



The Living Will of Love

The Heart of DiaBuddy Debt MAX Relief

A living legacy from Grandpa Kenny

For Max Derris, Blake Derris, Leah Lerner and Hannah Lerner

All I have is my heart. This is my gift of love.

My Wish

A Living Declaration from Ken Sternfeld

This is my Living Will of Love. It is not about possessions, property or legal instructions. It is the promise I choose to live now and the love I hope will continue long after any single moment has passed.

The DiaBuddy Debt MAX Relief program is my living legacy. I dedicate it to my four beautiful grandchildren: Max Derris, Blake Derris, Leah Lerner and Hannah Lerner. You are among the greatest blessings God has placed in my life.

The song “My Wish” by Rascal Flatts will always carry me back to the day I danced with my daughter Emily at her wedding. That dance became more than a memory. It became a picture of everything a father and grandfather hopes for the people he loves: a life filled with purpose, courage, joy and the freedom to become who God created them to be.

I may not dance the way I once did, but I will keep moving forward. The joy of the Lord is my strength. I will continue living through the people I encourage, the students I mentor, the families I serve and every person who discovers that helping others can give life deeper meaning.

LeAnn Womack’s “I Hope You Dance” reminds me that love does not ask the next generation to stand still. Love invites them to step forward, embrace the opportunities God places before them and keep the spirit of compassion alive.

Amen.

To My Four Beautiful Grandchildren

You light the path before me

Max Derris

You inspired the MAX in DiaBuddy Debt MAX Relief and remind me to become a better man by helping others.

Blake Derris

You light up my life, and I pray that your path will always be guided by faith, kindness and purpose.

Leah Lerner

You light up my life, and I pray that you will carry love into every room and every life you touch.

Hannah Lerner

You light up my life, and I pray that courage and compassion will guide every step of your journey.

“Your word is a lamp for my feet, a light on my path.”

Psalm 119:105

What I Am Passing Forward

Not an inheritance of things, but a legacy of the heart

Faith	Have Faith Over Fear and Keep Your Eyes on God. Trust Him to illuminate the next faithful step.
Love	Let people know they matter. Give your time, your attention and your heart generously.
Service	Measure success not only by what you earn, but by how many lives become better because you cared.
Courage	Do not allow fear, debt, disappointment or change to define your future.
Joy	Find reasons to smile, celebrate others and keep dancing through life in whatever way you can.
Purpose	Use your gifts to open doors for others, especially those who feel burdened or forgotten.

DiaBuddy Debt MAX Relief is the work I place in your hands: a mission to reduce burdens, restore hope and help people build lives of service and meaning.

My Gift of Love

For my family and for every life this mission may touch

My beloved grandchildren, I do not need to leave you a list of possessions to tell you what matters most. All I have is my heart, my faith, my story and the hope that the love God gave me will keep moving through you.

When you remember Grandpa Kenny, do not remember only what I built. Remember why I built it. I wanted students to feel freedom instead of fear. I wanted healthcare professionals to rediscover purpose. I wanted families to receive care with dignity. I wanted people to know that their lives could become brighter when someone believed in them.

Carry this mission only in the way God calls you to carry it. Make it your own. Improve it. Share it. Let it become a blessing to people I may never meet. If the DiaBuddy spirit continues to educate, empower, encourage and love others, then my life will continue to dance through yours.

May the Lord guard your steps, strengthen your hearts and fill your lives with the kind of joy that cannot be measured. May you always know how deeply you are loved.

The joy of the Lord is your strength.

Nehemiah 8:10

With all my heart,

Grandpa Kenny

AMEN



Grandpa Kenny and the Lantern Path

A story about big dreams, heavy worries and the next faithful step. DiaBuddy Debt MAX Relief



Grandpa Kenny shares the DiaBuddy Debt MAX Relief journey



Four Lights in Grandpa Kenny's Life

This journey is dedicated with love to Max Derris, Blake Derris, Leah Lerner and Hannah Lerner. They remind Grandpa Kenny that every generation can help light the way for the next.

Grandpa Kenny shares the DiaBuddy Debt MAX Relief journey



The Road Looked Very Long

Some young helpers dreamed of caring for others. But the cost of their education felt like a giant number stretching across the road. “We do not have to solve the whole road today,” Grandpa Kenny said. “We need light for the next step.”

Grandpa Kenny shares the DiaBuddy Debt MAX Relief journey



M Is for Mentorship

A mentor does not carry the whole journey for you. A mentor listens, asks good questions and walks beside you while you learn to make responsible decisions.



Grandpa Kenny shares the DiaBuddy Debt MAX Relief journey



A Is for Access

Good doors lead to trusted information, official resources, caring people and opportunities to learn. Access means knowing where to look and whom to ask.



Grandpa Kenny shares the DiaBuddy Debt MAX Relief journey



X Is for Xperience

Xperience turns learning into confidence. Each new skill, service project and caring conversation becomes another stone in a bridge toward the future.

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The First Small Step

Gather the facts. Identify each loan and servicer. Write down the questions. A confusing cloud becomes easier to understand when the pieces have names.



Grandpa Kenny shares the DiaBuddy Debt MAX Relief journey



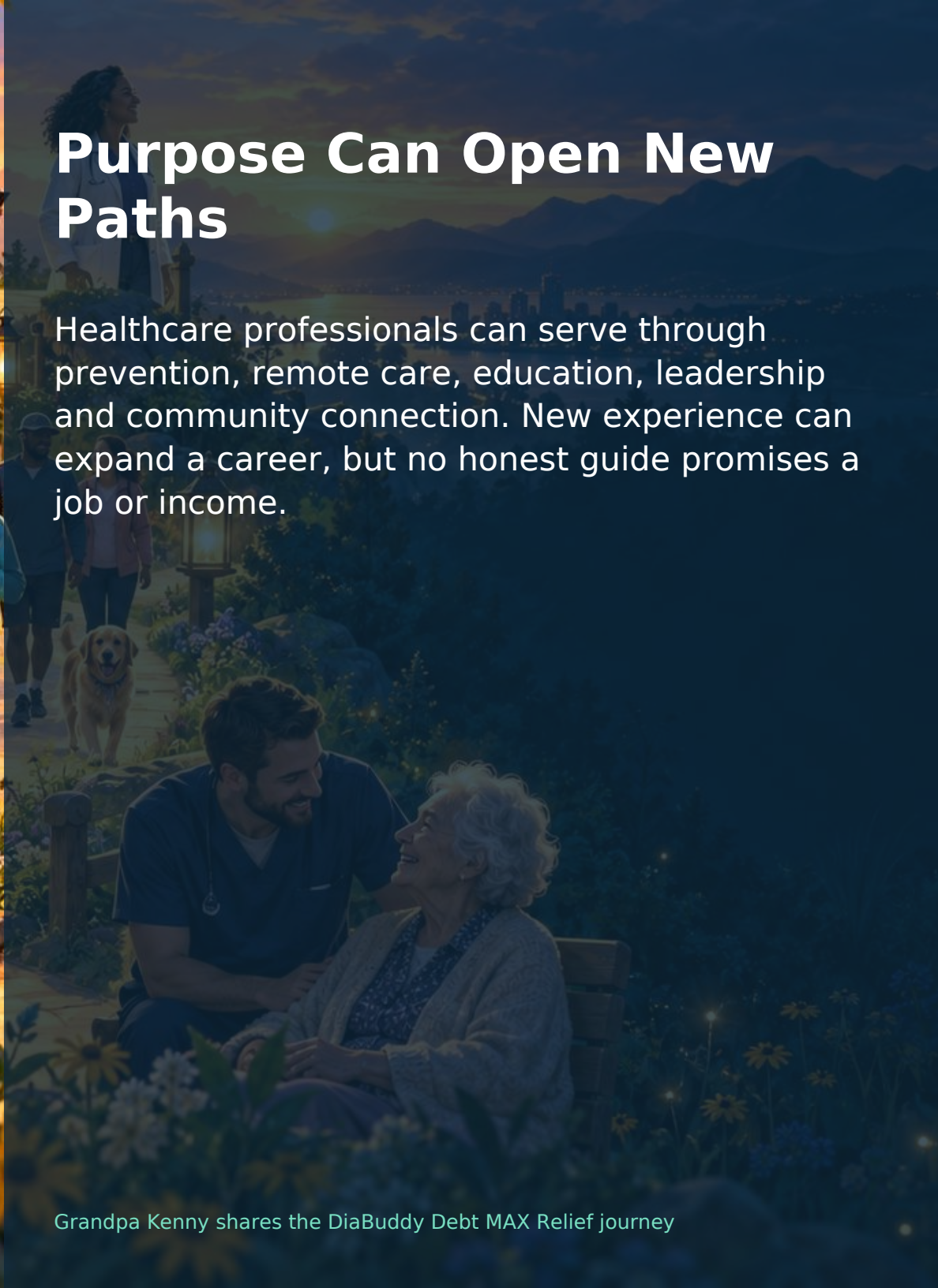
Build a Ninety Day Plan

Choose a few actions that can truly be completed. Learn. Ask. Apply. Practice. Meet with a mentor. Then review the plan and choose the next right step.



Purpose Can Open New Paths

Healthcare professionals can serve through prevention, remote care, education, leadership and community connection. New experience can expand a career, but no honest guide promises a job or income.



Grandpa Kenny shares the DiaBuddy Debt MAX Relief journey



No Magic Wand and No False Promise

DiaBuddy Debt MAX Relief does not promise forgiveness, savings, employment or income. It offers education, navigation, mentoring and referrals so each participant can make better-informed choices.

Grandpa Kenny shares the DiaBuddy Debt MAX Relief journey



The Four Lanterns Kept Shining

Max inspires Grandpa Kenny to become a better man by helping others. Blake, Leah and Hannah light up his life. Their names now stand behind a promise to help others find knowledge, courage and companionship.



Grandpa Kenny shares the DiaBuddy Debt MAX Relief journey



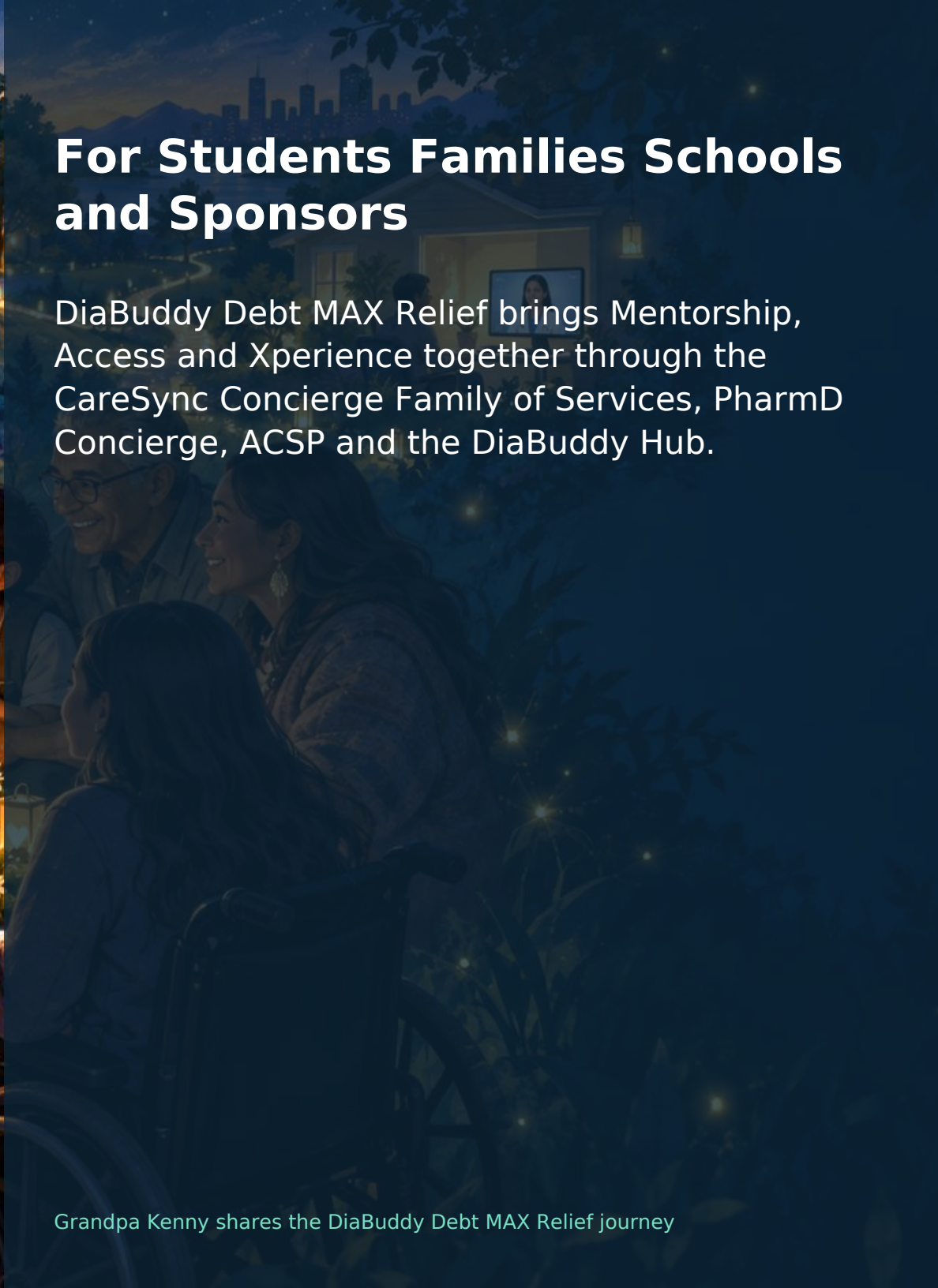
A Lamp for Today and Light for Tomorrow

"Thy word is a lamp unto my feet, and a light unto my path." Psalm 119:105. The lamp does not reveal every mile. It gives enough light to take the next faithful step.



For Students Families Schools and Sponsors

DiaBuddy Debt MAX Relief brings Mentorship, Access and Xperience together through the CareSync Concierge Family of Services, PharmD Concierge, ACSP and the DiaBuddy Hub.



Grandpa Kenny shares the DiaBuddy Debt MAX Relief journey



Begin the Conversation

Join the founding interest list or request a discovery conversation. Join the DiaBuddy Debt MAX Relief Connection Group on WhatsApp for encouragement, education and community. Message DiaBuddy Ken at 516-817-7410 or email DiaBuddyKen@gmail.com. PharmDConcierge.com. Education and mentoring only. No guarantee of loan forgiveness, savings, employment or income.

WhatsApp: wa.me/15168177410

Grandpa Kenny shares the DiaBuddy Debt MAX Relief journey