



The Special Needs Planning Guide: How to Prepare for Every Stage of Your Child's Life

John Nadworny CFP, Cynthia Haddad CFP

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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 members
- 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.

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