



# THE GINSBURG LAW INSIDER

February 2026

## THE “WHAT IF?” CHECKLIST FOR 2026

*Here are the pressing questions you should be asking in 2026...*



*Attorney Amy Ginsburg*

### 1. If something happened to me tomorrow, who would make decisions for me?

- Do you have an updated Power of Attorney (financial)?
- Do you have a Health Care Power of Attorney and HIPAA authorization?

Insider Tip: A Will does not let someone step in and handle your finances or medical decisions while you're alive—only a properly signed Power of Attorney and Health Care POA/HIPAA authorization can do that. If yours are more than a few years old (or you've had major life changes), 2026 is a smart time to update them.

**OUR TOP INSIDER TIP:** *Estate planning isn't a one-time task—treat it like an annual checkup. Review your documents and your beneficiary designations now, because outdated paperwork (or missing powers of attorney) can cause more problems than having no plan at all.*

### 2. Who would care for my minor children?

- Have you named guardians in your Will?
- Do you have backup guardians listed?

Insider Tip: If you don't name a guardian in your Will, a judge may have to decide who raises your children—often during a stressful time when family members may disagree. Always name a primary guardian and at least one backup, and make sure those choices still fit your family situation today.

### 3. Are my beneficiaries correct on “non-probate” assets?

This is huge and often missed: life insurance, 401(k)/IRA, bank accounts/POD, transfer-on-death deeds. These can override your Will.

Insider Tip: Your Will may not control your biggest assets—beneficiary forms on life insurance, retirement accounts, and POD/TOD accounts usually override it, even if your Will says something different. Review and update those beneficiary designations regularly (especially after marriage, divorce, or a new child) so your money goes where you actually intend.

### 4. Have I made it easy for my family to find everything?

- Do loved ones know where the documents are?
- Is there a “family folder” with key contacts, policies, and instructions?

Insider Tip: The best estate plan won't help if no one can find it—create a simple “family folder” (paper or digital) with your documents, key contacts, insurance info, and account details, and tell at least two trusted people where it's stored. Include passwords/access instructions or a secure password manager so your loved ones aren't locked out when it matters most.

## Struggling with Debt? Your Legal Plan May Help

Did you know? Your workplace legal plan may cover more than just wills—it may also include help with bankruptcy, debt defense, and other consumer legal issues. If you're dealing with creditor lawsuits, wage garnishment, or overwhelming debt, your legal plan could mean little to no out-of-pocket cost for certain services. Check your plan benefits—or call us and we'll help you see what may be covered.



**LEGAL PLAN  
UPDATE**

*Not sure if we work with your legal plan?  
Check [HERE](#).*



### FEATURED WEBSITE RESOURCE

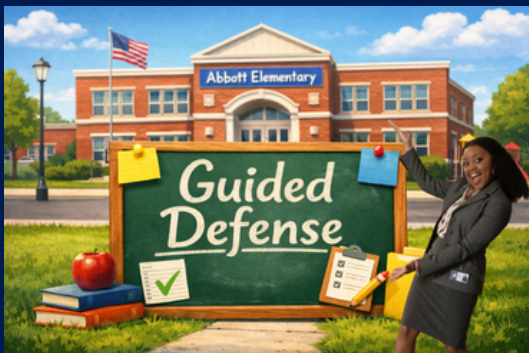
*Did you know? There are apps now that help you find and claim money from class action settlements you might be eligible for — often without a lawyer or legal jargon. Apps like **PayMe** make it easy to discover and track settlements you qualify for and get alerts when new ones open so you never miss a payout opportunity. Another popular app, **Settlemate**, matches you to active class action claims and can even help submit your claim and alert you about deadlines and expected payouts. These tools can be a helpful complement to knowing your consumer rights — whether that's through settlements for spam calls, data breaches, or other legal violations.*

### Featured Resource: TCPA Investigator's Toolkit

The TCPA Investigator's Toolkit page on our website is a practical, educational resource designed to help consumers gather the right facts quickly when they are receiving unwanted robocalls or text messages. It provides a clear checklist of what to collect immediately—such as call dates and times, phone numbers used, screenshots, voicemail recordings, opt-in/consent records, and call-blocking app logs—so evidence isn't lost. The page also explains how consumers can begin identifying who is really behind the calls, including researching short codes, toll-free numbers, spoofing indicators, and possible telephony platforms involved. Consumers can also use the page's templates and research links to stay organized and build a strong paper trail before pursuing a complaint, demand, or legal claim. While the Toolkit is not legal advice, it helps consumers take smart, timely action and know what information to bring when speaking with an attorney.



➡ Check Out the [TCPA Investigator's Toolkit](#)



### More Ways to Stay Informed

Follow us on our [website](#), [Facebook](#), [LinkedIn](#), or visit the [Consumer Bar](#) (our blog) – and follow our blog on [Facebook](#) too.

### New Service Alert: Guided Defense

If you love [Abbott Elementary](#), you know Janine is the kind of person who tries to do it all—she stays late, makes a plan, and takes on every problem herself because she cares and wants to get it right. Being sued for a consumer debt can feel the same way: court papers arrive, deadlines start ticking, and it's overwhelming—especially if you plan to represent yourself.

Guided Defense is designed for pro se (self-represented) consumers who want support understanding the lawsuit, key deadlines, and their options without navigating the process completely alone. We explain what the court papers mean, what steps may come next, and how to stay organized and prepared as the case moves forward—while you remain in control of filings and court appearances.

Guided Defense is provided under a Limited Scope Representation Agreement and does not automatically make us your attorneys of record or guarantee any outcome.

To learn more, call 855-978-6564 or email [intake@ginsburglawgroup.com](mailto:intake@ginsburglawgroup.com) and mention "Guided Defense."

➡ Learn More: [Guided Defense](#)

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