

AFG & LIFE CARE ASSOCIATES

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Let Our Experience Be Your Success!

AFG, Inc. & Life Care Associates has a team of experienced, court-qualified vocational and life care planning experts available to meet your needs.

Donna Kolsky, MA, CRC, CDMS, CCM

President/Owner

With 38 years of experience consulting in defense/plaintiff personal injury and matrimonial cases, Ms. Kolsky is well-recognized in her field. She holds a Master's of Arts Degree in Rehabilitation Counseling from Seton Hall University. She is a nationally Certified Rehabilitation Counselor, Certified Disability Management Specialist and Certified Case Manager. Donna Kolsky has testified in multiple counties in New Jersey, New York and in the United States Supreme Court. She is affiliated with International Association of Rehabilitation Professionals (IARP).

Laurie Havassy, MS, CRC, LRC

Vocational Rehabilitation Specialist

Ms. Havassy is court qualified with over 25 years of experience as a vocational/employability specialist for defense, plaintiff, worker's compensation, and personal injury cases in NJ, NY, and PA and has a total of over 30 years working in the public and private sector as a vocational rehabilitation counselor assisting individuals with disabilities in the workforce. She holds a Master's degree in Rehabilitation Counseling from the University of Arizona; and a Bachelor's degree in Psychology from Long Island University. She is a nationally Certified Rehabilitation Counselor; a licensed State of NJ Rehabilitation Counselor; and a Certified Vocational Rehabilitation Counselor with the U. S. Department of Labor, Office of Workers' Compensation Programs.

Karen Cauthen, MS, CRC, LRC

Vocational Rehabilitation Specialist

Ms. Cauthen has over 38 years of experience working in the private and public sector in the field of vocational rehabilitation counseling and assisting individuals with various disabilities in reaching their fullest potential to return to work. She earned a Master's degree in Rehabilitation Counseling at Hunter College of the City University of New York. Her current credentials include Certified Rehabilitation Counselor and State of New Jersey Licensed Rehabilitation Counselor. Her professional affiliations include National Rehabilitation Association (NRA), National Rehabilitation Counseling Association (NRCA) and International Association of Rehabilitation Professionals (IARP).

Kathryn Musto, MS, CRC

Vocational Rehabilitation Specialist

Ms. Musto has 9 years of experience working in private vocational rehabilitation and formerly served as a vocational rehabilitation intern for ACCES-VR within the New York State Department of Education providing case management services and counseling to transition aged youth and adults with various disabilities and substance abuse disorders. She holds a Master's of Science in Rehabilitation and Mental Health Counseling from Rutgers, The State University of New Jersey and a dual undergraduate Bachelor of Arts degree in Psychology and Political Science from West Virginia Wesleyan College in Buckhannon, WV. She is a nationally Certified Rehabilitation Counselor, a member of the International Association of Rehabilitation Professionals (IARP) and the American Board of Vocational Experts (ABVE).

Further information regarding our Certified Nurse Life Care Planners is available at your request.