A FREE REPORT FROM N.B. SESSIONS LAW GROUP, LLC

# The Cost of a Cheap Plan

*Why "Bargain" Estate Planning Often Costs the Most*

Like a cheap car that leaves you stranded on the highway, a bargain estate plan can leave the people you love facing a breakdown at the worst possible moment. The upfront savings look appealing — but the long-term cost of a plan that doesn't hold up, both financial and emotional, is almost always higher than the cost of doing it right from the start.

This report explains why the least expensive estate planning option so often becomes the most expensive mistake a family makes — and what actually protects the people you love.

## You're Not Comparing the Same Thing

When someone offers to prepare your estate planning documents for a fraction of the cost, they're usually telling the truth about the price — but only if you think estate planning is just a stack of paperwork. You can find a will, trust, power of attorney, or healthcare directive drafted cheaply, download forms online for under $100, or even generate something with AI for free.

But you are not comparing the same service.

Think of it like hiring the lowest bidder to patch a leaky roof. At first, it looks fine — the leak stops, the price was right, and you feel good about the money you saved. Then the next real storm hits: water pours in, drywall buckles, mold sets in. Now you're not patching a leak — you're replacing insulation, tearing out walls, and repairing the foundation underneath. Some of what's lost can never be replaced. The "cheap" fix ends up costing far more than doing it right the first time.

Estate planning works the same way, with one important difference: the storm doesn't hit while you're still around to fix it. It arrives after you've become incapacitated or passed away — when it's too late to correct course. Your family is left holding documents that looked fine on paper but weren't built for what real life actually threw at them.

A basic set of documents may look sufficient today. But when illness, incapacity, or death actually arrives, your loved ones can be left with something far more expensive, stressful, and time-consuming than anyone imagined. That difference is what separates a plan that builds generational wealth from one that hands down generations of problems.

## What a "Bargain" Plan Actually Gives You

A low-cost estate plan — whether from a discount provider, an online service, or a downloadable form — typically comes with the same set of gaps:

## Template Documents Instead of Real Counsel

Your name, basic wishes, and heirs get filled into a form, but nothing is customized to your actual family, your actual assets, or the real situations your loved ones are likely to face. The person preparing it doesn't know enough about you to build something that will actually hold up — and you were never asked the questions that would have shown you what other options existed.

## Assets Left Stuck in Court

Your documents might say where everything should go, but there's no follow-through to confirm your assets are titled correctly or that your beneficiary designations actually match your plan. When those pieces aren't coordinated, the plan can fail entirely — and most discount providers simply don't offer the retitling or beneficiary-review work that prevents this.

## Gaps in Protection for Minor Children

If you have minor children, this is the gap that matters most. Even if your will names a guardian, a cheap plan rarely covers the legal and practical steps needed to make sure your children actually end up with the people you chose, in the way you intended, with the financial support those guardians will need — and to keep your kids from spending even a night in temporary care with strangers.

## Little Real Understanding of Your Options

Many people sign documents without fully understanding what they agreed to, trusting that the professional handled it correctly. But discount providers rarely have the time to walk through the decisions that matter — like whether to build in asset protection — in a way you can genuinely understand.

## A One-Time Transaction, Not an Ongoing Relationship

Once the documents are signed, the relationship ends. Nothing gets revisited. Questions don't get answered later. There's no system to catch you when your life changes. The plan goes into a drawer and stays there — forgotten until it's needed, and by then it may no longer reflect your life, your assets, or your wishes.

## No One to Help Your Family Use It

Your loved ones are left to figure out the documents on their own, navigate court if it's required, and manage everything else — often while grieving — without anyone who actually knows you or your intentions to guide them through it.

## The Things That Matter Most Often Get Left Out

After a death or incapacity, families rarely wish they'd been left more paperwork. They wish they'd been left more of the person — notes, guidance, context for the decisions that were made. Sentimental items often become a source of family conflict simply because wishes were never written down anywhere at all.

## What Coordinated Planning Looks Like Instead

A properly built estate plan isn't a stack of documents — it's a coordinated system built around your actual life, reviewed as your life changes, and backed by someone who will be there to help your family use it when the time comes. That's the difference between a plan that protects your family and one that just looks like it will.

This is the standard I hold every plan to at N.B. Sessions Law Group — what I call The Practice of Continuity: your plan, your assets, and your family's understanding of both, kept in sync over time rather than locked in a drawer the day you sign.

## Why This Matters Now

If you're thinking, "I'll just start with something basic and upgrade later," that's a completely reasonable place to start — and we can absolutely build a plan that starts simple and grows with you, on a fee you understand and choose. What matters is that even the simplest starting plan is coordinated and reviewed, not a document that sits untouched and unattended.

None of us are guaranteed the time we assume we have. Legacy isn't created after we're gone — it's created in the choices we make day to day, while we're still here to make them. I work with families every day who are dealing with the aftermath of an unexpected death or a difficult diagnosis. We will all die; we simply don't know when. But with a plan that's actually built to hold up, that reality becomes far less frightening — for you and for the people you love.

If a cheap, incomplete plan fails, your family doesn't get a do-over. They're left to sort through the consequences at the exact moment they're least equipped to handle it — grieving, overwhelmed, and out of options.

*A good roof isn't just for sunny days. It's built to hold up in the worst weather. Your estate plan should be built the same way.*

## Making the Right Choice

When you're comparing estate planning options, don't just ask, "What does this cost today?" Ask instead, "What will it cost the people I love if this plan doesn't work when they need it?" Peace of mind and false confidence are not the same thing.

At N.B. Sessions Law Group, I work with families, business owners, and real estate investors to build coordinated plans that actually function when they're needed — with assets properly protected, families who understand what they're signing, and a plan that gets reviewed and updated as life changes, instead of one that quietly goes stale.

## Your Next Step

If you're ready to build a plan that will genuinely protect the people you love, I'd welcome the chance to talk it through with you.

**Schedule your complimentary discovery call**
**BOOKINGS LINK**

### About Neal B. Sessions, J.D., MBA, CPA

Neal Sessions is the founder of N.B. Sessions Law Group, LLC, an estate planning practice built around ongoing relationships rather than one-time transactions. His background in high-net-worth wealth management and corporate finance shapes an integrated approach to estate planning, business counsel, and real estate law. Neal is also Principal Attorney & Owner of Eastern Closing Services, LLC, where he has provided comprehensive real estate legal services — including title examination, title insurance, settlement services, dispossessory actions, quiet title, foreclosure, partnership litigation, and probate — since 2018.