

“Special Needs Planning” Checklist

Following this To-Do Guide and Checking these Boxes Means You Are Taking Actions to Help Secure the Future for Your Family and Your Loved Ones with Disabilities

- Do you and your spouse have a vision of how and where your loved one will live if/when both of you are not around? Have you planned their future housing needs?
- Is or will your loved one be able to seek employment? Will they be able to earn enough to care for themselves?
- Does your loved one require any special living or transportation arrangements? Any other accommodations?
- Does your loved one have any special social or recreational interests that should be taken into consideration?
- Will they have adequate adult health insurance?
- Do you have a written Letter of Intent as a guide for future caregivers? Do you update it periodically?
- Does or will your adult loved one need help managing their affairs, medical care, and finances?
- Have you or will you be applying for Guardianship of your loved one when they are an adult? Are you familiar with the alternatives to Guardianship, including Supported Decision Making and Advanced Legal Directives? (power of attorney, health care proxy)
- Have you identified future (successor) Guardians, Conservators, and/or Trustees for your loved one?
- Have you identified all financial resources available to create the future you or your loved one envisions, including government benefits, employer benefits, insurance and personal assets?
- Are you setting aside money for your loved one?
- Do you have a complete understanding of Medicaid and Supplemental Security Income (SSI) government benefits?
- Are you already working with OPWDD or DDD? Does your loved one have a care coordinator or case manager?
- Does your child have Medicaid or a Medicaid Waiver? Do they have a Self Direction budget?
- Did you carefully review all beneficiary designations and titling or ownership on your assets and in your estate plan to ensure no unplanned inheritances can interrupt government benefits?
- Do you have a Special Needs or Supplementary Trust set up to preserve their government benefits?
- Have provisions been made to fund these trusts with assets or with life insurance?
- Did you set up an ABLÉ account as a way to save for and manage disability-related expenses?
- Have you and your spouse taken care of your own retirement savings and planning?
- Have you and your spouse taken care of your own long term care planning for when you can no longer care for yourselves or each other?
- Do your estate and legacy plans adequately address the non-disabled children and grandchildren in your family?
- Have you made sure that all family members and interested parties understand your plans and wishes, and know where to find all of your important planning documents?

Whether you have one or all of the boxes checked, we are highly experienced in special needs planning and we can help you define or refine your plans and put them into action.

Visit <https://www.thetimetoplanisnow.com/special-needs-resources> to learn more about Special Needs Planning.



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IS 30 YEARS AGO, AND TODAY.

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