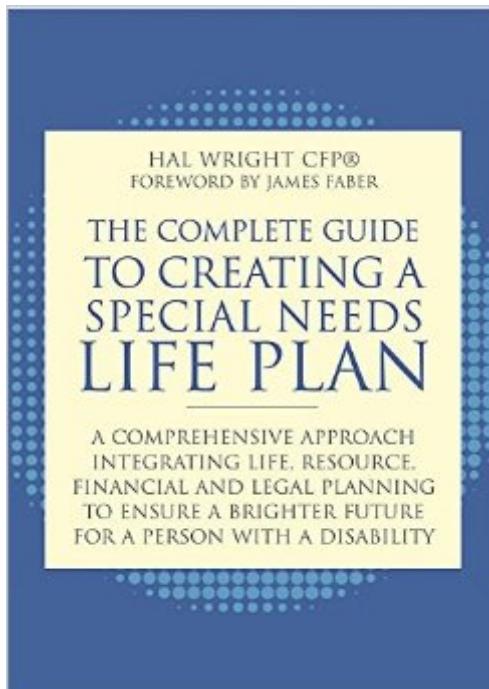


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# **The Complete Guide To Creating A Special Needs Life Plan: A Comprehensive Approach Integrating Life, Resource, Financial, And Legal Planning To Ensure A Brighter Future For A Person With A Disability**



## **Synopsis**

The purpose of special needs planning is to create the best possible life for an adult with a disability. This book provides comprehensive guidance on creating a life plan to transition a special needs child to independence or to ensure they are well cared for in the future. Beginning with a vision of a meaningful life for the child, Hal Wright explains how to form a practical plan to reach these goals, how to mentor personal empowerment and task skills, and how to create circles of support to sustain a life plan. He next looks at employment and residential options, and government programs available in the United States. Finally he talks the reader through important financial and legal considerations, including how to fund and manage a special needs trust. This book will be essential reading for all parents or guardians of a child with a cognitive, mental or physical impairment. It will also be of interest to attorneys, financial planners, insurance agents, trust officers and other professionals looking to better serve the special needs community.

## **Book Information**

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## **Customer Reviews**

The strength of this book is also its qualified weakness: the ambitious intent to be completely comprehensive. It is best approached as a reference book rather than to be read cover to cover. Mr. Wright provides a helpful breadcrumb trail through a huge forest of material by beginning each chapter with a few takeaways that he wants you to ensure you focus on. Almost each topic has an action item checklist that can be a useful guide as well. One idea for improvement would be to bifurcate the financial planning material for those with high net worth families from the typical

situation of folks. The sad reality (in my anecdotal experience) is that the vast majority of families who have someone with special needs tend to be in the lower strata of household income and wealth. And yet these folks still need a special needs trust even if their net worth is low. I'm thinking of something along the lines of "If your net worth is largely defined by the equity in your home and there are no IRAs involved, then here's the least that you must do to take care of your special needs family member." I think that the ideas for high net worth families are valuable but it might flow better if they were balkanized into one chapter in the Special Circumstances part. A minor technical quibble: page 138 refers to avoiding the application of the one-third reduction rule of the SSI benefit by having the special needs adult tenant pay rent to relative landlord in an amount "equal to the one-third reduction." To be more precise, the rent should be one-third of the Federal Benefit Rate plus general income inclusion as defined by 20 CFR 416.1124(c)(12) (currently \$20). (also known as the presumed maximum value. 20 CFR 416.1140).

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