

GUIDE TO MANAGING A FINANCIAL WINDFALL

What to Do When You Inherit or Receive a Significant Sum of Money



TAKE A BREATH – YOU DON'T HAVE TO DECIDE EVERYTHING TODAY

Receiving a financial windfall—whether from an inheritance, home sale, divorce settlement, business exit, or legal settlement—can feel like a blessing and a burden all at once. It's emotional. It's complicated. And the decisions you make early on can have long-term consequences.

At MCC Wealth, we help individuals and families navigate these transitions with clarity and purpose. This guide is your first step toward feeling confident about what to do next.

2 UNDERSTAND WHAT YOU'VE RECEIVED

Not all money is created equal. Each type of windfall has different rules, taxes, and timelines.

Common sources include:

- Inheritance (with or without a will/trust)
- Home or property sale proceeds
- Divorce settlements or alimony
- Lawsuit settlements or life insurance payouts
- Business sale or equity liquidation

Questions to ask:

- Are there tax consequences now or later?
- Are any of the assets non-liquid (property, retirement accounts)?
- Are there legal implications or deadlines?



4 CREATE A LONG-TERM PLAN THAT REFLECTS YOUR VALUES

Your windfall should work for you, not overwhelm you. Once you've taken inventory and built your team, it's time to put your money to work—on your terms.

Key planning areas include:

- Tax-efficient investing and withdrawal strategies
- Gifting to family or causes you care about
- Retirement and legacy planning
- Special needs trusts or family protection strategies
- Paying off high-interest debt vs. investing
- Building a sustainable cash flow strategy

YOU DON'T HAVE TO FIGURE THIS OUT ALONE

Receiving a windfall can change your life—but only if you manage it wisely.

At MCC Wealth, we specialize in helping people navigate this exact moment with clarity, purpose, and long-term strategy. Whether you've just received an inheritance or are anticipating one, we can help turn uncertainty into confidence.

READY TO TAKE THE NEXT STEP?

Schedule your free Financial Windfall Strategy Session

Phone: 404-446-4362

Email: info@wealthmcc.com

1 PAUSE BEFORE YOU ACT

Don't rush. One of the most common mistakes people make is acting too quickly—moving money, investing impulsively, or giving large gifts. Allow yourself space to process what's happened, especially if your windfall is tied to loss or change.

What to do now:

- Avoid major purchases or financial decisions for at least 30–90 days
- Park funds in a high-yield savings or short-term cash vehicle
- Seek emotional support if needed—your financial state is also affected by your emotional state

3 BUILD A TEAM YOU CAN TRUST

This isn't the time to DIY. You need professionals who understand both the technical and emotional aspects of sudden wealth.

Your team may include:

- A financial planner (ideally one with a focus on both planning and investment management)
- A tax professional to advise on tax implications
- An estate attorney to update your will or trust
- A special needs planner, if you have a loved one with disabilities



At MCC Wealth, we often act as the “quarterback” of your financial team—coordinating strategy across your professionals to protect and grow what you've received.

5 PROTECT WHAT YOU'VE BUILT

Wealth without protection is just temporary. As your financial picture changes, your risk strategy should evolve too.

Don't forget to:

- Review or update insurance policies (life, disability, liability)
- Ensure your estate plan reflects your new assets and wishes
- Plan for long-term care, healthcare, and potential guardianship needs
- Secure cybersecurity protections for financial accounts

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