

5 STEPS OF SPECIAL NEEDS PLANNING

PLANNING
CHECKLISTS
& QUESTIONS
TO CONSIDER

WHAT IS SPECIAL NEEDS PLANNING?

At [ENABLE](#), we believe that your child was made on purpose and for a purpose. We also believe that your child has the ability to live an impactful life that makes a positive difference. Therefore, Special Needs Planning should enable you to confidently answer the following questions:

“What does a purposeful and impactful life look like for my child today– and every day in the future?”

“How do I make sure my child is able to live this GREAT life?”

DO I NEED A SPECIAL NEEDS PLAN?

All families need to plan for the future—typical or otherwise. However, the need to plan **now** is exponentially more important for families who have a child with special needs.

- *Have the planning conversations you’ve had been focused primarily on your child’s unique hopes, goals, and dreams?*
- *Are you confident that your special needs plan was designed so that your child has every opportunity to live a life that allows his or her unique abilities to shine?*
- *Are the planning strategies you’ve implemented been selected to ensure that your child can live a GREAT life today, tomorrow, and every day in the future?*

WHAT ARE THE FIVE STEPS TO CREATING A COMPREHENSIVE SPECIAL NEEDS PLAN?

1. Vision Planning
2. Life Planning
3. Resource Planning
4. Financial Planning
5. Legal Planning

The remainder of this guide will do three things: (1) Explain what each step of the planning process is and does, (2) Provide you with a checklist for each step of planning, and (3) Give you a list of questions to consider as you complete each step of the planning process.

Use this guide to begin creating a special needs plan for your own family today!

Step 1. Vision Planning

WHAT IS VISION PLANNING?

Vision Planning is the first essential step toward creating a comprehensive **Special Needs Plan**. A Vision Plan helps you paint a picture of what a great life looks like for your child today, tomorrow, and every day in the future. In your Vision Plan, you should describe your hopes, goals, and dreams for your child, as well as his or her hopes, goals, and dreams.

BENEFITS OF VISION PLANNING:

The true benefits of creating a Vision Plan are that:

1. You will have a clearly defined purpose for creating a special needs plan,
2. You'll know the destination that your planning is aiming for, and
3. You'll be motivated to complete the remaining four steps of the special needs planning process to ensure that your vision becomes a reality.

VISION PLANNING CHECKLIST:

- Vision for Childhood
- Vision for Adulthood
- Vision for Independence
- Vision for Social Life
- Vision for Spiritual Life
- Vision for Job or Vocation
- Vision for Home Environment
- Vision for a Great Life

VISION PLANNING QUESTIONS TO CONSIDER:

- What are your hopes and dreams for your child's abundant life?
- What does a GREAT life look like for your child, in terms of their level of independence, social life, spiritual life, education, job or vocation, home environment, etc.?
- What abilities do you see in him or her that you want to encourage and nurture?
- What does a great life for your child look like now, in 10-15 years, and in 25+ years?

Step 2: Life Planning

WHAT IS LIFE PLANNING?

Life Planning is the second step toward creating a comprehensive **Special Needs Plan**. You may be familiar with a Letter of Intent and/or Family Narrative. Your **Life Plan** should include both of those elements, plus additional essential details about your child. In your Life Plan, you should systematically record every essential detail of your child's life..

Your Life Plan will include details about your child's daily routine, personal preferences, doctors, therapies, and medications, and much more—organized in document that's easy to navigate and update—containing all of the details about your child's life that perhaps right now you only know in your head.

BENEFITS OF LIFE PLANNING:

The true benefit of creating a Life Plan is the peace of mind that comes from knowing that if something happened where you had to leave your child—for a quick trip or through a permanent transition—that someone else would have all of the necessary information in an organized, easily accessible and updatable document, that would allow them to step in to love and care for your child as seamlessly as possible and carry out the vision for their life that you have planned for.

LIFE PLANNING CHECKLIST:

Section 1: Intro Information

- Name of loved one with special needs
- Name(s) of individual(s) creating Life Plan
- Dates Life Plan started/completed
- Date(s) Life Plan updated
- Names of individuals who will be given copies of Life Plan
- Current photo of child

Section 2: About Our Child

- General Information
- Birth Information
- Clothing and Shoe Size
- Daily Routine
- Times, Schedules, and Preferences
- Hygiene Habits
- Meals and Dietary Requirements
- Personal Finances
- Monitoring Needs

- Personal Preferences
- Personality traits
- Religion
- Leisure and Recreation
- Other Preferences
- Education
- Life Skills
- Volunteer Experiences
- Employment
- Living Accommodations
- Housing Preferences
- Independent Living Hopes/Expectations
- Private Property Rented/Owned for Individual with Special Needs

Section 3: Health History of Our Child

- Diagnoses
- Physical Abilities
- Allergies and Other Dietary Needs
- Medications, Devices, Monitoring, and Pharmacy
- Medical Professionals
- Therapists and Nursing Care
- Diagnostic and Genetic Testing
- Immunizations, Operations, and Other Health Issues
- Preferred Hospital for Emergency Treatment
- Medical Insurance Information

Section 4: Government Benefit Information for Our Child

- Services Receiving, Applied for, or to be Applied for
- Federal Benefits and Services (SSI, SSDI, Medicaid, and Medicare)
- Income Benefits
- Medical Benefits
- Housing Benefits
- State and Private Benefits and Services
- Contact Information for Government Benefits and Services

Section 5: About Our Family

- Information about: Father
- Information about: Mother
- Information about: Siblings
- Spouse(s), Children, and Other Key Relationships
- Legal Relationships

Section 6: About Our Family

- In case of emergency
- Final arrangements for parents
- Vision for child's life without parents
- Final arrangements for child

Section 7: Signatures and Dates

LIFE PLANNING QUESTIONS TO CONSIDER:

- What does a typical day in the life of your child look like (including times of day and routines/rituals)?
- Have you recorded names and contact information for all of the important individuals in your child's life? (e.g., Family members, Friends, Doctors, Therapists, Government Benefit contacts)?
 - Where is this information stored?
- Have you documented other important information about your child? (e.g., details of your child's medical health history, details about your child's personality and preferences, details about your child's dietary needs and medications, details about your child's religious preferences, recreational activities, and other unique likes/dislikes)
- What has been your child's greatest accomplishment to date?
 - Why do you feel that this is his or her greatest accomplishment?
 - What made it such a great accomplishment?
 - Did your son or daughter see this as a great accomplishment, too?)

Step 3: Resource Planning

WHAT IS RESOURCE PLANNING?

Resource Planning is the third step toward creating a comprehensive **Special Needs Plan**. Your Resource Plan identifies the types of organizations, services, and individuals in your area who can help your child make progress toward your vision for his or her great life.

Your Resource Plan should analyze the current resources you've connected with and assess any gaps where connecting with additional resources would help your child thrive.

BENEFITS OF SPECIAL NEEDS RESOURCE PLANNING:

The true benefit of creating a Resource Plan is that it will help you think outside of the box and connect with innovative therapies, in addition to essential resources, to ensure that your child is living his or her best possible life today, tomorrow, and every day in the future.

RESOURCE PLANNING CHECKLIST:

- Developmental Services and Resources
 - Speech therapy
 - Physical therapy
 - Occupational therapy
- Home and/or Living Resources
- Social Security and Medicare Resources
- Social Security Income and Medicaid Resources
- State Disability Services and Resources
- Community Support Organizations and Resources
- Educational Resources
 - Individualized Education Program (IEP)
 - Tutoring Services
- Employment Resources
 - Job Coach
 - Life Coach
 - Job Training
 - Professional Development Services

RESOURCE PLANNING QUESTIONS TO CONSIDER:

- How have traditional and innovative therapies positively impacted your child's life?
- What therapies/services have been most beneficial to your child?
- In what areas of your child's life have they demonstrated exceptional levels of self-confidence?

- In what types of situations does your child feel most in his/her element?
- Right now – what abilities does your child need the most help developing (e.g., speech, motor skills, occupational skills, money skills, job skills/training, interpersonal skills)
- As your child’s abilities develop and change, what additional services could be beneficial?

Step 4: Financial Planning

WHAT IS FINANCIAL PLANNING?

Financial Planning is the fourth step toward creating a comprehensive **Special Needs Plan**. Your Financial Plan analyzes your family's current situation to determine where you're doing well and where you need to become more efficient with your finances so that you can enable your entire family—including your child with special needs—to enjoy a wonderful life.

Your Financial Plan should educate, organize, and prepare you to meet all of your family's current and future needs.

BENEFITS OF FINANCIAL PLANNING:

The true benefit of creating a Financial Plan is you will have the necessary strategies that, if applied appropriately today, will allow you to feel confident that you're doing everything possible to enable your family to thrive now and in the future.

FINANCIAL PLANNING CHECKLIST:

Section 1: Family Financial Plan

- Household Budget
- Emergency/Reserve Fund
- Debt Management Plan
- Asset and Liability Projections
- Cash Flow Analysis
- Investment Plan
- Retirement Plan
- Life Insurance Needs Assessment
- Disability Insurance Needs Assessment
- Long-term Care Insurance Needs Assessment
- Estate Plan
- Charitable Giving Plan
- Tax Strategies
- Higher Education Plan

Section 2: Special Needs Financial Plan

- Strategies to pay for the Goals of your Vision Plan
- Strategies to pay for the Services recommended by your Resource Plan
- Estimation of your Child's Lifetime Financial Need
- Strategies to work with Government Benefits
- Strategies to fund your Special Needs Trust
- Strategies to manage your Special Needs Trust

- Strategies for income distribution from your Special Needs Trust
- Alignment of beneficiaries with your Legal Plan

FINANCIAL PLANNING QUESTIONS TO CONSIDER:

- How much money will it take, in today's dollars, to provide your loved one with all of the services, resources, and opportunities to ensure that he or she lives a great life?
- If you weren't here to provide for your child, what are some activities and amenities you would want to make sure your child had access to?
- Does your personal/family financial plan align with your Special Needs financial plan?
- Is your financial professional aware of your Special Needs Vision, Life, and Resource Plans? Has he/she created your personal/family and Special Needs financial plans to achieve your outlined goals?
- Have you discussed your Special Needs financial plan with potential future guardians?

Step 5: Legal Planning

WHAT IS LEGAL PLANNING?

Legal Planning is the fifth, and final, essential step of your **comprehensive Special Needs Plan** that ensures that all of the plans you've created for your loved one with special needs—**Vision, Life, Resource, and Financial**—are carried out according to your wishes and preparations.

When combined with the **Resource Plan** and **Financial Plan**, your **Legal Plan** will help your child fulfill the hopes and dreams of their **Vision Plan** and reach the destination you've envisioned for him or her.

WHAT ARE THE BENEFITS OF LEGAL PLANNING?

Your Legal Plan should educate, organize, and prepare you to make the inevitable decisions necessary to ensure that your family, including your child with special needs, is properly protected and planned for.

Your Legal Plan should also equip you with the information and knowledge you need to understand the legal components of special needs planning, including wills, trusts, and guardianship, and it should allow you to connect with an expert attorney who understands the complexities of special needs legal planning.

LEGAL PLANNING CHECKLIST:

- Will
- Power of Attorney
- Medical directives
- Family Trust
- Special Needs Trust
 - Choice of Trustee
 - Trust Protector
 - Third party v. First Party Trust
 - Stand alone v. Inter Vivos Trust v. Testamentary Trust
- Guardianship

LEGAL PLANNING QUESTIONS TO CONSIDER:

- What level of monitoring and/or oversight does your child need to make wise decisions?
- Is your child currently able to make his or her own decisions regarding health care, financial matters, and/or legal matters?
 - Do you see this changing in the future?

- Have you selected and appointed a future guardian for your child, in the event of your passing or inability to care for him or her?
- Does your guardian understand the Special Needs Planning you have completed to date? Does he/she align with the goals of your plan and intend to carry out your plan according to your wishes?
- If you're working with an attorney, does he/she understand your Vision, Life, Resource, and Financial Plans?
- Does his or her legal counsel and planning ensure that your goals for your child's GREAT life will become a reality?