a will.
- **Pour-over will / 倾注遗嘱：** A will that sends anything left outside your trust into the trust at death. It is a safety net, covered in Session 3.
- **Personal representative / 遗产管理人：** Florida's term for the executor — the person who carries out the will.

Teaching points / 教学要点

1. What a will does. A will names who receives your property, names the person in charge, names guardians for children or dependent adults, and can name a trusted person to handle your funeral wishes. It gives your family clear instructions and greatly reduces arguments.

1. 遗嘱能做什么。遗嘱指定谁继承您的财产、谁来负责、谁担任未成年子女或受抚养成年人的监护人，还可以指定一位可信的人处理您的葬礼意愿。它给家人明确的指示，大大减少争执。

2. What a will does NOT do. A will does not avoid probate — it goes through probate. A will does not control property that passes by beneficiary designation (such as life insurance or a retirement account) or property owned jointly with right of survivorship.

Those pass to the named person no matter what the will says. Session 6 explains this in detail.

2. 遗嘱不能做什么。遗嘱不能避免遗嘱认证——遗嘱本身要经过认证。遗嘱也不能控制通过受益人指定方式转移的财产（如人寿保险或退休账户），或联合共有且有生存者取得权的财产。那些财产无论遗嘱怎么写，都会给指定的人。第 6 课将详细讲解。

3. Signing rules are strict, and they vary by state. In Florida, a will must be in writing, signed by you, and signed by two witnesses in each other's presence, and it is normally also notarized with a "self-proving affidavit" so witnesses do not have to be found later. Florida does not accept a handwritten will that has no witnesses. An online form that is not signed correctly may be worthless. This is why a lawyer's help matters even for a simple will.

3. 签署规则很严格，且因州而异。在佛罗里达，遗嘱必须书面订立，由您本人签署，并由两名见证人在彼此在场的情况下签署，通常还要经过公证并附上“自证宣誓书”，这样日后就不必再寻找见证人。佛罗里达不承认没有见证人的手写遗嘱。一份签署不正确的网上表格可能毫无价值。这就是为什么即使是简单的遗嘱，也值得请律师帮忙。

4. Choosing the person in charge. Choose someone organized, honest, and calm under pressure — not necessarily your oldest child. Ask the person first. Name a backup. Tell your family

where the original will is kept: a will no one can find helps no one. A safe deposit box that no one can open can be a problem; a lawyer's office or a fireproof box at home with a trusted person knowing the location is often better.

4. 选择负责人。选择一个有条理、诚实、压力下冷静的人——不一定是您最大的孩子。要先征得对方同意。还要指定一位候补人。告诉家人遗嘱原件放在哪里：一份没人找得到的遗嘱帮不了任何人。没人能打开的银行保险箱反而会成为问题；律师办公室，或者家中防火箱并让可信的人知道位置，通常是更好的选择。

5. Review your will after big life changes. Marriage, divorce, the death of a beneficiary or executor, a move to another state, or a large change in what you own — any of these is a reason to review. As a habit, review every three to five years even if nothing changed.

5. 人生大事后要复查遗嘱。结婚、离婚、受益人或执行人去世、搬到另一个州，或者财产发生重大变化——任何一项都是复查的理由。即使什么都没变，也要养成每三至五年复查一次的习惯。

> **Class discussion example / 课堂讨论示例：**
>
> Teacher: "Mr. Huang wrote his will 20 years ago. It names his late wife as executor and leaves everything to his two children. His daughter now lives abroad and his son

> manages his daily affairs. What should he update?"
> Student: "The executor — his wife has passed away."
> Teacher: "Yes. And he should think about whether his son, who is nearby, should be the person in charge now, with his daughter as backup. Old wills often name people who can no longer serve."

> 老师：“黄先生 20 年前写了遗嘱，指定已故妻子为执行人，财产留给两个孩子。现在女儿住在国外，儿子打理他的日常事务。他应该更新什么？”
> 学员：“执行人——妻子已经去世了。”
> 老师：“对。他还应该考虑，是否让住在附近的儿子现在担任负责人，女儿作为候补。旧遗嘱常常指定了已经无法履职的人。”

Class practice / 课堂练习

Think about the qualities of a good person in charge: organized, trustworthy, lives nearby, good with paperwork. In small groups, discuss: would you choose a family member, a friend, or a professional? What is one question you would ask that person before naming them?

想一想一位好的负责人应具备的品质：有条理、值得信赖、住得近、擅长处理文书。小组讨论：您会选择家人、朋友，还是专业人士？在指定之前，您会问对方一个什么问题？

Real-life homework / 课后作业

At home, write down the names of two people you would trust to be in charge, and one person you would trust as backup. Ask yourself: have I asked them? If your answer is no, that conversation is your homework this week — it is the most important step.

在家中写下两位您信任、可以担任负责人的人，以及一位候补人。问问自己：我征求过他们的意见吗？如果没有，这次谈话就是本周的作业——这是最重要的一步。

60-minute class flow / 60 分钟课堂安排

Time / 时间	Activity / 活动
0–5 min / 0–5 分钟	Welcome; homework questions from Session 1 / 欢迎；解答第 1 课作业问题
5–20 min / 5–20 分钟	Teaching: what a will does and does not do / 讲解：遗嘱能做什么、不能做什么
20–35 min / 20–35 分钟	Teaching: signing rules; choosing the person in charge / 讲解：签署规则；选择负责人
35–50 min / 35–50 分钟	Group practice: choosing the right person / 小组练习：选择合适的人

50–60 min / 50–60 分钟	Wrap-up; homework: name your people and ask them / 总结；作业：确定人选并征求意见

Session 3 · 第 3 课

Trusts: Revocable Living Trusts in Plain Language

信托通俗讲：可撤销生前信托

Can-do goal / 本课目标

By the end of this session, you will be able to explain what a revocable living trust is, how it avoids probate, why "funding" the trust matters, and what a revocable trust does not do.

学完本课，您能说明什么是可撤销生前信托、它如何避免遗嘱认证、为什么给信托“注资”很重要，以及可撤销信托不能做什么。

Key terms / 关键词

- **Trust / 信托：** A legal arrangement in which one person holds property for the benefit of another, following written instructions.
- **Grantor / Settlor / 设立人：** The person who creates the trust and puts property into it. Often that is you.
- **Trustee / 受托人：** The person who manages the trust property. While you are alive and able, you are usually your own trustee.

- **Successor trustee / 继任受托人：** The person who takes over managing the trust if you become unable to manage it or when you die.
- **Revocable / 可撤销：** You can change it or cancel it at any time while you are alive and mentally able.
- **Irrevocable / 不可撤销：** Generally cannot be changed once created. Used for special purposes, such as tax or Medicaid planning, and not the focus of this course.
- **Funding / 注资：** Moving your property — your house, bank accounts — into the trust's name. A trust that owns nothing controls nothing.
- **Pour-over will / 倾注遗嘱：** A will that catches anything you forgot to put in the trust and sends it into the trust at death.

Teaching points / 教学要点

1. How a living trust works. You create the trust, you act as trustee, and you move your property into the trust's name. You still control everything — you can sell your house, spend your money, and change the trust. When you die, your successor trustee follows your written instructions and distributes the property. There is no probate for trust property, because the trust — not you — owns it. Your instructions stay private, unlike a will in probate court.

1. 生前信托如何运作。您创建信托，自己担任受托人，并把财产转入信托名下。您仍然掌控一切——可以卖房、花钱、修改信托。您去世后，继任受托人按您的书面指示分配财产。信托财产无需遗嘱认证，因为拥有财产的是信托，而不是您个人。您的指示也保持私密，不像经过遗嘱认证法院的遗嘱那样公开。

2. A trust also helps during incapacity. If you become unable to manage your affairs, your successor trustee steps in immediately — no court guardianship needed for trust property. This is one of the strongest reasons older adults choose a trust, and it is something a will alone cannot do.

2. 信托在失能时也能发挥作用。如果您无法管理事务，继任受托人可以立即接手——信托财产不需要法院指定监护人。这是老年人选择信托的最有力理由之一，也是单凭遗嘱做不到的。

3. Funding is the step people forget. Signing trust papers is not enough. Your house must be re-titled into the trust, and bank and investment accounts must be retitled or named with the trust as owner or beneficiary. An unfunded trust is an empty box: the property still goes through probate. Always ask your lawyer for a funding checklist, and finish it.

3. 注资是人们最容易忘记的一步。光签署信托文件是不够的。房子必须重新登记到信托名下，银行和投资账户也必须更名或指定信托为所有人或受益人。没有注资的信托就是一个空盒子：财产仍然要经过遗嘱认证。

一定要向律师索取注资清单，并逐项完成。

4. What a revocable trust does NOT do. It does not protect your property from your creditors while you are alive — you still control it, so creditors can generally reach it. It does not save income tax or, for most families, estate tax: the trust's income is still taxed to you. Anyone who promises that a revocable trust "protects everything" is overselling it. For most families, its real benefits are probate avoidance, privacy, and incapacity management.

4. 可撤销信托不能做什么。它不能在您在世时保护财产免受债权人追索——因为您仍掌控财产，债权人一般可以追及。它也不能节省所得税，对大多数家庭来说也不能节省遗产税：信托的收入仍按您的收入征税。任何宣称可撤销信托能“保护一切”的人都是夸大其词。对大多数家庭来说，它的真正好处是避免遗嘱认证、保护隐私和管理失能。

5. Trust or will — or both? Many plans use both: a trust for the house and major accounts, and a pour-over will as a safety net for anything left out. A trust costs more to set up than a will, but probate avoided later can cost far more. Your lawyer can help you decide based on what you own and where you live.

5. 信托还是遗嘱——还是两者都要？许多规划两者都用：信托用于房子和主要账户，倾注遗嘱作为安全网，兜底遗漏的财产。设立信托的费用高于遗嘱，但日后避免的遗嘱认证费用可能高得多。律师可以根据您的

财产和居住地帮您决定。

> **Class discussion example / 课堂讨论示例：**
> Teacher: "Mrs. Zhao signed a beautiful trust five years ago. But she never re-titled her house or her bank account into the trust's name. When she died, what happened?"
> Student: "The house still went through probate?"
> Teacher: "Yes. The trust owned nothing, so the court handled everything. The lesson: a trust is only as good as its funding."

> 老师：“赵女士五年前签署了一份很完善的信托。但是她从未把房子或银行账户转入信托名下。她去世后发生了什么？”
> 学员：“房子还是要经过遗嘱认证？”
> 老师：“是的。信托名下没有任何财产，所以法院处理了一切。教训是：信托的好坏取决于注资。”

Class practice / 课堂练习

Look at four short cases and decide: funded or not? (1) House re-titled to "Zhao Family Trust." (2) Bank account still in Mrs. Zhao's name alone. (3) Investment account naming the trust as beneficiary. (4) Car still in her own name. Discuss which assets would avoid probate and which would not.

看四个简短案例，判断：注资了没有？（1）房子已登记到“赵氏家庭信托”名下。（2）银行账户仍只有赵女士个人名字。（3）投资账户指定信托为受益人。（4）汽车仍在她个人名下。讨论哪些资产可以避免遗嘱认证，哪些不能。

Real-life homework / 课后作业

At home, privately, list the categories of property you own (house, accounts, car). For each category, write one question for a lawyer: "Should this go into a trust, and how?" Bring the questions — not the list — to the next class.

在家中私下列出您拥有的财产类别（房子、账户、汽车）。对每一类，写一个要问律师的问题：“这个应该放进信托吗？怎么放？”下节课只带问题来，不要带清单。

60-minute class flow / 60 分钟课堂安排

Time / 时间	Activity / 活动
0–5 min / 0–5 分钟	Welcome; homework questions from Session 2 / 欢迎；解答第 2 课作业问题
5–20 min / 5–20 分钟	Teaching: how a living trust works; incapacity help / 讲解：生前信托如何运作；失能时的帮助
20–35 min /	Teaching: funding; what a revocable trust does not

20–35 分钟	do / 讲解：注资；可撤销信托不能做什么
35–50 min / 35–50 分钟	Practice: funded or not? Four cases / 练习：注资了没有？四个案例
50–60 min / 50–60 分钟	Wrap-up; homework: questions for a lawyer / 总结；作业：准备问律师的问题

Session 4 · 第 4 课

Power of Attorney for Finances

财务授权委托书

Can-do goal / 本课目标

By the end of this session, you will be able to explain what a power of attorney does, what "durable" means, why Florida's form has special rules, and how to choose a trustworthy agent.

学完本课，您能说明授权委托书的作用、“持久性”是什么意思、佛罗里达表格的特殊规则，以及如何选择一位值得信赖的代理人。

Key terms / 关键词

- **Power of attorney (POA) / 授权委托书：** A legal document that lets another person handle your financial affairs for you.
- **Principal / 委托人：** The person who gives the power — you.
- **Agent / 代理人：** The person you authorize to act for you. Sometimes called "attorney-in-fact," but the agent does not need to be a lawyer.
- **Durable / 持久性：** The power stays in effect even if you become unable to make decisions yourself. A non-durable

power stops working at incapacity — exactly when it is most needed.

- **Springing power / 附条件生效：** A power that only "springs" into effect when a stated event happens, such as a doctor certifying incapacity. Florida no longer allows new springing powers.
- **Guardianship / 监护：** A court process that appoints someone to decide for a person who cannot decide and has no valid planning documents. It is slow and expensive — a good POA helps avoid it.

Teaching points / 教学要点

1. What a POA covers. A financial power of attorney lets your agent pay your bills, manage bank accounts, file taxes, handle insurance, and buy or sell property on your behalf. It does not let your agent make your will, vote for you, or make medical decisions — those need separate documents.

1. 授权委托书涵盖什么。财务授权委托书让您的代理人替您支付账单、管理银行账户、报税、处理保险、买卖房产。它不能让代理人替您立遗嘱、替您投票或做医疗决定——那些需要另外的文件。

2. Durable is the key word. Always ask for a durable power of attorney. If the power is not durable, it ends the moment you

become incapacitated — the very moment your family needs it most. Then the family may have to go to court for guardianship.

2. “持久性”是关键词。一定要办理持久性授权委托书。如果不是持久性的，它会在您失能的那一刻失效——而那正是家人最需要它的时候。到那时，家人可能不得不向法院申请监护。

3. Florida's rules are strict. Under Florida's Power of Attorney Act (Chapter 709), the document must be signed with two witnesses and a notary. Florida no longer permits new "springing" powers. Some especially strong powers — such as making gifts, creating or changing trusts, or changing beneficiary designations — must be separately initialed by you to work at all. An out-of-state form often lacks these features, and Florida banks may reject it. If you moved to Florida, have your POA redone under Florida law.

3. 佛罗里达的规则很严格。根据佛罗里达《授权委托书法》（第 709 章），文件必须由两名见证人见证并经公证签署。佛罗里达不再允许新的“附条件生效”委托书。一些特别重大的权力——如赠与、创建或修改信托、更改受益人指定——必须由您单独签写姓名首字母才能生效。外州的表格常常缺少这些内容，佛罗里达的银行可能会拒绝接受。如果您搬到了佛罗里达，请按佛罗里达法律重新办理授权委托书。

4. A POA ends at death. Your agent's power stops the moment you die. After death, your will's personal representative or your

trust's successor trustee takes over — not your agent. Families are sometimes surprised by this; knowing it in advance prevents confusion.

4. 授权委托书在去世时终止。代理人的权力在您去世的那一刻即告终止。去世后，接手的是遗嘱指定的遗产管理人或信托的继任受托人，而不是代理人。家人有时对此感到意外；提前了解可以避免混乱。

5. Choosing an agent — and protecting yourself. Choose someone honest, organized, and good with money, who lives close enough to act. Ask first, and name a backup. You can limit the power (for example, "pay bills only") or require the agent to keep records and share them with another family member. Watch for warning signs: secrecy, missing money, or pressure to sign. A trustworthy agent welcomes accountability.

5. 选择代理人——并保护自己。选择一位诚实、有条理、擅长理财、住得足够近、能够行动的人。要先征求意见，并指定候补人。您可以限制权力范围（例如“仅支付账单”），或要求代理人记账并向另一位家人公开。警惕危险信号：保密、钱款缺失，或施压要求签署。值得信赖的代理人欢迎监督。

> **Class discussion example / 课堂讨论示例：**
>
> Teacher: "Mr. Chen, 78, had a stroke and cannot speak or sign checks. His daughter has a durable power of attorney

> signed years ago, with two witnesses and a notary. What can she do?"
>
> Student: "Pay his bills, talk to the bank?"
>
> Teacher: "Yes — his mortgage, his medical bills, his taxes. Without that document, she would have had to ask a court to appoint her as guardian first, while bills piled up."

> 老师：“陈先生 78 岁，中风后无法说话、无法签支票。女儿多年前持有经两名见证人见证并公证的持久性授权委托书。她能做什么？”
>
> 学员：“支付账单、和银行沟通？”
>
> 老师：“是的——房贷、医疗账单、税款。没有这份文件，她必须先请求法院指定她为监护人，而账单却在不断累积。”

Class practice / 课堂练习

In small groups, use this checklist to judge a good agent: honest? organized? good with money? lives nearby? willing to keep records? Discuss: what would you do if your first choice said no? Who is your backup?

小组使用这份清单来评判一位好的代理人：诚实吗？有条理吗？擅长理财吗？住得近吗？愿意记账吗？讨论：如果您的首选拒绝了，您怎么办？您的候补人是谁？

Real-life homework / 课后作业

At home, have a short conversation with the person you would choose as agent. Tell them what the job involves, and ask whether they are willing. If they say yes, your next step is to see a lawyer about a durable power of attorney that follows your state's rules.

在家中，与您想选为代理人的人简短谈一次。告诉对方这项工作包括什么，并问对方是否愿意。如果对方答应，下一步就是请律师按您所在州的规则办理持久性授权委托书。

60-minute class flow / 60 分钟课堂安排

Time / 时间	Activity / 活动
0–5 min / 0–5 分钟	Welcome; homework questions from Session 3 / 欢迎；解答第 3 课作业问题
5–20 min / 5–20 分钟	Teaching: what a POA covers; why durable matters / 讲解：授权委托书涵盖什么；为什么持久性很重要
20–35 min / 20–35 分钟	Teaching: Florida's rules; POA ends at death / 讲解：佛罗里达规则；授权委托书在去世时终止
35–50 min /	Practice: the good-agent checklist / 练习：好代理人清

35–50 分钟　　单

50–60 min /　Wrap-up; homework: talk with your chosen agent /
50–60 分钟　　总结；作业：与选定的代理人谈话

Session 5 · 第 5 课

Health Care Directives: Living Will and Health Care Proxy

医疗指示：生前遗嘱与医疗代理人

Can-do goal / 本课目标

By the end of this session, you will be able to explain the difference between a living will and a health care proxy, name your own wishes in plain words, and describe where your documents should be kept so doctors can find them.

学完本课，您能说明生前遗嘱与医疗代理人的区别，用通俗的话表达自己的意愿，并说明文件应当存放在哪里才能让医生找到。

Key terms / 关键词

- **Advance directive / 预先指示：** A general term for written instructions about your future medical care, made while you can still communicate.
- **Living will / 生前遗嘱：** A written statement of what life-prolonging treatments you do or do not want if you are terminally ill or in a persistent vegetative state and cannot speak for yourself.

- **Health care proxy / Surrogate / 医疗代理人：** The person you name to make medical decisions for you when you cannot. Florida uses the term "health care surrogate."
- **DNR / 不复苏指令：** "Do not resuscitate" — an order that says CPR should not be attempted if your heart or breathing stops. It must be discussed with a doctor.
- **Life-prolonging treatment / 延长生命的治疗：** Treatments such as a ventilator, feeding tube, or dialysis that can keep the body alive when recovery is not expected.

Teaching points / 教学要点

1. A living will speaks when you cannot. A living will states your wishes about treatments such as ventilators and feeding tubes in end-of-life situations. It guides your doctors and, just as importantly, it relieves your family of guessing. Without it, children may disagree with each other — and with doctors — at the hardest possible moment.

1. 生前遗嘱在您无法发声时替您说话。生前遗嘱说明您在生命末期情况下对呼吸机、鼻饲管等治疗的意愿。它指导医生，同样重要的是，它免去了家人猜测的痛苦。没有它，子女可能在最艰难的时刻彼此争执，也可能与医生意见不合。

2. A proxy makes decisions a paper cannot. No document can

cover every medical situation. That is why you also name a health care proxy — a person who knows your values and can talk with doctors in real time. Choose someone calm under pressure who will honor your wishes even if they disagree with them. Tell that person your wishes in your own words, out loud, before any crisis.

2. 代理人能做出纸面文件无法做出的决定。没有任何文件能涵盖每一种医疗情况。正因如此，您还需要指定一位医疗代理人——一位了解您的价值观、能实时与医生沟通的人。选择一位压力下冷静、即使不同意您的意愿也会尊重它的人。在任何危机发生之前，就用自己的话亲口告诉对方您的意愿。

3. Florida's framework. Florida law (Chapter 765) provides for living wills and health care surrogate designations, and Florida's forms are widely used and accepted. If you made advance directives in another state, they are generally honored, but redoing them under Florida law is worth the effort, especially if Florida is now your home. Give copies to your proxy, your doctor, and your hospital, and keep the originals where your proxy can reach them quickly.

3. 佛罗里达的制度。佛罗里达法律（第 765 章）规定了生前遗嘱和医疗代理人指定，该州的表格被广泛使用和接受。如果您在其他州立过预先指示，一般也会得到尊重，但按佛罗里达法律重新办理是值得的，尤其

是在佛罗里达已成为您的家园的情况下。请把复印件交给代理人、医生和医院，并把原件放在代理人能迅速拿到的地方。

4. Values first, treatments second. Doctors find it most helpful when you state your values, not only your treatment choices: "If I cannot recognize my family or live without machines, I want comfort and dignity, not more procedures." A sentence like that helps your proxy and your doctors far more than a list of medical terms.

4. 先谈价值观，再谈治疗。医生最希望听到的是您的价值观，而不只是治疗选择：“如果我认不出家人、离不开机器，我希望得到舒适和尊严，而不是更多的医疗程序。”这样一句话，对代理人和医生的帮助远胜于一串医学术语。

5. Review after health changes. A new diagnosis, a move, or a change in your proxy's availability is a reason to review your directives. Tell your family whenever you update them, so no one follows an old copy.

5. 健康状况变化后要复查。新的诊断、搬家，或者代理人无法履职，都是复查医疗指示的理由。每次更新后都要告诉家人，以免有人按旧版本执行。

> **Class discussion example / 课堂讨论示例：**
>
> Teacher: "Mrs. Liu told her son: 'If I am ever kept alive only

> by machines, with no chance of waking up, let me go in peace. Keep me comfortable.' Her son wrote it down and gave a copy to her doctor. Why does this help?"
> Student: "The son does not have to guess, and the doctor knows what she wants."
> Teacher: "Exactly. One honest sentence, shared in advance, can spare a family months of guilt and argument."

> 老师：“刘女士告诉儿子：‘如果有一天我只能靠机器维持生命、没有醒来的可能，就让我安详地走。让我舒服一些。’儿子把这句话写下来，交了一份给医生。为什么这有帮助？”
> 学员：“儿子不必猜测，医生也知道她想要什么。”
> 老师：“正是这样。提前分享的一句真心话，可以让家人免去几个月的内疚和争执。”

Class practice / 课堂练习

Write one sentence beginning "What matters most to me is ..." Share it with a partner if you wish — sharing is optional. Then discuss: who would you trust to speak for you, and does that person know your sentence?

写一句话，开头是“我最看重的是……”。如果愿意，可以与同伴分享——分享是自愿的。然后讨论：您信任谁替您发声？那个人知道您的这句话吗？

Real-life homework / 课后作业

At home, tell your chosen health care proxy your wishes in plain words, and write them down together. If you already have a living will or surrogate form, check where the original is kept and who holds a copy.

在家中，用通俗的话把您的意愿告诉选定的医疗代理人，并一起写下来。如果您已经有生前遗嘱或代理人表格，请检查原件放在哪里、谁持有复印件。

60-minute class flow / 60 分钟课堂安排

Time / 时间	Activity / 活动
0–5 min / 0–5 分钟	Welcome; homework questions from Session 4 / 欢迎；解答第 4 课作业问题
5–20 min / 5–20 分钟	Teaching: living will and proxy; Florida's framework / 讲解：生前遗嘱与代理人；佛罗里达制度
20–35 min / 20–35 分钟	Teaching: values first; reviewing after health changes / 讲解：先谈价值观；健康变化后复查
35–50 min / 35–50 分钟	Practice: "What matters most to me is ..." / 练习：“我最看重的是……”
50–60 min /	Wrap-up; homework: tell your proxy your wishes /

50–60 分钟　　总结；作业：把意愿告诉代理人

Session 6 · 第 6 课

Beneficiaries, Joint Ownership, and Transfer-on-Death

受益人、联合共有与死亡转移

Can-do goal / 本课目标

By the end of this session, you will be able to explain why beneficiary designations override your will, name the risks of joint ownership, and describe how transfer-on-death designations work.

学完本课，您能说明为什么受益人指定优先于遗嘱、联合共有的风险，以及死亡转移指定如何运作。

Key terms / 关键词

- **Beneficiary designation / 受益人指定：** The form you file with a bank, insurer, or retirement plan naming who receives that account when you die.
- **Contingent beneficiary / 候补受益人：** The backup person who receives the account if your first-choice beneficiary dies before you or cannot inherit.
- **Joint tenancy with right of survivorship / 联合共有与生存者**

取得权： Two or more people own property together; when one dies, the survivor automatically owns it all.

- **Payable on death (POD) / 死亡时支付：** A bank account designation that passes the account to a named person at your death, without probate.
- **Transfer on death (TOD) / 死亡转移：** The same idea for investment accounts and, in some states, for real estate.
- **Per stirpes / 按分支继承：** A way of dividing property so that if a child dies before you, that child's share passes to that child's own children.

Teaching points / 教学要点

1. Beneficiary forms beat wills. This is the most common and costly surprise in estate planning. Your retirement account, life insurance, and annuities pass to the person named on the beneficiary form — even if your will says something different. An old form naming a former spouse is a classic disaster. Check every form after divorce, remarriage, or the death of a beneficiary, and always name a contingent beneficiary.

1. 受益人表格优先于遗嘱。这是遗产规划中最常见、代价最高的意外。退休账户、人寿保险和年金都归受益人表格上指定的人所有——即使遗嘱写得不一样。旧表格上仍写着前配偶的名字是典型的灾难。离婚、再婚或受益人去世后，一定要检查每一份表格，并始终指定一位候补受益

人。

2. Joint ownership is simple — and risky. Adding an adult child to your bank account or house deed as a joint owner means the survivor inherits automatically, without probate. But the joint owner can also withdraw the money, and the joint owner's creditors or divorce can reach it. You also lose sole control. For many families, a trust or a POD/TOD designation is a safer way to get the same result.

2. 联合共有很简单——但有风险。把成年子女加为银行账户或房产的联合共有人，意味着生存者自动继承，无需遗嘱认证。但联合共有人也可以取走钱款，而且对方的债权人或离婚纠纷也可能波及这笔财产。您还会失去单独控制权。对许多家庭来说，信托或死亡时支付／死亡转移指定是更安全的办法，也能达到同样的效果。

3. POD and TOD: probate-free, but partial. A POD bank account or TOD investment account passes directly to the named person at death, outside probate. It is simple and free to set up. But it does not help if you become incapacitated, it does not name a backup manager, and it does not carry instructions about how the money should be used. It is a tool, not a whole plan.

3. 死亡时支付与死亡转移：无需认证，但功能有限。死亡时支付的银行账户或死亡转移的投资账户在去世后直接归指定的人所有，不经过遗嘱认证，设立简单且免费。但它在您失能时帮不上忙，不能指定候补管理

人，也无法附带关于钱款用途的指示。它只是一种工具，而不是完整的规划。

4. Gifts during life — the 2026 numbers. You may also help family while you are alive. In 2026, you may give up to $19,000 per person per year without filing a gift tax return or using any of your lifetime exemption; a married couple splitting gifts may give $38,000 per person. Gifts above that amount are reported on IRS Form 709 and count against your $15 million lifetime exemption — they usually do not create an immediate tax bill. Gifts to a spouse who is a U.S. citizen are unlimited; gifts to a non-citizen spouse have a $194,000 annual exclusion in 2026. Direct payments for someone's tuition or medical bills do not count as gifts at all, if paid directly to the school or provider.

4. 生前赠与——2026 年数字。您也可以在世时帮助家人。2026 年，您每年可向每人赠与最高 19,000 美元，无需申报赠与税、也不占用终身免税额；夫妻分赠则每人可达 38,000 美元。超出部分需在国税局 709 表格上申报，并计入 1,500 万美元的终身免税额——通常不会立即产生税单。赠与美国公民配偶不限金额；赠与非公民配偶在 2026 年的年度免税额为 194,000 美元。直接向学校或医疗机构支付他人的学费或医疗费，根本不算赠与。

> **Class discussion example / 课堂讨论示例：**
>
> Teacher: "Mrs. Park's will leaves everything equally to her

> two children. But her retirement account still names her late husband as beneficiary, and she never named a contingent beneficiary. What happens to that account?"
> Student: "It goes to her husband's estate? Not to the children?"
> Teacher: "Very likely yes — the form controls, not the will. One five-minute phone call to update the form would have fixed it. That is why we review beneficiary forms in every session of this course."

> 老师：“朴女士的遗嘱把一切平分给两个孩子。但她的退休账户仍指定已故丈夫为受益人，也没有指定候补受益人。这个账户会怎样？”
> 学员：“会归丈夫的遗产所有？而不是给孩子？”
> 老师：“很可能正是这样——表格说了算，而不是遗嘱。打一个五分钟的电话更新表格就能解决。这就是为什么本课程每节课都提醒大家复查受益人表格。”

Class practice / 课堂练习

Use a blank review worksheet with account types only — retirement, life insurance, bank, investment. For each type, answer: Do I know who the beneficiary is? Is there a contingent beneficiary? Has anything changed since I last checked —

marriage, divorce, a death? Mark each row "checked," "needs checking," or "not sure."

使用一份只有账户类别的空白复查表——退休账户、人寿保险、银行账户、投资账户。对每一类回答：我知道受益人是谁吗？有候补受益人吗？上次检查后有没有变化——结婚、离婚、有人去世？在每一行标注“已检查”“需要检查”或“不确定”。

Real-life homework / 课后作业

At home, privately, check one account's beneficiary designation — just one. If it is out of date, call the institution and ask how to update it. Do not share the details in class.

在家中私下检查一个账户的受益人指定——只检查一个。如果已经过时，请致电该机构询问如何更新。不要在课堂上分享细节。

60-minute class flow / 60 分钟课堂安排

Time / 时间	Activity / 活动
0–5 min / 0–5 分钟	Welcome; homework questions from Session 5 / 欢迎；解答第 5 课作业问题
5–20 min / 5–20 分钟	Teaching: beneficiary forms beat wills; joint ownership risks / 讲解：受益人表格优先于遗嘱；联合

共有的风险

20–35 min / 20–35 分钟　Teaching: POD and TOD; 2026 gift numbers / 讲解：死亡时支付与死亡转移；2026 年赠与数字

35–50 min / 35–50 分钟　Practice: beneficiary review worksheet / 练习：受益人复查表

50–60 min / 50–60 分钟　Wrap-up; homework: check one account privately / 总结；作业：私下检查一个账户

Session 7 · 第 7 课

Protecting Your Family: Guardianship, Digital Assets, and Final Wishes

保护家人：监护、数字资产与最后心愿

Can-do goal / 本课目标

By the end of this session, you will be able to explain why guardianship choices belong in your plan, how to handle digital assets safely, and what a letter of instruction can do for your family.

学完本课，您能说明为什么监护选择应当写进规划、如何安全处理数字资产，以及一封指示信能为家人做些什么。

Key terms / 关键词

- **Guardian / 监护人：** The person a court or your will appoints to care for a minor child or a dependent adult, and to manage their property.
- **Digital assets / 数字资产：** Email, photos, online accounts, subscriptions, and files stored on devices or in the cloud.
- **Letter of instruction / 指示信：** A personal, non-legal letter that tells your family where things are, whom to contact,

and what you wish — a guide, not a legal document.

- **Final wishes / 最后心愿：** Your preferences for burial or cremation, funeral or memorial service, organ donation, and how you want to be remembered.
- **Organ donation / 器官捐献：** Giving organs or tissue after death to help others. It is recorded on your driver's license or a donor registry, and your family should know your choice.

Teaching points / 教学要点

1. Guardianship is a loving decision, not a legal chore. If you care for grandchildren, a dependent adult child, or anyone who depends on you, name a guardian in your will and name a backup. Talk to that person first. Without your choice, a court decides — and family members may disagree in court. Also name who should manage money for that person; it need not be the same person who provides daily care.

1. 监护是一份爱的决定，而不只是法律手续。如果您照顾孙辈、受抚养的成年子女或任何依靠您的人，请在遗嘱中指定监护人并指定候补人。要先和对方谈好。没有您的选择，法院会来决定——家人还可能在法庭上争执。同时要指定谁来管理这个人的钱款；管钱的人和日常照顾的人可以不是同一个人。

2. Digital assets need a plan, not a password list in a drawer. Your email, photos, and online accounts have value — sentimental and sometimes financial. Make a list of your accounts and devices, and tell a trusted person where the list is kept. Use a password manager if you can; if you write passwords down, keep them in a locked place, never in an email or a classroom chat. Many services now let you name a "legacy contact" who can access or close your account. Check the settings of the services you use most.

2. 数字资产需要规划，而不是抽屉里的一张密码纸。您的电子邮件、照片和网上账户都有价值——情感上的，有时还有经济上的。请列出您的账户和设备，并告诉一位可信的人这份清单放在哪里。如果可以，请使用密码管理器；如果写下密码，请放在上锁的地方，绝不要放在电子邮件或课堂聊天中。许多服务现在允许指定“遗产联系人”，由其访问或关闭您的账户。请检查您最常用服务的设置。

3. Final wishes spare your family painful guesses. Burial or cremation? A funeral, a memorial, or something simple? Organ donation? Music, readings, a place? Write it down. Families who know your wishes feel peace instead of guilt. Pre-paying or pre-planning a funeral is a separate financial decision — discuss it with your family and, if you wish, a funeral director, and never let anyone pressure you into it in a single meeting.

3. 最后心愿让家人免去痛苦的猜测。土葬还是火化？葬礼、追思会，还是简单的仪式？器官捐献？音乐、读文、地点？请写下来。知道您心愿的家人会感到安心，而不是内疚。预付或预先安排葬礼是一项独立的财务决定——请与家人商量，如有需要可咨询殡仪馆，绝不要让任何人在一次会面中向您施压。

4. The letter of instruction ties it all together. A letter of instruction is not a legal document, but families treasure it. It says: where the will and trust are, who the lawyer is, which accounts exist and where, who to call, what bills come monthly, and your final wishes. Update it once a year. Keep it with — never instead of — your legal documents.

4. 指示信把一切串联起来。指示信不是法律文件，但家人非常珍视它。它说明：遗嘱和信托放在哪里、律师是谁、有哪些账户、在哪里、该联系谁、每月有哪些账单，以及您的最后心愿。每年更新一次。请把它和法律文件放在一起——而不是代替法律文件。

> **Class discussion example / 课堂讨论示例：**
> Teacher: "Mr. Wu kept all his passwords in his head. After his stroke, his daughter could not open his email to find his insurance papers, and she could not close his subscriptions. What one step would have prevented this?"
> Student: "A list of accounts, kept somewhere safe, and telling his daughter where it is?"

> Teacher: "Exactly. Not the passwords in class, not the passwords in an email — a safe list, and a trusted person who knows where it is."

> 老师：“吴先生把所有密码都记在脑子里。中风后，女儿无法打开他的电子邮件查找保险文件，也无法取消他的订阅。哪一步可以避免这种情况？”
> 学员：“一份账户清单，放在安全的地方，并告诉女儿它在哪里？”
> 老师：“正是这样。不是课堂上的密码，不是电子邮件里的密码——而是一份安全的清单，以及一位知道它在哪里的可信的人。”

Class practice / 课堂练习

Draft the outline of your own letter of instruction — headings only: documents, lawyer, accounts, monthly bills, people to call, final wishes. Compare outlines with a partner: what heading did you forget? Add it.

起草您自己的指示信大纲——只写标题：文件、律师、账户、每月账单、联系人、最后心愿。与同伴比较大纲：您漏掉了哪个标题？补上它。

Real-life homework / 课后作业

At home, begin your letter of instruction. Fill in just two sections this week — for example, "where my documents are" and "people to call." Keep it with your legal documents, and tell one trusted person where it is.

在家中开始写您的指示信。本周只填写两节——例如“我的文件在哪里”和“联系人”。把它和法律文件放在一起，并告诉一位可信的人它在哪里。

60-minute class flow / 60 分钟课堂安排

Time / 时间	Activity / 活动
0–5 min / 0–5 分钟	Welcome; homework questions from Session 6 / 欢迎；解答第 6 课作业问题
5–20 min / 5–20 分钟	Teaching: guardianship; digital assets / 讲解：监护；数字资产
20–35 min / 20–35 分钟	Teaching: final wishes; the letter of instruction / 讲解：最后心愿；指示信
35–50 min / 35–50 分钟	Practice: draft your letter outline / 练习：起草指示信大纲

50–60 min / 50–60 分钟	Wrap-up; homework: start your letter / 总结；作业：开始写指示信

Session 8 · 第 8 课

Putting It All Together: My Estate Plan Checklist and Working with an Attorney

汇总：我的遗产规划清单与如何与律师合作

Can-do goal / 本课目标

By the end of this session, you will be able to use a complete estate plan checklist, describe how to find and work with an estate planning attorney, and name your own next three steps.

学完本课，您能使用一份完整的遗产规划清单，说明如何寻找并与遗产规划律师合作，并说出自己的接下来三步。

Key terms / 关键词

- **Estate planning attorney / 遗产规划律师：** A licensed lawyer who specializes in wills, trusts, powers of attorney, and related planning.
- **Flat fee / 固定收费：** A single agreed price for a defined package, such as a will, power of attorney, and health care directive. Ask what it includes.
- **Hourly fee / 按小时收费：** Billing by the hour. Ask for an estimate and for regular updates on time spent.

- **Review / 定期复查：** Revisiting your plan after life changes or every few years, so it still says what you mean.
- **Legal aid / 法律援助：** Free or low-cost legal help for people with limited income, often through a local legal aid office or law school clinic.

Teaching points / 教学要点

1. Your complete checklist. A basic estate plan usually contains: a will (and a pour-over will if you have a trust); a revocable living trust if one fits your situation; a durable power of attorney; a living will and health care surrogate designation; up-to-date beneficiary designations with contingent beneficiaries; a deed plan for your home (trust or, in Florida, possibly a Lady Bird deed — see below); a guardianship choice if anyone depends on you; a digital-assets list; and a letter of instruction. Check off what you have. The gaps are your to-do list.

1. 您的完整清单。一份基本的遗产规划通常包括：遗嘱（如果有信托，还包括倾注遗嘱）；适合您情况的可撤销生前信托；持久性授权委托书；生前遗嘱和医疗代理人指定；最新并附有候补受益人的受益人指定；房产的转移安排（信托，或者在佛罗里达，也可能是“瓢虫契据”，见下文）；如有人依靠您，还需监护选择；数字资产清单；以及一封指示信。勾选您已有的项目，空缺就是您的待办事项。

2. Florida notes to remember. Florida has no state estate tax, so for most Florida families the federal exemption of $15 million per person in 2026 means no estate tax at all. Florida's homestead protections are strong: the homestead property tax exemption covers the first $25,000 of assessed value plus an additional exemption on value between $50,000 and $75,000, and the Save Our Homes cap limits annual assessment increases to the lower of 3% or inflation, with up to $500,000 of benefit portable to a new Florida home. Florida also recognizes the enhanced life estate deed, often called a "Lady Bird" deed: you keep full control of your home during life — you can sell it, mortgage it, or change the beneficiary — and at your death it passes to the named beneficiary without probate, while preserving your homestead protections. Note: if the home is a married couple's homestead, both spouses generally must sign the deed. A Lady Bird deed is not available in every state — another reason to use a lawyer licensed where you live.

2. 佛罗里达要点回顾。佛罗里达没有州遗产税，因此对大多数佛罗里达家庭来说，2026 年每人 1,500 万美元的联邦免税额意味着根本无需缴纳遗产税。佛罗里达的宅地保护很强：宅地财产税减免涵盖评估值的前 25,000 美元，另加评估值在 50,000 至 75,000 美元之间的部分减免；“保住我们的家园”上限将每年评估涨幅限制在 3%与通胀率两者中较低者，最高 50 万美元的优惠可转移至新的佛罗里达住宅。佛罗里达还承

认强化终身地产契据，常被称为“瓢虫契据”：您在世时完全掌控房屋——可以出售、抵押或更改受益人——去世后房屋直接归指定受益人所有，无需遗嘱认证，同时保留宅地保护。请注意：如果房屋是夫妻的宅地，一般需要双方共同签署契据。瓢虫契据并非每个州都有——这也是请居住地执照律师的另一个原因。

3. How to find the right attorney. Ask your state bar's lawyer referral service, friends, or your financial advisor. Look for a lawyer who focuses on estate planning, not a generalist who does a little of everything. The National Academy of Elder Law Attorneys (NAELA) directory lists elder law specialists. Ask: How much of your practice is estate planning? What is included in the fee? How long will it take? Will you help with funding my trust? If income is limited, call your local legal aid office or a law school clinic — many help seniors with basic wills and powers of attorney at low or no cost.

3. 如何找到合适的律师。可以咨询所在州律师协会的律师转介服务、朋友或财务顾问。找一位专长遗产规划的律师，而不是什么都做一点的通才。美国老年法律师学会（NAELA）的名录列有老年法专家。可以问：您的业务中有多少是遗产规划？费用包括什么？需要多长时间？您会帮我给信托注资吗？如果收入有限，请联系当地法律援助办公室或法学院诊所——许多机构以低价或免费帮助老年人办理基本的遗嘱和授权委托书。

4. What to bring to your first meeting. Bring your checklist from this session, your list of questions, the names of the people you want to name (executor, trustee, agent, proxy, guardian), and a general list of what you own — categories, not account numbers. You do not need to bring statements. A good first meeting ends with a clear fee quote and a list of documents the lawyer will prepare.

4. 第一次会面带什么。带上本课的清单、问题清单、您想指定的人员姓名（执行人、受托人、代理人、医疗代理人、监护人），以及一份财产类别清单——只列类别，不要带账号。您不需要带对账单。一次好的初次会面应当结束于明确的费用报价和律师将准备的文件清单。

5. A note for learners with ties to China. This course teaches United States law. If you are a Chinese citizen living in the United States, own property in China, or have family in China, your plan may involve two legal systems — for example, how a U.S. trust or will is treated for property in China, and how Chinese succession rules apply. Ask your U.S. attorney whether they work with lawyers in China, or whether you need separate documents there. Do not assume a U.S. document automatically works abroad.

5. 给与中国有联系的学员的话。本课程讲授美国法律。如果您是居住在美国的中国公民、在中国拥有财产，或家人在中国，您的规划可能涉及

两个法律体系——例如，美国信托或遗嘱如何适用于中国的财产，以及中国继承规则如何适用。请问您的美国律师是否与中国的律师合作，或者您是否需要在中国另立文件。不要想当然地认为美国文件在国外自动有效。

6. Review triggers. Review your plan when you marry or divorce, when a spouse, beneficiary, or named helper dies, when a child or grandchild is born, when you move to another state, when you buy or sell a home, or when tax law changes significantly. Otherwise, review every three to five years. Tell your family whenever you update your documents.

6. 复查的触发情形。结婚或离婚、配偶、受益人或指定帮助人去世、孩子或孙辈出生、搬到另一个州、买卖房屋，或者税法发生重大变化时，都要复查规划。否则，每三至五年复查一次。每次更新文件后都要告诉家人。

> **Class discussion example / 课堂讨论示例：**
> Teacher: "Mrs. Gomez finished this course with a checklist: will — done; power of attorney — done; health care directive — done; trust — not yet; beneficiary forms — one account still names her former husband. What are her next three steps?"
> Student: "Fix the beneficiary form first — it takes five minutes. Then ask a lawyer about the trust. Then tell her

> family where everything is."
> Teacher: "Perfect. Small steps, in order, beat a perfect plan that never gets started."

> 老师：“戈麦斯女士学完本课程后列了一份清单：遗嘱——已完成；授权委托书——已完成；医疗指示——已完成；信托——尚未办理；受益人表格——一个账户仍写着前夫的名字。她的接下来三步是什么？”
> 学员：“先修正受益人表格——只要五分钟。然后咨询律师关于信托的事。再告诉家人一切放在哪里。”
> 老师：“非常好。按顺序迈出小步，胜过一个永远不开始的完美计划。”

Class practice / 课堂练习

Complete your own checklist below — check what you have, circle what is missing. Then write your own next three steps, in order. Share one step with the class if you wish.

完成下面的清单——勾选已有的，圈出缺失的。然后按顺序写下自己的接下来三步。如果愿意，可以与全班分享一步。

My Estate Plan Checklist / 我的遗产规划清单

- Will / 遗嘱

- Pour-over will, if I have a trust / 倾注遗嘱（如果我有信托）
- Revocable living trust, if it fits my situation / 可撤销生前信托（如果适合我的情况）
- Trust funding completed / 信托注资已完成
- Durable power of attorney for finances / 持久性财务授权委托书
- Living will / 生前遗嘱
- Health care surrogate / proxy designation / 医疗代理人指定
- Beneficiary designations reviewed, with contingent beneficiaries / 受益人指定已复查，附有候补受益人
- Home deed plan: trust or Lady Bird deed (Florida) / 房产转移安排：信托或瓢虫契据（佛罗里达）
- Guardian named, if anyone depends on me / 监护人已指定（如果有人依靠我）
- Digital-assets list, kept safely, trusted person knows where / 数字资产清单，已安全存放，可信的人知道位置
- Letter of instruction written / 指示信已写好
- Family knows where the originals are / 家人知道原件放在哪里
- Review date set (3–5 years, or sooner after a big life change) / 已设定复查日期（3–5 年，或人生大事后提前复查）

Real-life homework / 课后作业

Take your next three steps, one at a time. The most common first

step is the easiest: update one out-of-date beneficiary form. The second is often a phone call: ask your state bar's referral service or a friend for an estate planning attorney's name. The third is a conversation: tell your family where your documents are.

一次迈出一步，完成您的接下来三步。最常见的第一步也是最容易的：更新一份过时的受益人表格。第二步常常是一个电话：向州律师协会转介服务或朋友打听一位遗产规划律师的名字。第三步是一次谈话：告诉家人您的文件放在哪里。

60-minute class flow / 60 分钟课堂安排

Time / 时间	Activity / 活动
0–5 min / 0–5 分钟	Welcome; homework questions from Session 7 / 欢迎；解答第 7 课作业问题
5–20 min / 5–20 分钟	Teaching: the complete checklist; Florida notes / 讲解：完整清单；佛罗里达要点
20–35 min / 20–35 分钟	Teaching: finding an attorney; what to bring; ties to China / 讲解：找律师；带什么；与中国的联系
35–50 min / 35–50 分钟	Practice: complete your checklist; write your next three steps / 练习：完成清单；写下接下来三步
50–60 min /	Course close: what you have learned; where to go

50–60 分钟　　next / 课程结束：回顾所学；下一步去向

Closing / 结语

You now understand the pieces of an estate plan: a will, a trust, a power of attorney, health care directives, beneficiary designations, guardianship, digital assets, and final wishes. The most important lesson of this course is simple: a good plan is a finished plan. It does not need to be perfect. It needs to be written, signed correctly, funded where needed, and known to your family.

现在，您已经了解了遗产规划的各个部分：遗嘱、信托、授权委托书、医疗指示、受益人指定、监护、数字资产和最后心愿。本课程最重要的道理很简单：一份好的规划就是一份完成的规划。它不需要完美。它需要写下来、正确签署、在需要时完成注资，并让家人知晓。

Thank you for learning together. Take your next three steps, one at a time, and give your family the gift of clarity.

感谢大家一起学习。一次迈出一步，完成您的接下来三步，把清晰明了这份礼物送给家人。

> **Disclaimer, repeated / 声明重申：** This course provides general educational information only. It is not legal advice, tax advice, or financial advice, and it does not create an attorney–client relationship. Estate planning laws vary by

> state, and tax figures change every year. Before you sign any document or make any decision, consult a licensed attorney in your state who practices estate planning.

> 本课程仅提供一般性教育信息，不是法律、税务或财务建议，也不构成律师与客户关系。遗产规划法律因州而异，税务数字每年都会变化。在签署任何文件或做出任何决定之前，请咨询您所在州持有执照、专长遗产规划的律师。

Sources / 资料来源

Figures and Florida rules in this course were verified against the following sources in October 2026. Laws and figures change — confirm current law before acting.

本课程中的数字与佛罗里达规则于 2026 年 10 月对照以下来源核实。法律与数字都会变化，采取行动前请核实最新法律。

- IRS, Rev. Proc. 2025-32 — 2026 tax inflation adjustments, including the $19,000 annual gift tax exclusion, the $38,000 gift-splitting amount, and the $194,000 exclusion for gifts to a non-citizen spouse.
- One Big Beautiful Bill Act, P.L. 119-21 (signed July 4, 2025) — federal estate and gift tax exemption of $15,000,000 per person for 2026, indexed for inflation from 2027, with no scheduled sunset; top rate 40%.
- Fidelity, "Lifetime estate gift tax & annual gift exclusions" — 2026 exclusion table ($15,000,000) and gift-splitting examples.
- Vanguard, "Understanding gift tax rules and limits" — 2026 annual exclusion of $19,000 and lifetime exemption of $15 million.
- Florida Statutes Chapter 709 — Power of Attorney Act (two witnesses and a notary; no new springing powers; separately initialed powers).
- Florida Statutes Chapter 736 — Florida Trust Code.
- Florida Statutes Chapter 765 — advance directives, living wills, and health care surrogate designations.
- Florida Statutes § 196.031 — homestead property tax exemption ($25,000, plus the $50,000–$75,000 band).
- Florida Statutes § 193.155 — Save Our Homes assessment cap (lower

of 3% or CPI change) and portability up to $500,000.

- Florida estate planning guides (SmartAsset; Florida estate planning guide for 2026) — Lady Bird (enhanced life estate) deeds: recognized in Florida, owner keeps full lifetime control, transfer at death avoids probate, homestead protections preserved, spouse must sign for a married homestead; Florida has no state estate tax.