

# Pointers For Parents

## Children With Special Needs: Planning For Their Future

(NAPSA)—The back-to-school period is an excellent time to review the big picture when it comes to planning the future care of your child with a disability.

According to Joanne Gruszkos, director of SpecialCare<sup>SM</sup>, an exclusive program at the Massachusetts Mutual Life Insurance Company (MassMutual), “When caring for a child with a disability, families often become so focused on day-to-day needs that they often lose sight of the larger issues that loom ahead.”

To help, here are five steps that can help ensure your child gets the care he or she needs:

**1. Establish or review your child’s Individual Education Plan (IEP).** The IEP states where a student is currently and where the student is going academically, emotionally, behaviorally, socially and cognitively. To help your child reach full potential, the IEP should do more. Work with his or her teacher to set specific goals for your student. Make sure the goals are limited in focus and “SMART” (specific, measurable, action oriented, realistic and timely).

**2. Write a letter of intent.** A letter of intent familiarizes other people with the person with special needs and expresses your expectations. You can request a free Word document Letter of Intent template at [www.massmutual.com/specialcare](http://www.massmutual.com/specialcare).

**3. Establish a Supplemental Special Needs Trust (SSNT).** As little as \$2,000 in assets can disqualify an individual from many governmental programs. Assets in an SSNT, if properly drafted, do not count against this \$2,000 limit, making it an effective vehicle for enhancing the lifestyle of the person with special needs.



**It’s important for parents of children with special needs to have wills that are coordinated with other planning documents, such as a child’s trust.**

**4. Coordinate your will and beneficiary arrangement.** It’s important for both parents to have wills and for the wills to coordinate with other planning documents, such as the child’s trust. You should seek out an attorney who is familiar with SSNTs and your state’s intestacy laws.

**5. Choose guardians, caregivers and trustees carefully.** It’s very important to select the right people for these jobs and advise them of your selection. A great caregiver (guardian) might be a terrible money manager (trustee) and vice versa. The co-trustee or “committee” approach is often utilized when the responsibility of care and/or oversight is too much for one person alone.

Visit [www.massmutual.com/specialcare/resources](http://www.massmutual.com/specialcare/resources) for free educational materials, resource guides and website links to helpful organizations and government service providers. Information is also available by calling MassMutual at (800) 272-2216.