

It's important to start thinking about the future needs and goals of your dependent as soon as possible because they will change over time. Creating a plan and taking it step-by-step can help you get prepared.

## Plan your strategy by thinking about their needs and goals in many areas, and listing them out, such as:



**Medical:** How might these needs change? Will additional equipment or procedures be required for proper care?



**Education:** Is college or another secondary education program a possibility or goal?



**Employment:** Are there potential accommodations to think about? Will your dependent be able to work?



**Housing:** Is independent housing or assisted living an option?



**Financial:** Do you have a savings plan in place? Have you talked to someone about your financial options?

## Follow these next steps:

### 1

#### Write a Letter of Intent

A letter of intent<sup>1</sup> (LOI) will help ensure that the person you care for is getting the type of care you want them have if you are no longer able to care for them. An LOI does not qualify as a legal document, but it describes your thoughts and wishes. It can be a written document or a video. Some of the information it should provide includes:

- Medications, therapies, and services
- Likes and dislikes
- Behavior management
- Social interests
- Favorite foods and drinks
- List of doctors you prefer

### 2

#### Recruit a Team

You don't need to do this alone. Find experts who have experience helping families with disabilities or special needs. Also, seek guidance from counselors or social workers. Local nonprofits and your advocacy group can help point you in the right direction.

- **Lawyers:** A lawyer will help you navigate complicated regulations or paperwork. The Special Needs Alliance<sup>2</sup> has a listing of lawyers for you to consider. If you are concerned about cost, contact your local legal aid society, which provides free services for low income families.
- **Financial Planners:** A financial planner with experience in special needs is important. One resource to find one is the Academy of Special Needs Answers website. Local Financial Planning Association chapters sometimes offer pro-bono programs or free financial literacy classes.

### 3 Apply for Government Benefits

- **Supplemental Security Income (SSI):** Visit your local Social Security office to find out how these resources may help pay for treatment, supplies, and equipment. The Social Security office will require documentation so review their website before heading out the door.
- **Medicaid:** Guidelines vary by state. For more information, contact your local Medicaid office or visit their website.

### 4 Prepare a Will

A lawyer can help you prepare a will. Wills provide instructions about what happens to property or assets after someone passes away, but wills can also name guardians and serve as a backup to a living trust. If your dependent is your primary beneficiary, a will can prevent automatic asset distribution, which could disqualify your dependent from federal aid.

### 5 Create a Special Needs Trust

A special needs trust is a way to provide for your dependent(s) without disqualifying them from certain types of financial aid and assistance. A person over 18 cannot have assets of more than \$2,000 in his/her name to receive federal aid.<sup>4</sup>

- Set up the trust with assistance from a lawyer
- Designate your dependant as a beneficiary
- Fund the trust with help from an experienced special needs financial planner

### 6 Set Up an ABLE Account

An ABLE account is a tax-free savings account for people with physical or cognitive disabilities and their families. When you set up an ABLE account, your dependent is the owner. Any money placed in the account will not be taxed, and anyone can contribute to the account; for example, the account owner, their family, and their friends.

Though an ABLE account is under the name of your dependent, it does not affect their eligibility for federal aid.

To learn more about ABLE accounts and how to get started, you can visit the ABLE National Resource Center.<sup>5</sup>

### 7 Decide Whether You Need Guardianship

Guardianship is when someone is assigned to take care of an adult who is not able to make certain decisions for themselves. If guardianship is the right choice for your dependent, you will need to apply for guardianship before they turn 18. The process should start at least one year in advance. For more information, check out our guardianship resource.

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<sup>1</sup> [www.specialneedsalliance.org/the-voice/letter-of-intent-3](http://www.specialneedsalliance.org/the-voice/letter-of-intent-3)

<sup>2</sup> [www.specialneedsalliance.org/find-an-attorney](http://www.specialneedsalliance.org/find-an-attorney)

<sup>3</sup> [www.specialneedsanswers.com](http://www.specialneedsanswers.com)

<sup>4</sup> [www.specialneedsanswers.com](http://www.specialneedsanswers.com)

<sup>5</sup> [www.ablenrc.org](http://www.ablenrc.org)