

Planning for Your Loved One with Special Needs



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Transition Planning

An overview of issues that occur as our children near age 18 and transition into adulthood.



Social Security and State Benefits

1. Application in most cases can be made beginning at age 18
2. Federal regulation restricts assets for someone on SSI to \$2,000 or less



Self-Determination and Advocacy

1. At age 18 your child is an adult and your access to information will end.
2. To gain access to information (medically, financially and otherwise) actions are necessary



Guardianship and Alternatives

1. Guardianships
2. Limited Guardianship
3. Durable Powers



Employment Options & Guidelines

Employment Options

- Income
- Social outlet
- Quality of life issues
- Ticket to Work Program
- Plan to Achieve Self Support (PASS)



Employment Options & Guidelines

Ticket to Work Program

- 18-65
- Employment Network
- State Vocational Rehabilitation
 - Return to benefits
 - Continue healthcare
 - Discontinue disability review



Employment Options & Guidelines

Plan to Achieve Self Support (PASS)

- Goal: training, services, business startup, school, equipment/tools, transportation
- Allow to save for goals



Living Arrangements

- Group Home – professional vs. private
- Home Living – professional vs. no support
- Community Living – apartment, residential
- Goal: transition before parents can no longer provide care



Providing Continued (supplemental) Support

- The Special Needs Trust
- Family Planning is Different
- Eventual Transition

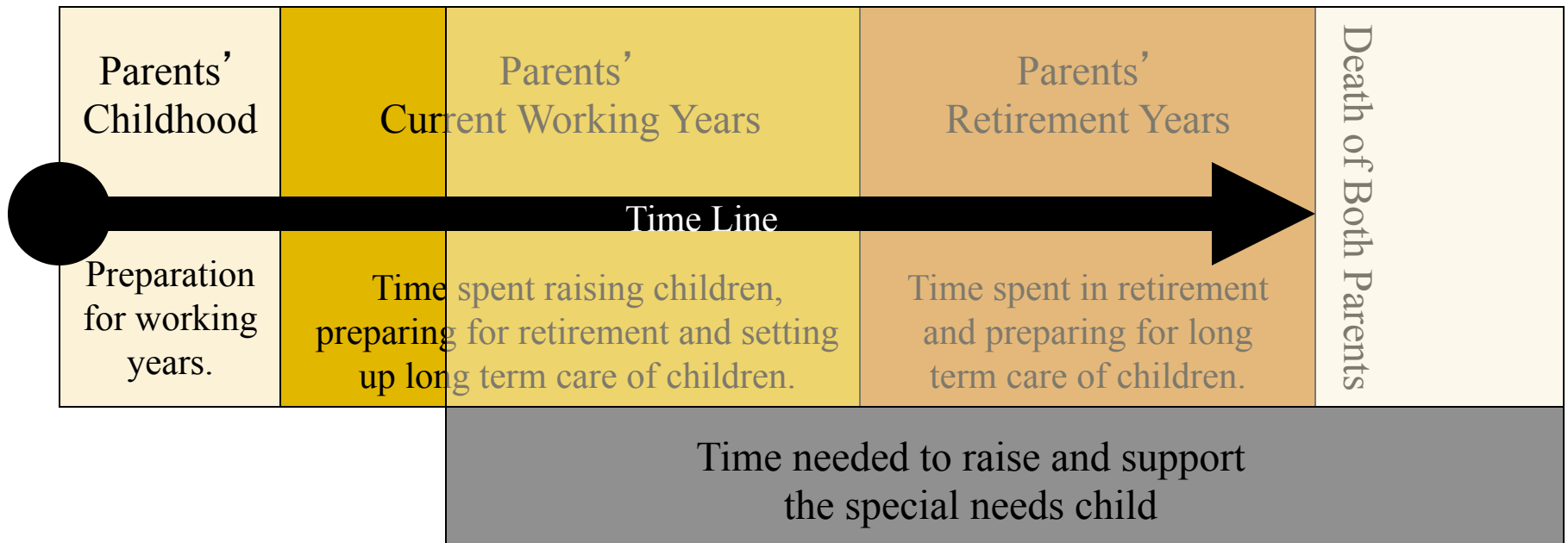


The Special Needs Trust

- How does it protect my child's ability to benefit from governmental assistance?
- What can it offer in terms of supplemental resources?
- What are the restrictions?



Our Planning is Different



Eventual Transition

- Do you have a plan to educate future guardians?
- Is there a written blueprint that guides the next caregiver?



Are you prepared?

- Planning for your child's future is one of the most important tasks you will ever be given.
- Special needs planning is unique.
- It is imperative that professionals involved with this work are knowledgeable in the field of special needs planning.

Rate 1-10



How Do You Begin

- Decide you're going to start
- Utilize a process with professional guidance



Who We Are

- Work directly with hundreds of families each year in implementing and annually maintaining their special needs plan
- Serve thousands of families each year through workshops, family events and education
- Financial advisors only serving families with special needs.

