

## Financial Planning for Special Needs Families



Every family with a special needs child faces unique challenges in caring for their loved ones. If you have been providing care for a disabled child or another loved one with special needs, you are probably concerned about what will happen when you are no longer able to provide that support. One of the significant hurdles is developing a strategy that provides funding for both the lifetime expenses of the special needs child as well as the needs of other family members. Parents of children with special needs are likely to be saving for their own retirement and the needs of their disabled child at the same time.

I have personally experienced just how challenging it can be to plan for a family member with special needs. However, with careful planning, funds can be set aside to provide a meaningful quality of life while maintaining eligibility for needed benefits. As a Chartered Special Needs Consultant®, I can help you navigate estate planning, special needs trusts, life insurance, tax deductions, healthcare issues, Medicaid complexities, and other unique considerations of special needs planning. Please contact me for a no-cost, no-obligation conversation to begin building a Life Plan for your special needs family.

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