



MCLE Self-Study Test

Estate Planning for Low Net-Worth Clients

By Kathleen Hunt, May 2025 Issue Contra Costa Lawyer Magazine

MCLE SELF-STUDY TEST

1. Under the new law, a “primary residence” must be the residence in which the decedent lived at the time of their death.
☐ True ☐ False
2. The new threshold for a “small estate” for real estate purposes is:
 - a. \$184,500
 - b. \$750,000
 - c. \$166,250
 - d. \$200,000
3. The new law has changed the process to collect personal property.
☐ True ☐ False
4. A Petition to Determine Succession to Real Property now requires notice to all devisees but not heirs.
☐ True ☐ False
5. Homesteads valued at less than half of the average price of homes in that county qualify for an exemption from the Medi-Cal Estate Recovery Program.
☐ True ☐ False
6. A successor trustee can be given the authority to access all digital assets.
☐ True ☐ False
7. The new law took effect on:
 - a. January 1, 2025
 - b. June 1, 2025
 - c. April 1, 2025
 - d. July 1, 2024
8. Many people keep all of their financial information digitally, with no paper trail.
☐ True ☐ False
9. Without a revocable living trust, the court will oversee the management of assets for minors.
☐ True ☐ False
10. Eligibility for Medi-Cal is based on assets, as well as monthly income.
☐ True ☐ False
11. For families with a lower net worth, these higher thresholds for a “small estate” always obviate the need for a trust.
☐ True ☐ False
12. Almost all assets subject to probate are subject to clawback by Medi-Cal.
☐ True ☐ False
13. Estate planning attorneys should focus exclusively on tax issues.
☐ True ☐ False

CONTINUED on next page

14. The new threshold for a “small estate” for personal property is approximately:
- \$184,500
 - \$750,000
 - \$166,250
 - \$200,000
15. Without a trust or a court order containing specific authorization language, digital assets can be lost.
- ☐ True ☐ False
16. The question of whether a full probate administration is advisable can be complicated.
- ☐ True ☐ False
17. A Petition to Determine Succession to Real Property now requires notice to all heirs but not devisees.
- ☐ True ☐ False
18. Loss of the family home due to Medi-Cal clawback is entirely avoidable.
- ☐ True ☐ False
19. The new law requires notice for the Petition to Determine Succession to Real Property to be given fifteen days after the Petition is filed.
- ☐ True ☐ False
20. A revocable living trust may provide the best possible protection for low net-worth families.
- ☐ True ☐ False

MCLE SELF STUDY: Estate Planning for Low Net Worth Clients

HOW TO RECEIVE ONE HOUR OF MCLE CREDIT

Answer the test questions, choosing the one best answer to each question. Mail this Self-Study test to CCCBA at the address below. Certificates are dated as the day this form is received.

Name

State Bar #

Firm Name

Address

City, State, Zip

Phone

Email

Signature

May 2025 - Contra Costa Lawyer Magazine
- 1 Hour General MCLE Credit