SPECIAL NEEDS PLANNING *checklist* FOR PARENTS

Preparing for Today. Protecting Tomorrow

Planning for a child with disabilities involves important decisions about legal protections, public benefits, finances, and future care.

Use this checklist to see what you've already addressed and identify areas where additional planning may be needed.

LEGAL PLANNING & DECISION-MAKING

- [ ] Review what changes legally when my child turns 18.
- [ ] Determine whether guardianship, powers of attorney, or supported decision-making may be appropriate.
- [ ] Identify trusted individuals who can assist with legal, financial, or healthcare decisions.
- [ ] Review my estate planning documents, including my Will, any trusts, and powers of attorney.
- [ ] Consider who would provide support if I became incapacitated or passed away.

PUBLIC BENEFITS & ELIGIBILITY

- [ ] Determine whether my child may qualify for Supplemental Security Income (SSI).
- [ ] Review Medicaid eligibility and available programs.
- [ ] Understand how income, savings, gifts, and inheritances may affect needs-based benefits.
- [ ] Review available disability-related services and support programs.
- [ ] Keep important benefit notices, applications, and eligibility records organized.

FINANCIAL & INHERITANCE PLANNING

- [ ] Determine whether a third-party special needs trust should be part of my estate plan.
- [ ] Review how an inheritance could affect my child's public benefits.
- [ ] Review beneficiary designations on life insurance, retirement accounts, and other assets.
- [ ] Consider whether an ABLE account may be beneficial.
- [ ] Identify a trustee and potential successor trustees.
- [ ] Coordinate financial planning with other family members who may wish to leave an inheritance.

CAREGIVING & LONG-TERM SUPPORT

- [ ] Identify individuals who understand my child's needs, routines, preferences, and abilities.
- [ ] Discuss future caregiving responsibilities with trusted family members or friends.
- [ ] Document important medical information, providers, medications, and support services.
- [ ] Consider future housing, transportation, employment, and daily living needs.
- [ ] Prepare written guidance to help future caregivers understand my child's preferences and routines.

KEEPING THE PLAN CURRENT

- [ ] Review my child's changing needs and goals as they grow older.
- [ ] Update estate planning documents when family or financial circumstances change.
- [ ] Review trustee, guardian, and other decision-maker selections periodically.
- [ ] Revisit public benefit eligibility and program requirements when circumstances change.
- [ ] Make sure trusted individuals know where important documents are kept.

QUESTIONS TO DISCUSS WITH AN ATTORNEY

Use this space to identify your family's most pressing concerns.

What is my biggest concern about my child's future?

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Who could help support my child if I were no longer able to?

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What legal or financial planning have I not yet completed?

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PLANNING AHEAD STARTS WITH A CONVERSATION

Contact Stinson Law Firm to discuss your family's special needs planning goals.

StinsonLawFirm
Providing peace of mind with care and compassion.

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This checklist is provided for general educational purposes and does not constitute legal advice.
Eligibility requirements and planning options depend on individual circumstances.