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Financial & Disability Planning for Families in Transition

Welcome

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Our Story

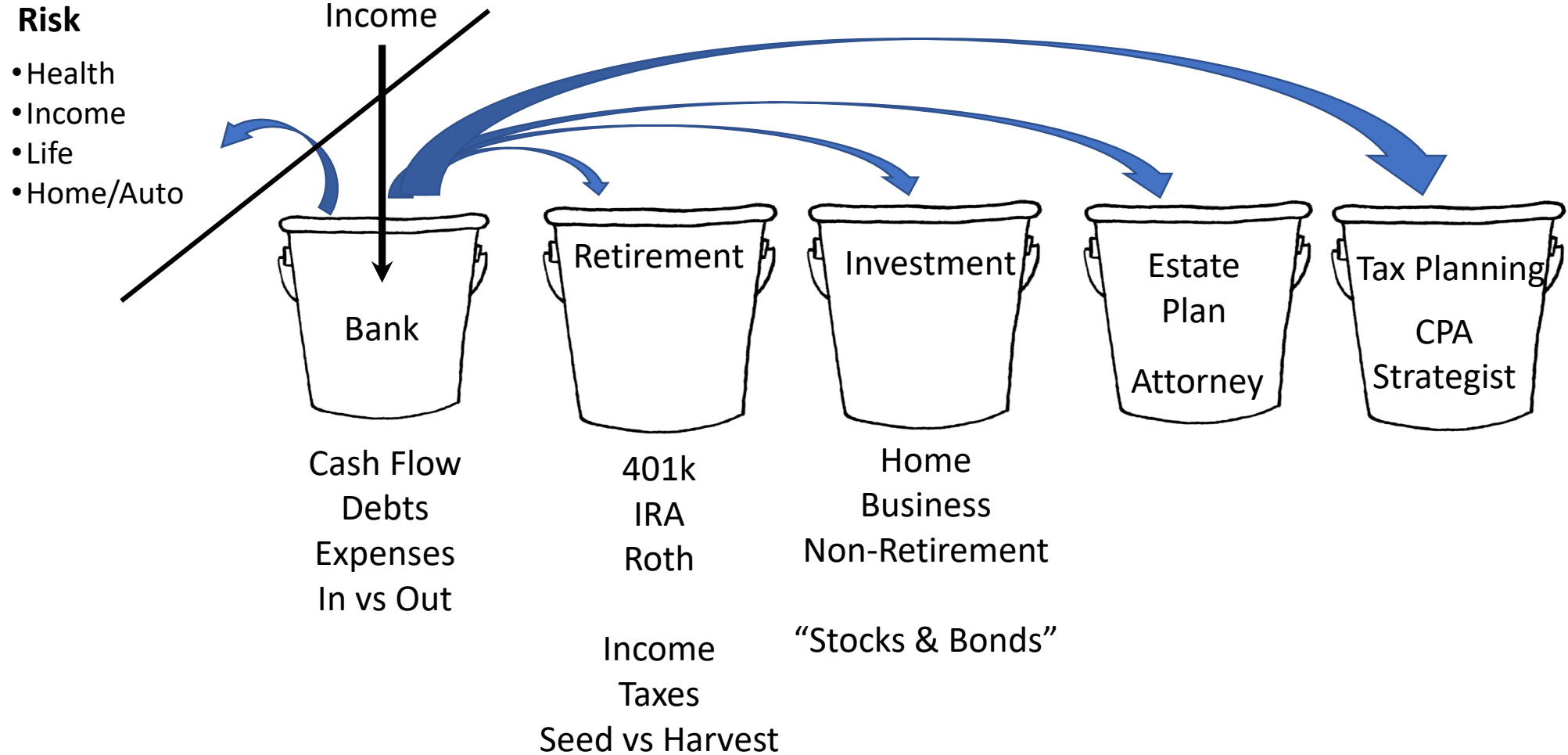


Begin with the End in Mind

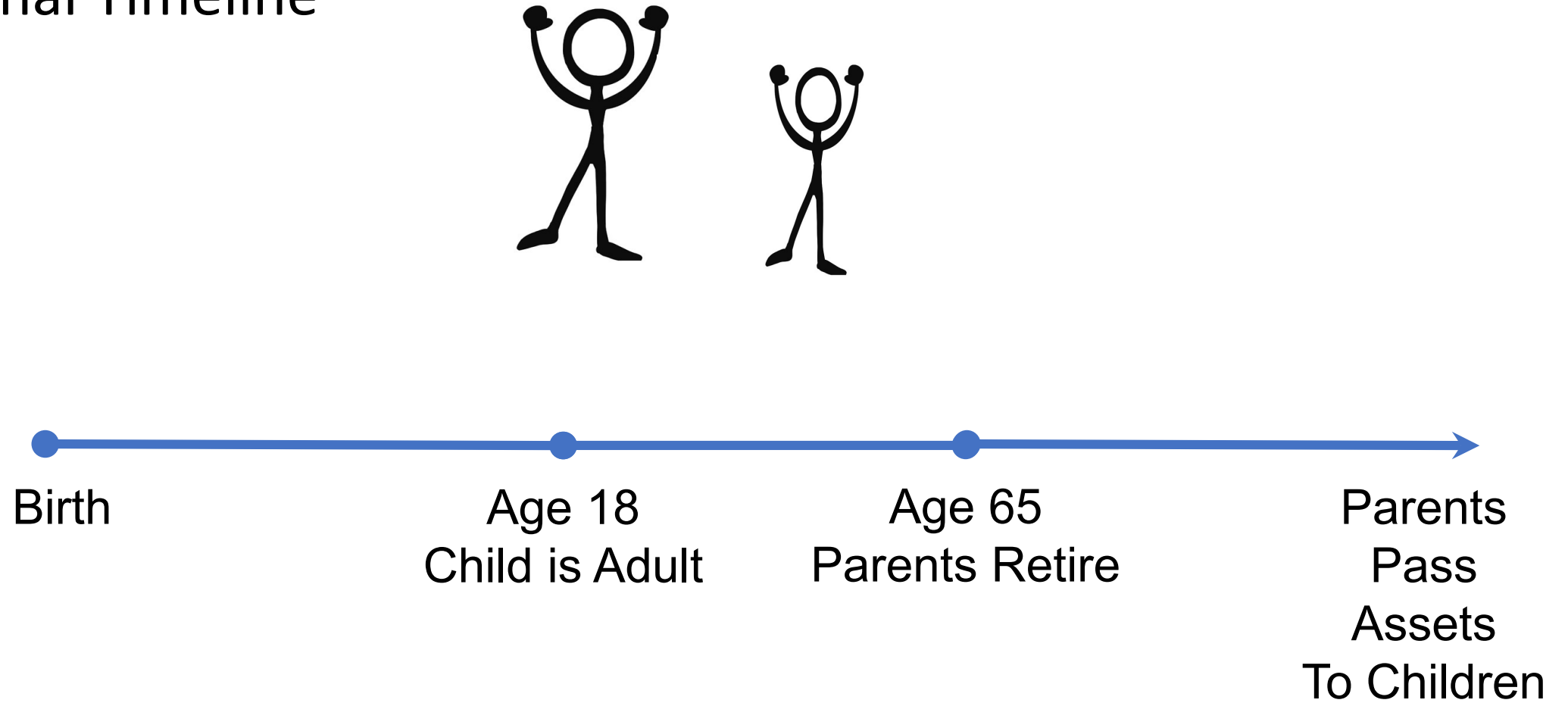
Take care of YOU first



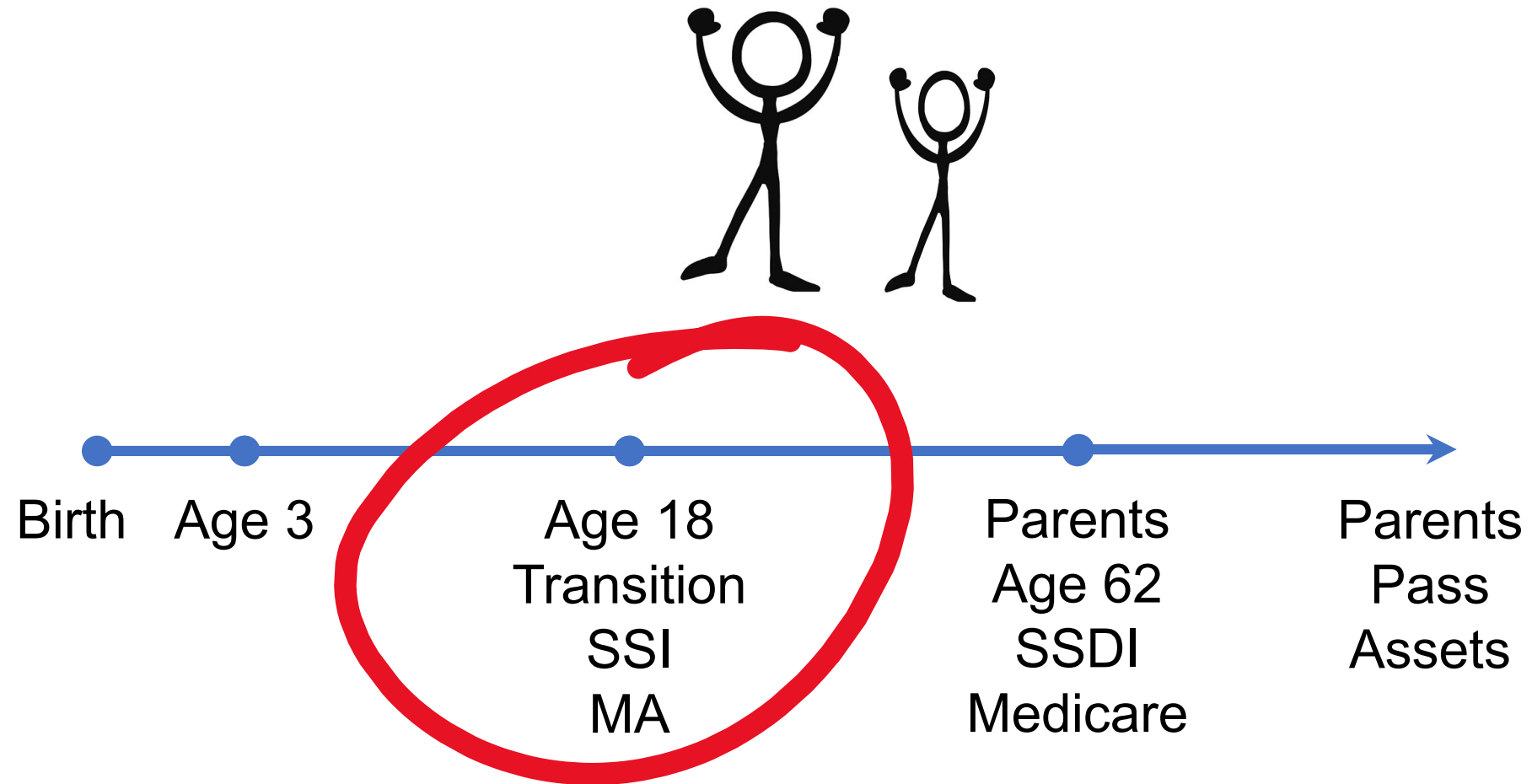
Taking care of your Financial Plan



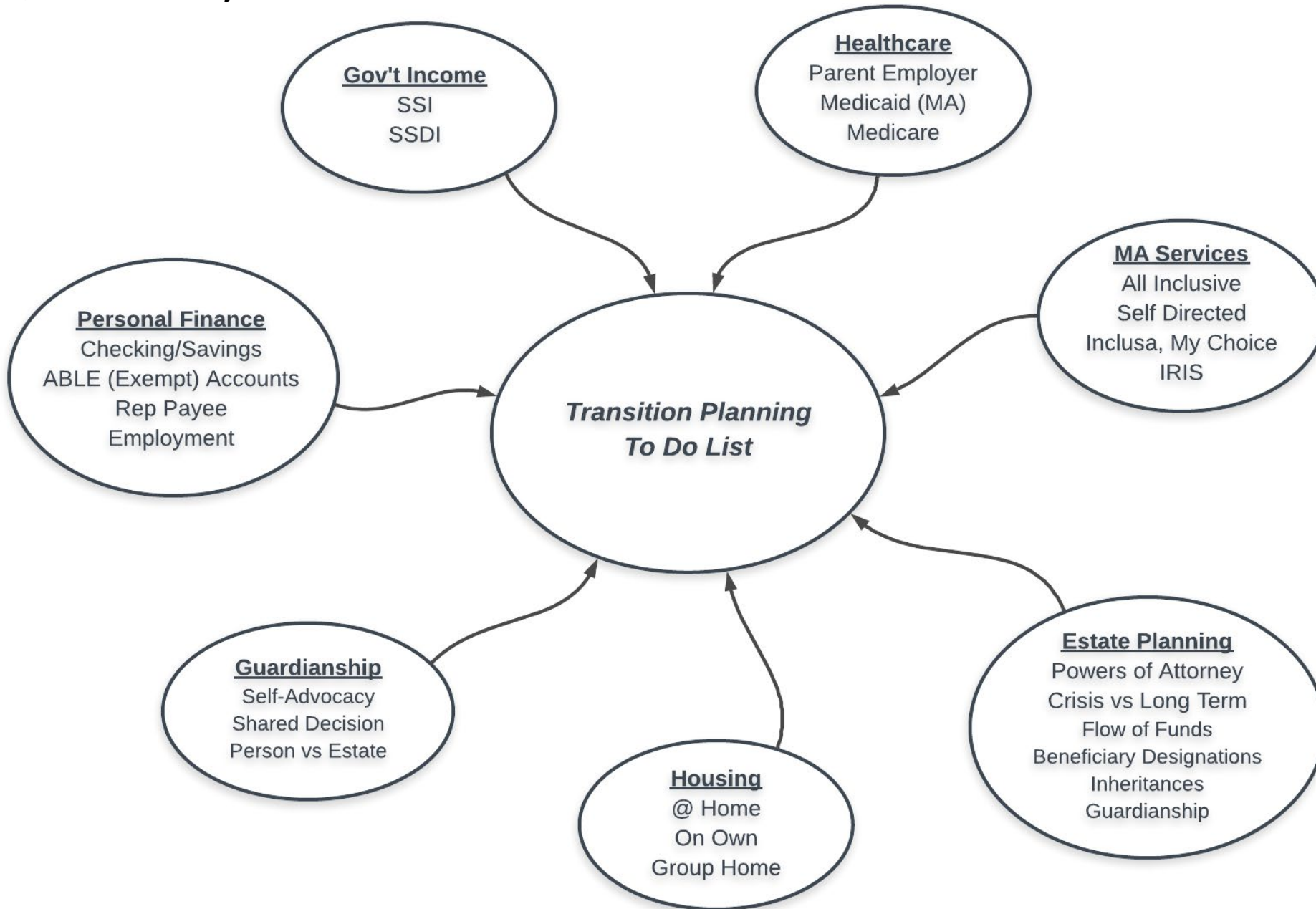
Traditional Timeline



Transition/Disability Timeline



Transition/Disability “Buckets”



Federal Government Income

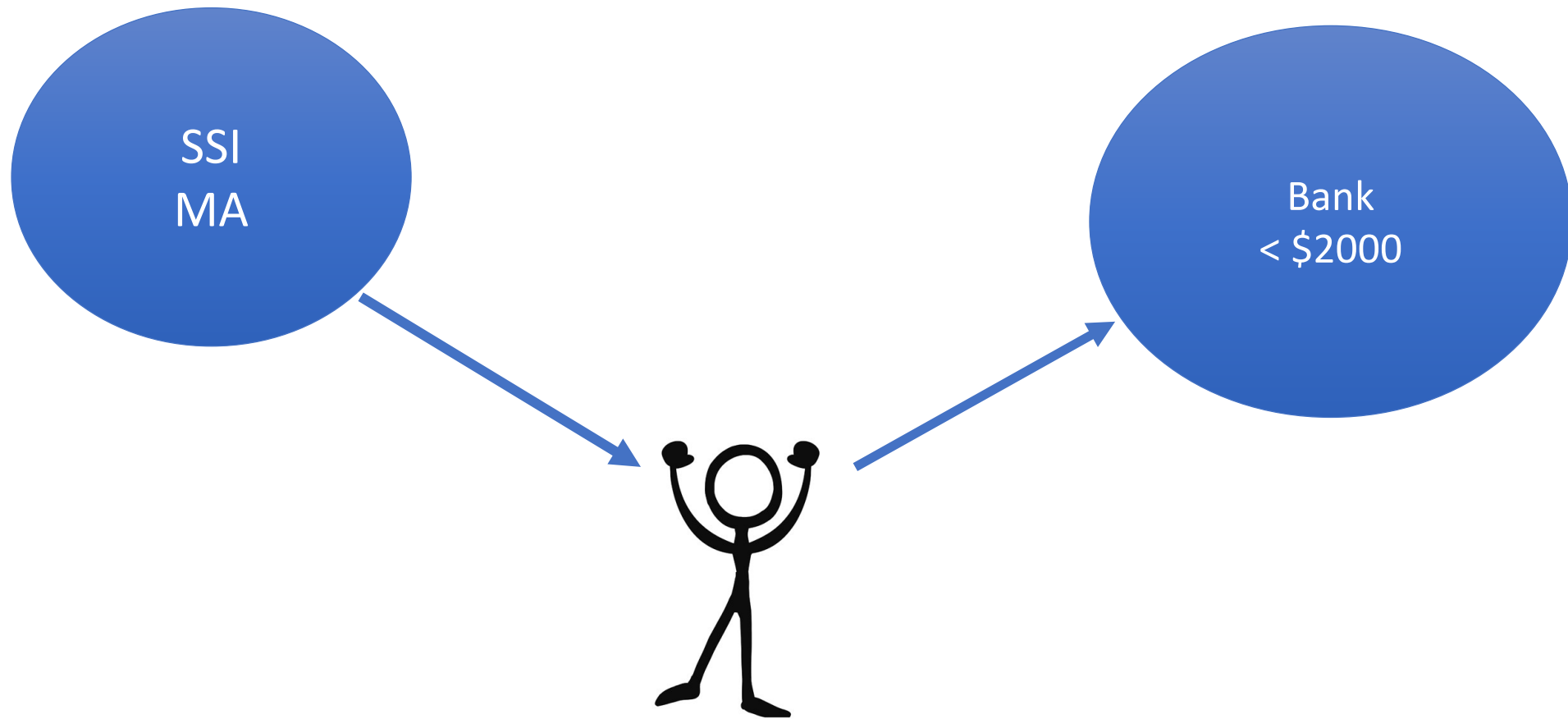
- **SSI** – Social Security Income
 - Food & Housing
 - When to Apply
 - Before 18 – Based on Household
 - 18+ - Based on Individual
 - Decreases with Income
- **SSDI** – Usually not in Transition
 - Later in Life, Different Rules



Healthcare & Services

- What is your family's primary care?
 - Who pays first?
 - Usually care until 26, but...
 - Applying for Medicaid to Qualify
 - Medicaid vs Medicare
-
- Service Options
 - Self Direct or Service?
 - Ala Carte or All Inclusive?

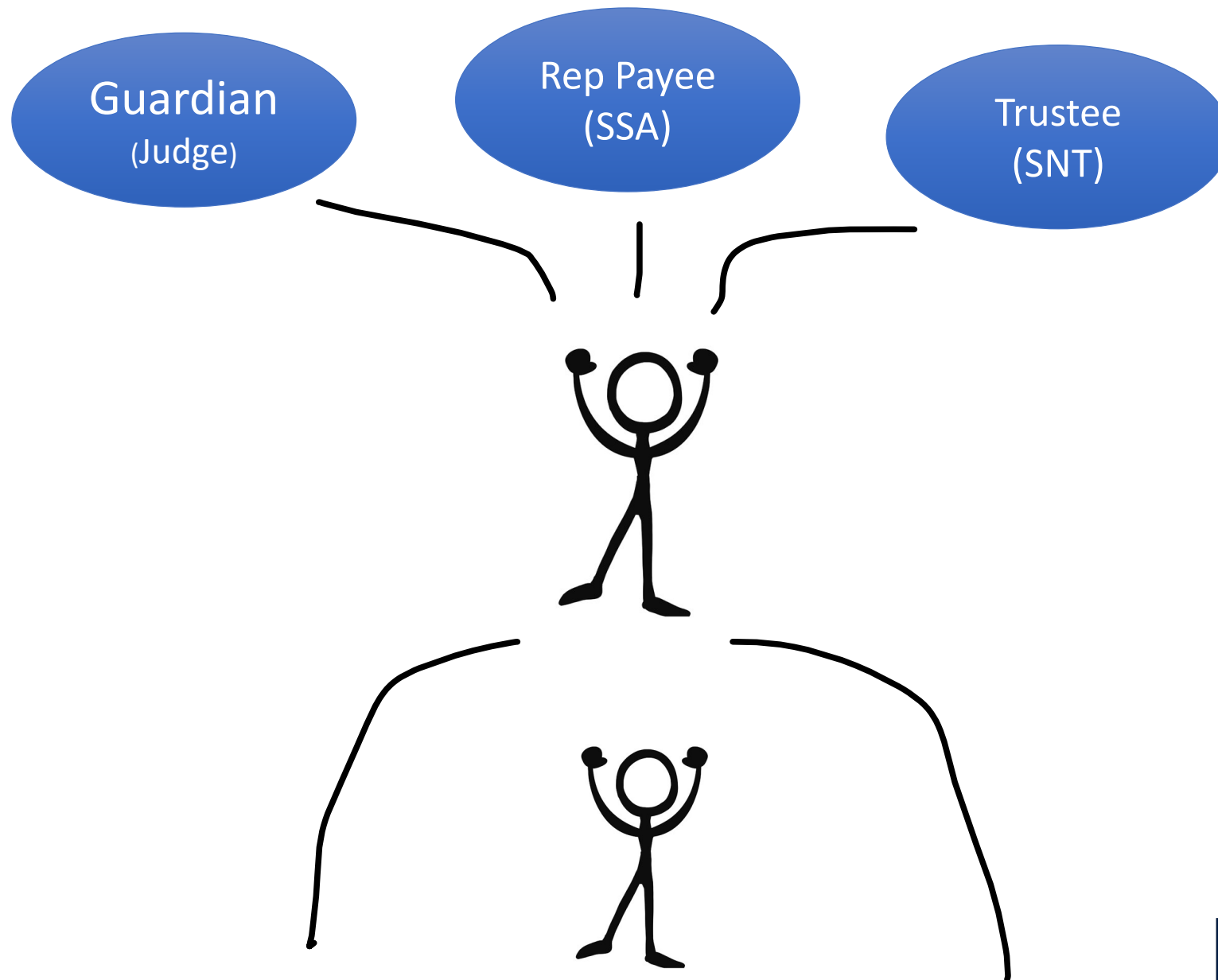


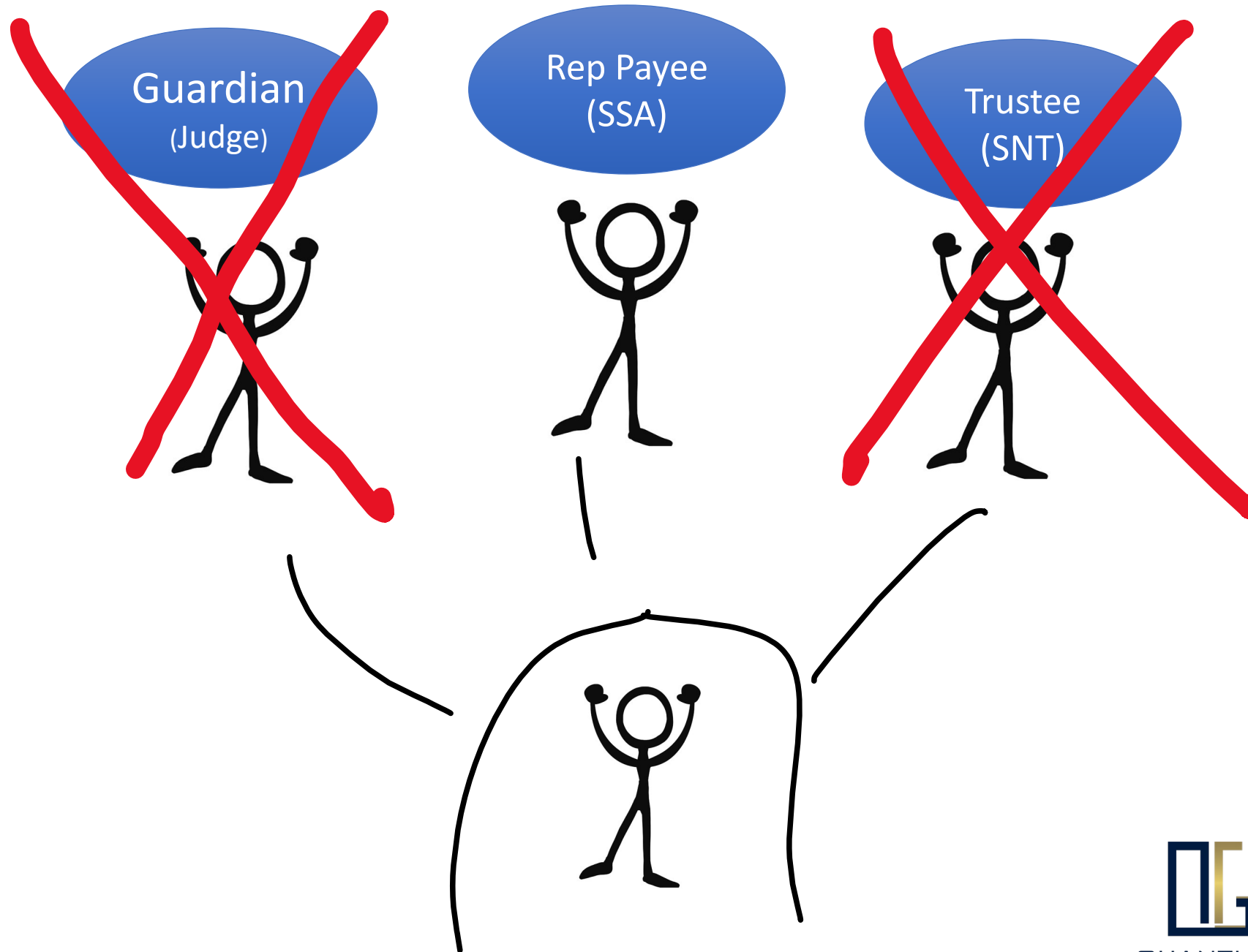


Guardianship/Shared Decisions

- Can your child make their own decisions?
- What is best for YOUR FAMILY
- Math, Emotion, Pragmatic
- Who's the Decider?
- Who's responsible for the money?
- Who has signing power?
- Who can create accounts?







Personal Banking/ASSETS

- Who's on the Accounts?
- Debit Card?
- Access/Monitoring?
- Less your child, more other people.
- "Allowable Expenses"
- Employment...
- Rep Payee – Service or You manage?
- **\$2000 Asset Limit**



Employment Pitfalls

- Employer Retirement Accounts
- Rollover Retirement Accounts
- Year End Bonus
- All can affect the \$2000 asset limit

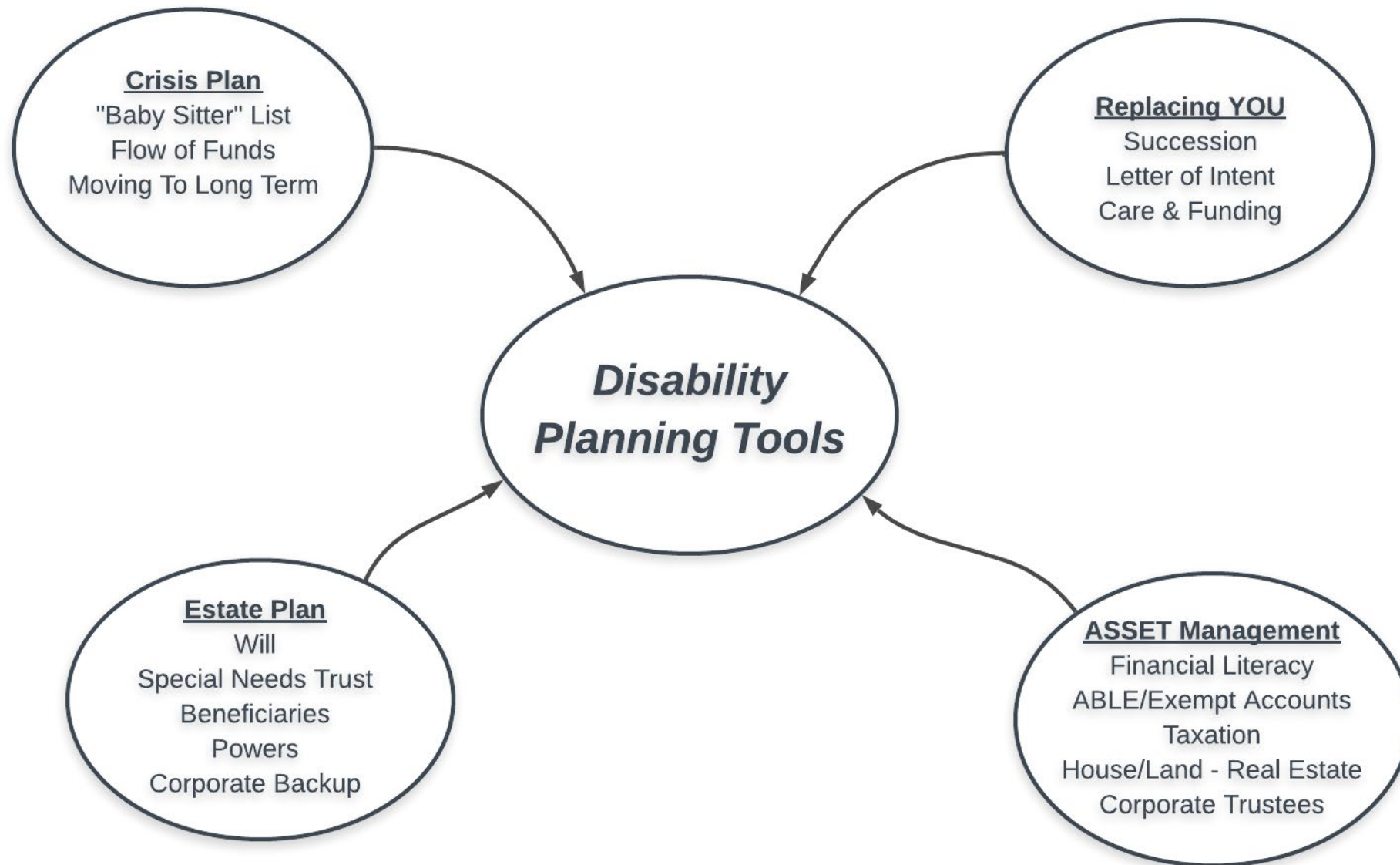


Housing

- Living at Home
 - Paying Rent
- Adult Home/Group Home
 - Services
 - Paying Rent



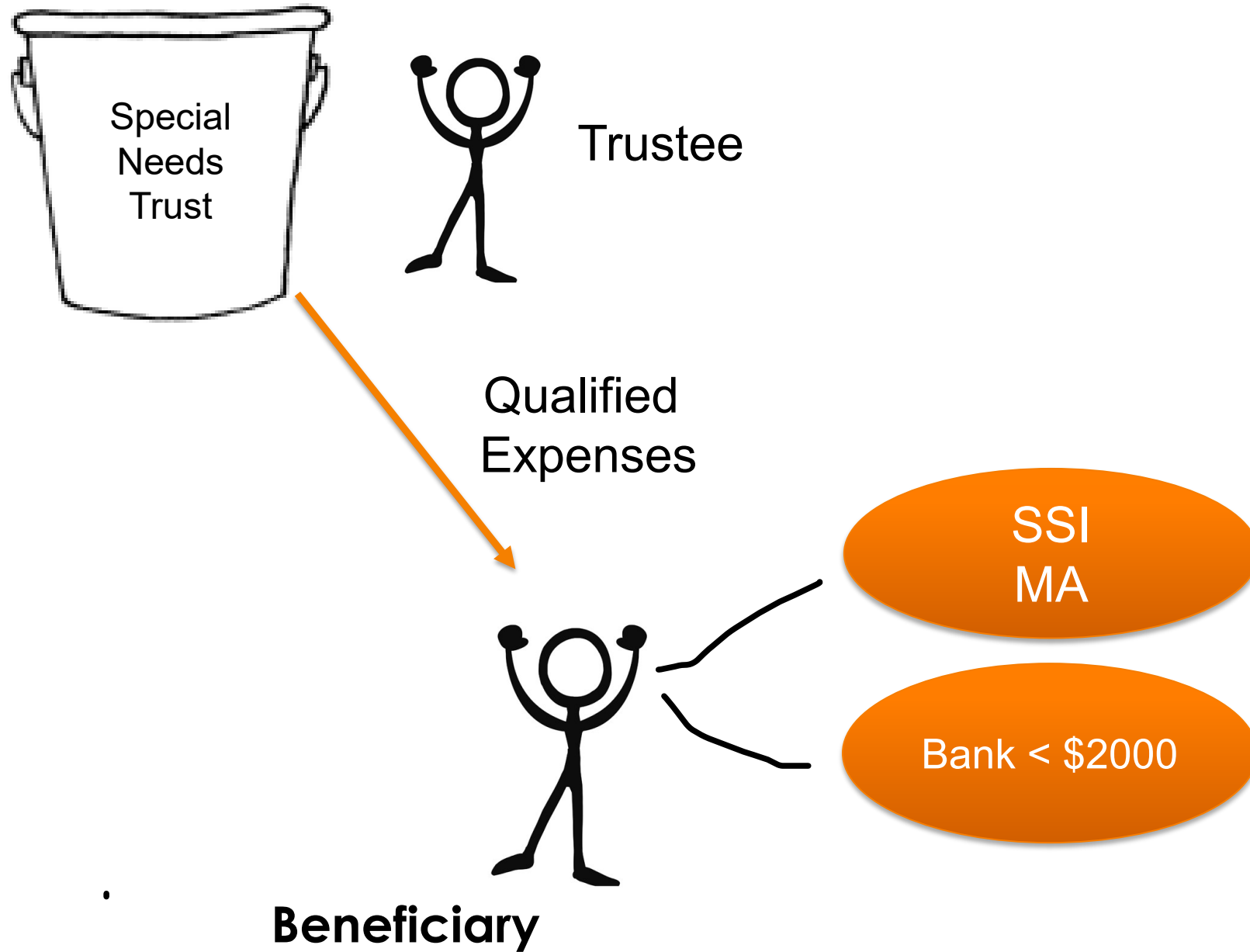
Transition/Disability Financial Tools



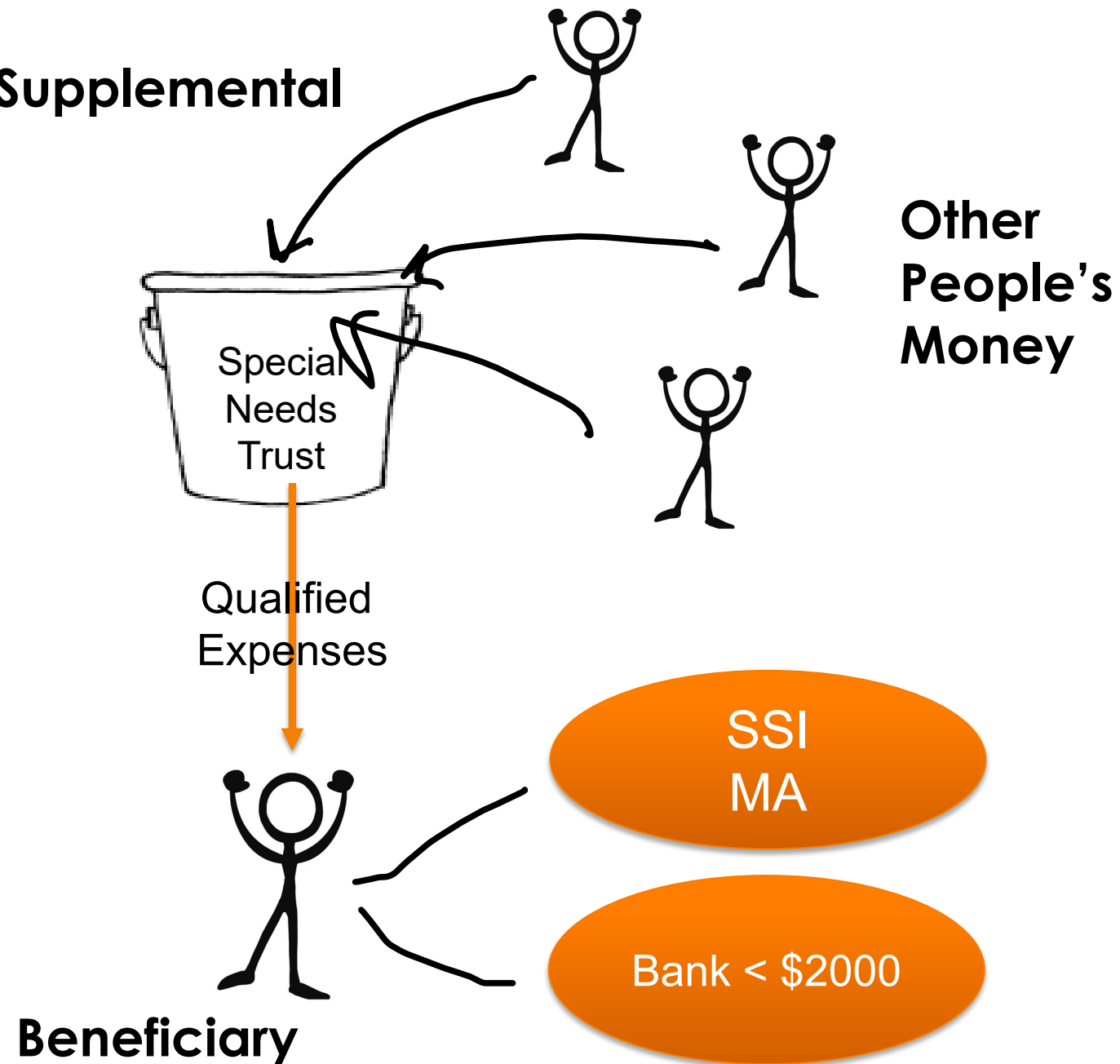
Estate Planning/When You're Gone



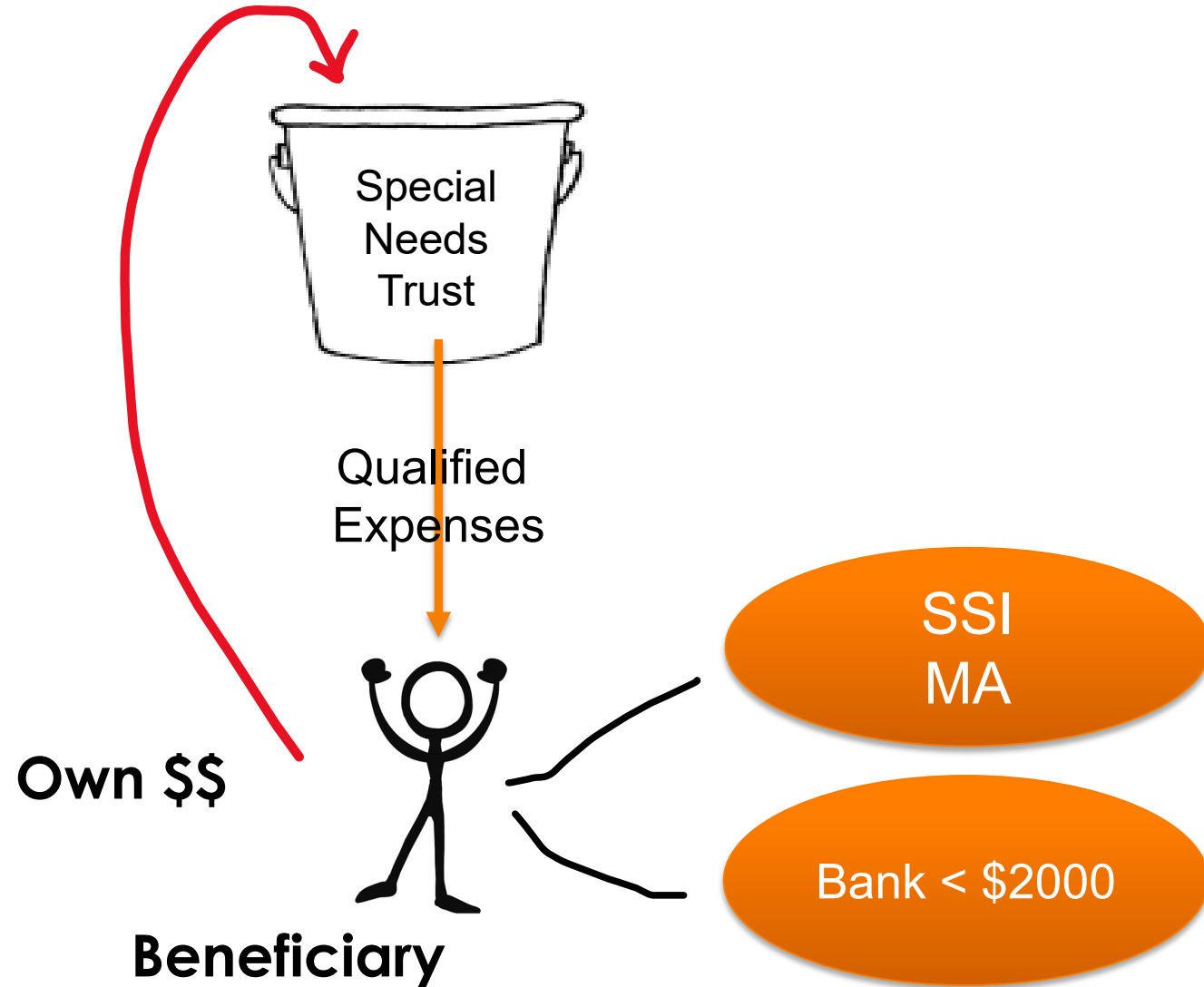
- Have a Will
- Have Directions of care and finance
 - Letter of Intent
- Have a Special Needs Trust *at the right time*
- ***Have your beneficiaries completed and correct***
- ***A Flow of Funds Plan saves money***



Third Party Trust - Supplemental



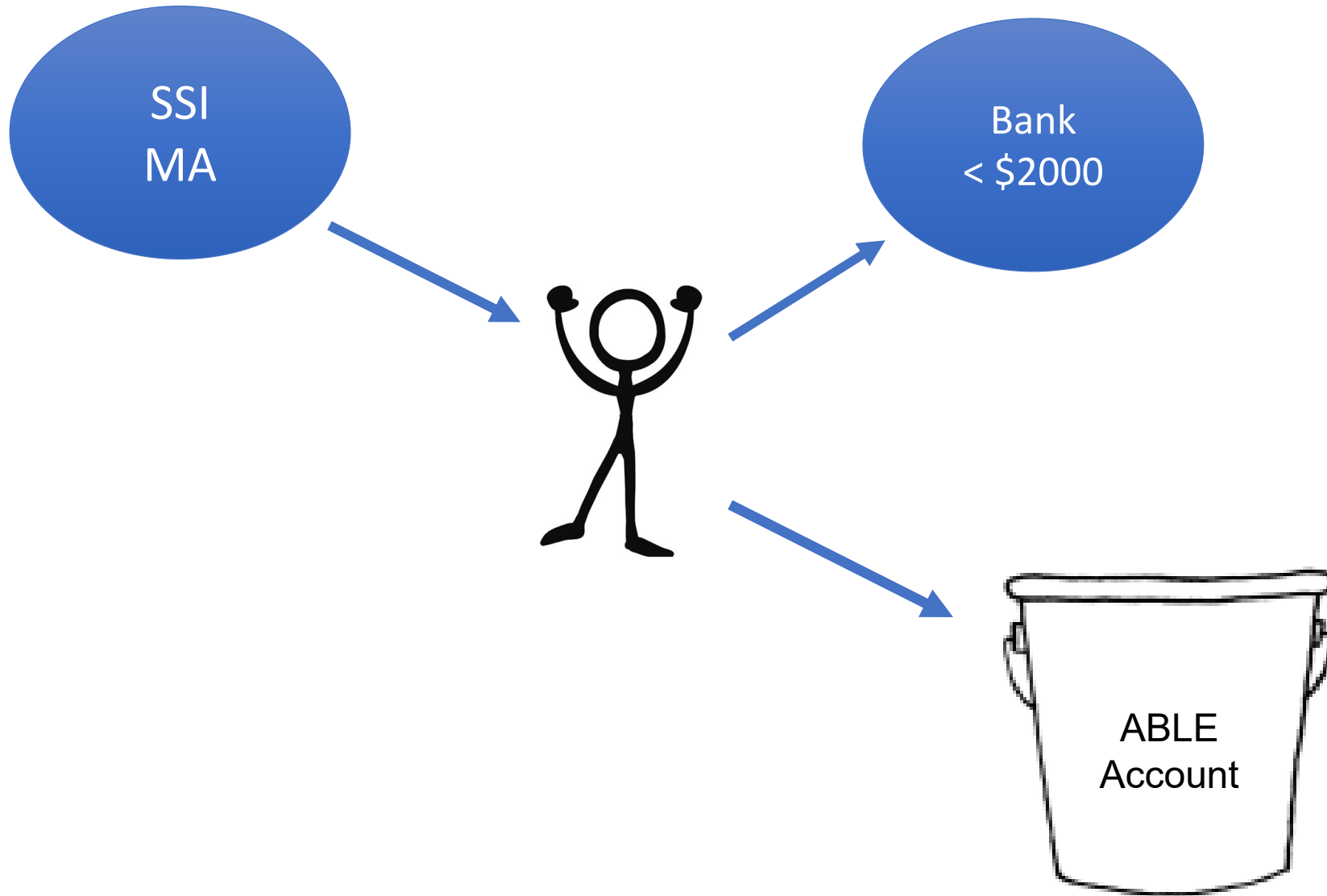
1st Party Trust – Self Settled

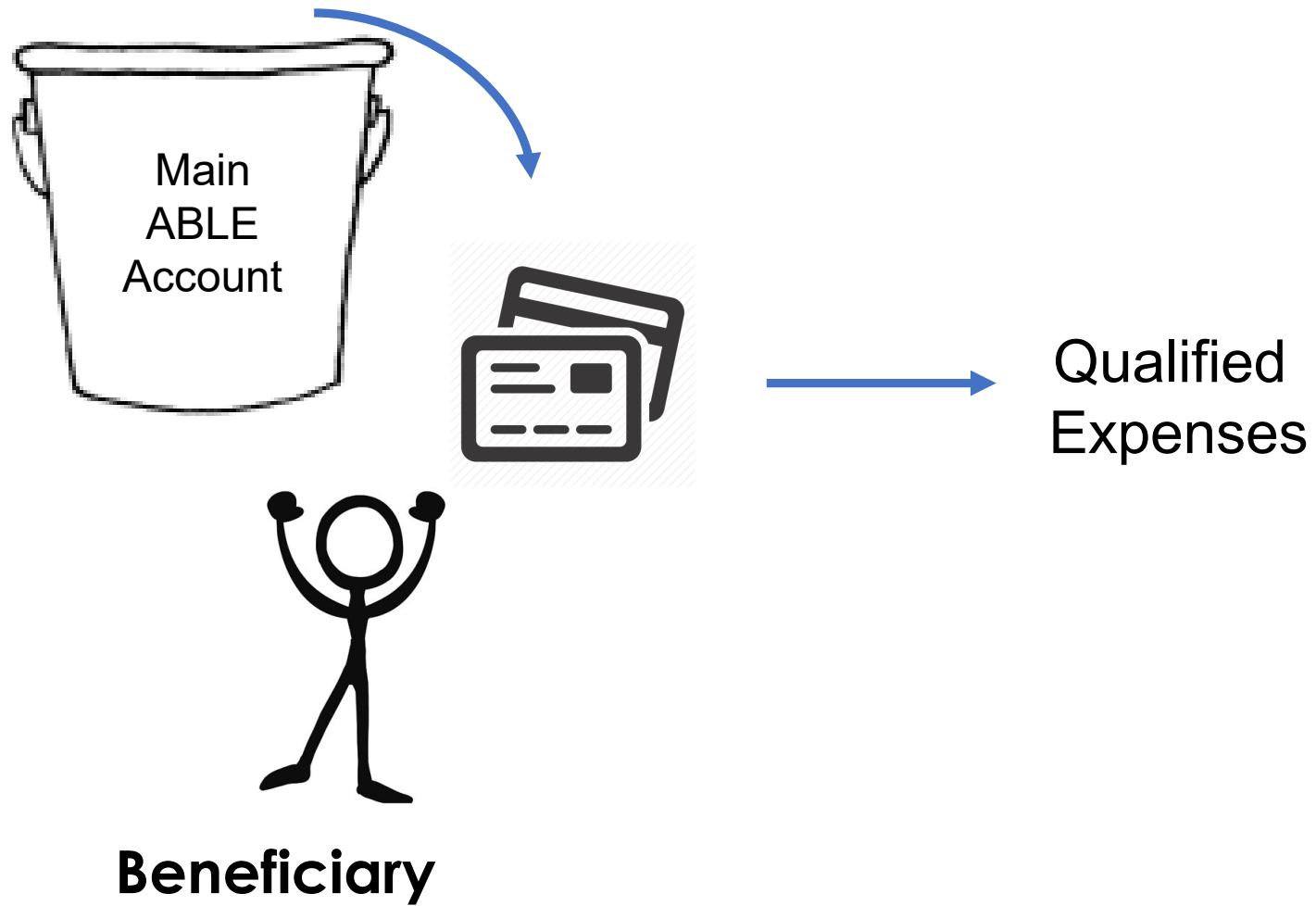


ABLE Accounts

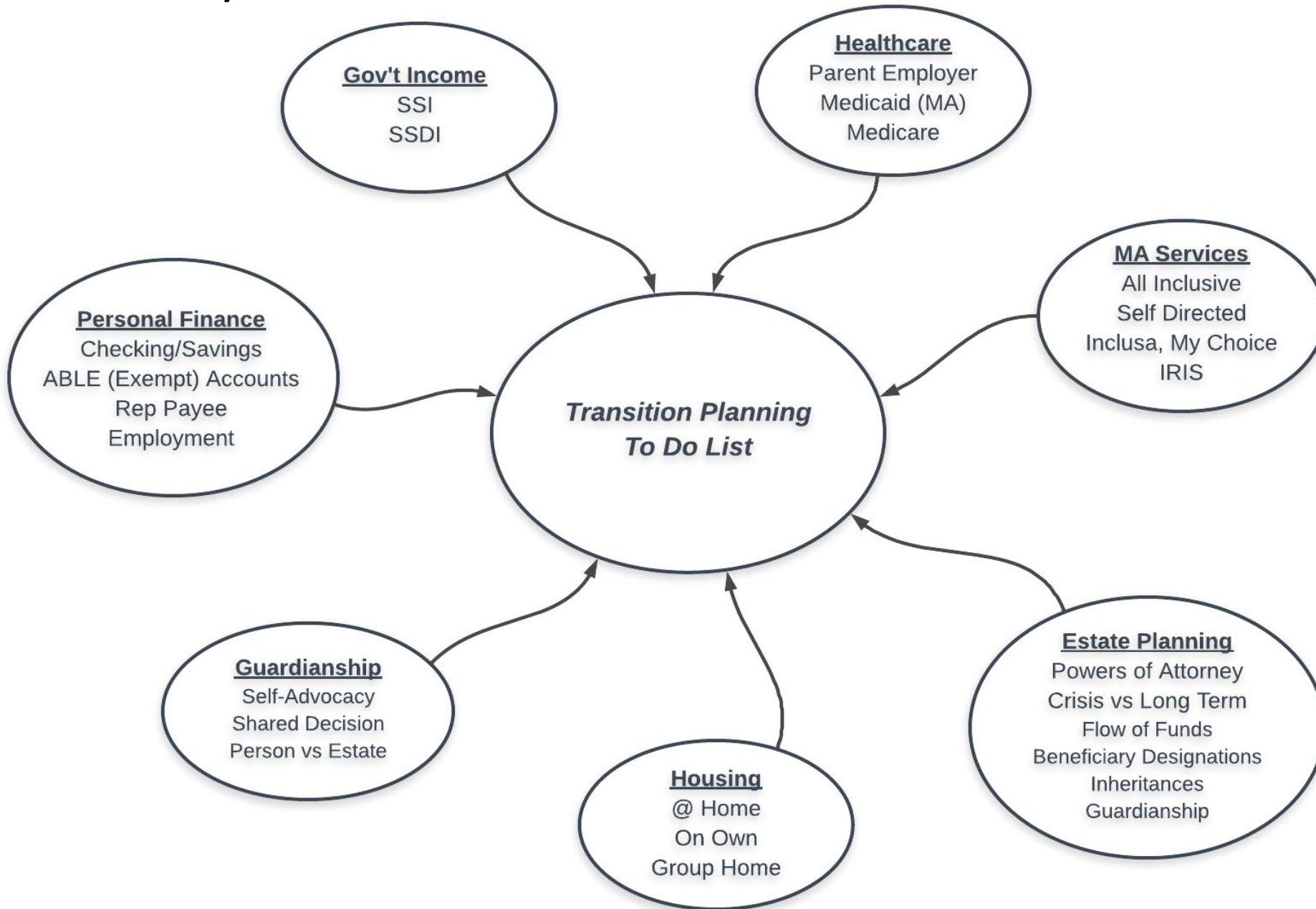
- Non- Countable Account for Assets
- \$15,000 - \$26,000 of “storage”
- Tax Free Growth & Distribution
- Has limits







Transition/Disability “Buckets”





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