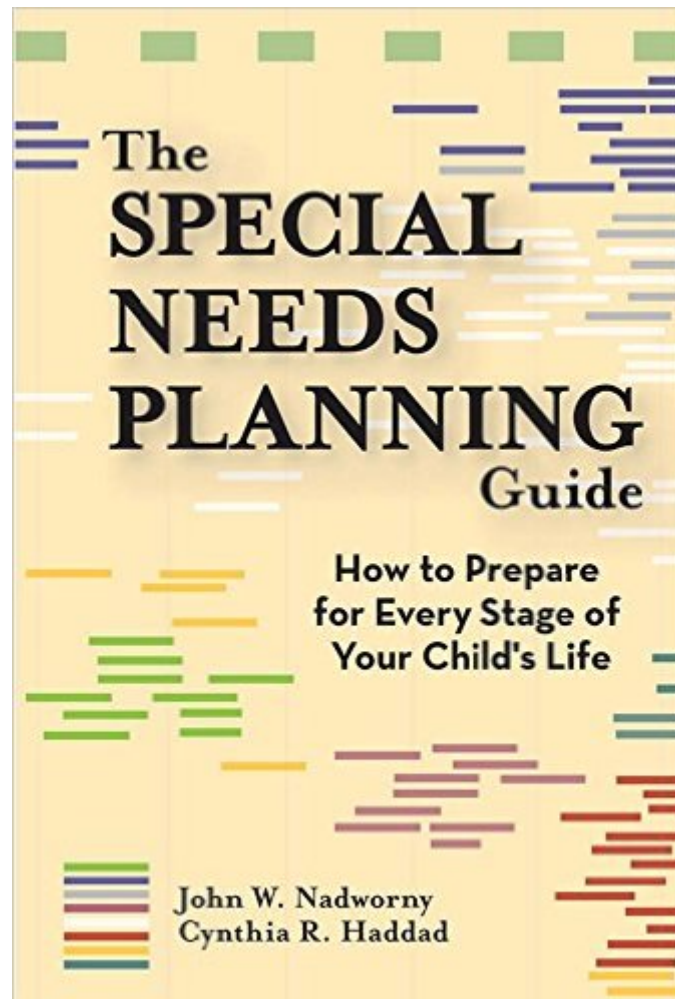


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# The Special Needs Planning Guide: How To Prepare For Every Stage Of Your Child's Life



## Synopsis

Developed by two financial planning experts who also have family members with special needs, this one-of-a-kind book is an absolute must-have as parents and other caregivers plan for the lasting financial security of their families. Transforming the financial planning presentations they've given to families across the country into a thorough, easy-to-read resource, the well-known authors give parents a chronological guide for each stage from birth to adulthood. Parents will get comprehensive advice and strategies on how to address financial factors including mortgages and other expenses, insurance policies, investments, and savings legal factors such as conducting estate planning, weighing guardianship with less restrictive alternatives, and creating a Special Needs Trust to ensure a child's future government factors identifying and supplementing government benefits, such as residential services, supported employment, and respite care family and support factors such as the family's values, the parents' careers, sibling considerations, and contributions of extended family member emotional factors such as dealing with both positive and negative feelings, staying connected with others, and using strong emotions to fuel advocacy. Included are all the tools families need to create an effective action plan for their finances: planning checklists and forms, a helpful glossary of financial terms, planning pointers; that help readers remember key points, and extended case studies dramatizing other families' evolving challenges and solutions. Plus, the CD-ROM in the back of the book contains a helpful Financial Planning Timeline and a printable Letter of Intent that lets parents communicate key information, concerns, and desires to future caretakers. A book parents will use for the rest of their lives, this guide is also a necessary addition to the reference library of every service provider.

## Book Information

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## **Customer Reviews**

In a word, this book is a goldmine. The book explains the differences between traditional and special needs financial planning and outlines extensively and concretely the questions you need to be asking yourself in order to be able to come up with some answers to very difficult planning questions. These authors address not only the financial piece of the puzzle but also integrate the family, psychological, and legal aspects of planning. The book is clearly laid out, addresses the planning needs in childhood, adolescence and adulthood and the authors shows a deep understanding of the highly difficult process of planning for the future of a disabled individual. The book provides a clear direction for what you need to be doing and when and greatly reduced my own feeling of being overwhelmed.

A comprehensive guide with plenty of real world scenarios, tools, and advice. By far the best guide I have read so far. If you have a family member who lives with special needs, take this book to your financial adviser. If they are not aware of this info, find a new adviser. In special needs planning, doing the wrong thing can be worse than doing nothing at all.

I researched and ordered several books on the subject in preparation for creating my own son's Special Needs Trust, Limited Conservatorship, life planning, etc. This one puts it all together very well, and is a must have, and a must read. It was evident that the authors are experts in the financial planning field and have combined their professional expertise with their personal knowledge and passion as parents with special needs children of their own. This book will be an excellent resource for parents, family members and anyone who is involved with special needs children and adults. Mike San Diego, CA

I have yet to completely read either book I ordered, but my first impression is that I'm glad I ordered "The Special Needs Planning Guide." At first, I was only going to order the "Special Needs Trust Administration Manual." This "Planning Guide" appears to be less about the legal terms and more about the overall life one will now lead with a Special Needs family member. It divides up the stages of life, and chapters of the book, by milestones the Special Needs individual will experience

throughout his or her life. It doesn't have to be read in order. If you have a Special Needs child who is about to turn 18 and become an adult, you could read the introduction and go right to that chapter/section. In the introduction, it states that the authors have taken into account the emotional aspects involved in the different stages and those emotions experienced by all members of the team/family. I have a feeling that I am going to get more out of this book than the original book I purchased regarding a Special Needs Trust administration. If I had completely read the book, I'm thinking I'd be giving it a 5 star rating...but keep in mind; at this point, I have only read the introduction, parts of the first chapter and skimmed the rest of the book. It's meant to be with you as a resource throughout your life and the life of the individual with special needs.

If you have children/adults with special needs, you need this book! I have never read anything so thorough. Before reading the book, I used to worry about how I would be able to support the needs of my 2 adult children with disabilities. Now I am confident that it can be done! All of my questions, and much more, were answered. I also greatly appreciate the personalized stories that tell what other people have done to ensure their children will be accounted for throughout their lifetimes. This book has all the technical information that you need and supplements it with vignettes that make it accessible (to non-financial planners like myself) as well. HIGHLY RECOMMENDED!!!

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