

Brittiny Belmonte Razzano's mantra in life is to "only worry about the things you can control." While life can constantly seem unpredictable, there are still plenty of things that can be controlled—especially when you are a financial planner and a lawyer!

Originally from Guilderland, Brittiny grew up loving summertime life outdoors and spending time by the pool. She played basketball from second grade through high school, then coached in college as well. Graduating magna cum laude from Bentley University with a Bachelor of Science in Finance, Brittiny went on to earn her Master in Business Administration from Union Graduate College (now Clarkson University) and her Juris Doctorate with honors concentrations in Estate Planning, Business Law, and Tax Law from Albany Law School.

She initially started her career in 2008 as a financial planner, but when the economy crashed, she decided to pursue her master's

before realizing law might be her calling. "I wanted to provide the most for my clients with respect to wealth protection and transfer," says Brittiny. "An investment advisor alone does not have the ability to do this. An attorney is needed to prepare and execute the appropriate documents. I'm also a big nerd. I love to learn, and I love school!"

While she still continues her wealth management and protection business through Halliday Financial here in Clifton Park, Brittiny founded Razzano Law, PLLC in 2018. The practice focuses exclusively on Estate Planning and Estate Administration preparing and administering wills, trusts, powers of attorney, health care proxies, probate, and trust termination.

This practice area has served her well. "I love meeting and helping people with and during a very serious part of adulthood and to be the reassuring counselor when someone passes away," she notes. Her clients currently range in age from 18-94. There

are appropriate documents for every stage of life, and they are never set in stone. She stresses the importance of planning early. "Most clients as they get older worry about long-term care. In order to effectively plan and fully protect assets, planning must be done five years in advance for institutions and 2.5 years in advance for home care. These are the Medicaid look-back periods." Establishing baseline documents allows her clients to plan early with the flexibility to amend as needs change and to "graduate" into more complex planning documents. As the former Director of Medicaid Estate Recovery for New York State's Third Party Liability Contractor, Brittiny received valuable insight into the Medicaid program and has observed what happens to families when they do not plan for long-term care and the ultimate financial devastation they experience.

Also taking her work outside of the office, Brittiny goes out into the community to present in-person seminars on topics such as Estate Planning 101, Wills Versus Trusts, and Estate Planning for Young Families, as well as speaking at Adoption Star webinars in order to assist current and prospective adoptive families to plan ahead. In addition to her community services, she guest lectures at Albany Law School on Medicaid Recovery, both in the classroom setting and at public events such as Senior Law Day.

While lawyers and their clients were temporarily allowed to sign documents remotely due to COVID, the pandemic completely shut down her in-person seminars, which are Brittiny's favorite part of the job. "I think a seminar is a great way for a potential





client to 'test out' the attorney that they are considering to see if they are a good fit for them. It's all about personality compatibility. My work is a personal service. I want my clients to be comfortable with me as a person and not just what I know as a professional," she notes.

In addition to her guest lectures, Brittiny also stays involved with Albany Law as a counselor with the Moot Court program. Moot Court simulates court procedures and hearings as well as client counseling and negotiations, which is what Brittiny is involved with. Through mock initial consultations and mock head-to-head negotiations with another "attorney" team, students compete at both regional and national levels, in addition to in-school competition. Brittiny's personal team was the first to win both the negotiations and client counseling in-school competitions. She also judges competition at the law school and assists with coaching the travel teams.

Outside of work, Brittiny loves to spend time with her husband Sam, a manager at Global Foundries in Malta, and their two children. They are parishioners of St. Edward the Confessor here in Clifton Park. Playing outside, coloring, and puzzles are always family favorites! Family is important to her. She even bought the house next door to her parents, now living on the same street her whole life. Cooking is an important part of their family dynamic. Pizza and meatballs are staples at their house, and Brittiny always loves to make a sauce with her Nonna (now 90 years old). Relishing any opportunity to feed people, Brittiny hopes to one day become a better cook, especially with Italian dishes.

Her husband and father coached high school football together for several years at LaSalle Institute in Troy. Sam had played football for Shaker High School and received a full ride to play Division I football at Boston College, but after an injury, he was unable to attend and subsequently enjoyed his years while coaching. "It was a great way for Sam and Dad to really get to know one another early on in my relationship with him," says Brittiny.

She believes that sports are extremely important for childhood development, teaching teamwork, leadership, discipline, and perseverance. They have just started exploring youth sports for their children and are looking forward to attending their games, whatever sport or sports they enjoy.

Their family also loves to dine out. Black and Blue in Albany and Morton's Steakhouse and Forno Bistro in Saratoga are favorites. They also enjoy traveling, often visiting the beaches in New England and New Jersey. Her favorite trip so far has been to the Bahamas. "Atlantis in the Bahamas is the complete package beautiful beaches, excellent food, and shopping. Great place to go with just the adults," she says. "My favorite place to go with my children is Disney World. I went almost every year as a child and have been able to take our son several times already. My daughter's first trip there is this year. Experiencing the magic as a mom is unreal!"

As the pandemic winds down, Brittiny is looking forward to getting back to her seminars and to making a difference in her clients' lives, wanting to always be a resource to them and the general public as well. "I try to keep my meetings as light as possible. What I do is very serious and can be very depressing



to think about and talk about, so keeping it light really helps my clients, and me as well. My wish is that throughout my work and my encounters, I am able to make the world a better place to live. I truly care about my clients. They become extensions of my family!"

Sometimes moving on and forging ahead can seem daunting, but as Brittiny says, "Life is too short. Buy the shoes and eat the cake!"

For more information about Razzano Law, visit www.razzanolaw. com.



**Estate Planning & Administration** Offices in Albany & Clifton Park

518.478.8956 | Info@RazzanoLaw.com



Brittiny Belmonte Razzano, Esq.