



Consolidated
Planning Group

Planning for Special Needs



Consolidated Planning Group, Inc.

281-690-1177

contact@cpgcares.net

Special Needs Planning:

- ❖ Protection Plans
- ❖ Lifetime Care
- ❖ Transition Planning
- ❖ ABLE Accounts
- ❖ Advocacy



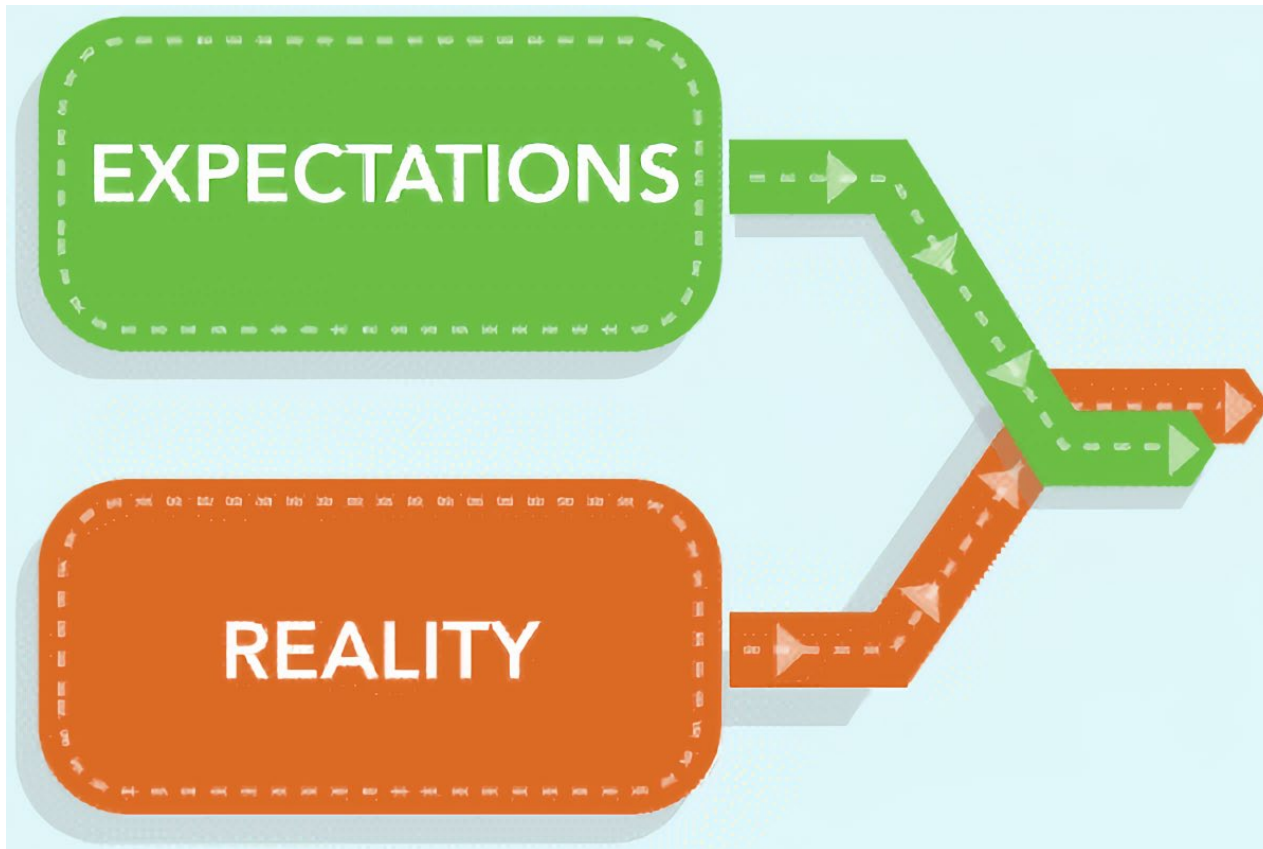
TRANSITIONS:

TIPS FOR LAUNCHING YOUR SPECIAL NEEDS TEEN INTO ADULTHOOD



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Allison Schaberg
Special Needs Planning Advocate



REALISTIC EXPECTATIONS

- Understand diagnosis (challenges *and* strengths)
 - Nontraditional path?
- Keep an open mind and consider all options
 - Delay driver's license
 - Trade school/community college
 - TWC Vocational Rehab (VR)-Go to work
 - Registered Apprenticeships
 - Reduced college course load
 - Living at home vs. on campus
- No comparisons – self-esteem is critical!

FINDING A GOOD FIT

- Schools/colleges
- Extracurricular activities
- Career path
- Work setting



ACCOMMODATIONS

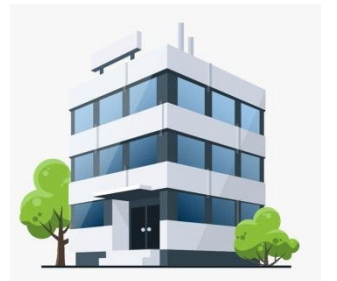
SCHOOL



- SAT/ACT, AP exams, college courses, graduate level exams
- Check requirements early and be prepared
- Determine what accommodations are necessary and why
- Updated testing (3-5 years)
- FERPA-Will be needed to release information

-
- Reasonable accommodation is required if it does not pose “undue hardship”
 - www.dol.gov (Department of Labor)
 - www.askjan.org (Job Accommodation Network)

Work



Educational Options Post High School

- ❖ Austin Community College - STEPS
- ❖ College Living Experience-CLE
- ❖ Houston Community College – VAST Academy
- ❖ Lamar University
- ❖ Lone Star College CyFair - Career and Technical Education
- ❖ Lone Star College lifePATH®
- ❖ Lynn University - Metamorphosis Program
- ❖ NonPareil Institute
- ❖ Texas A & M - Aggie Achieve
- ❖ Texas A & M - PATHS Program
- ❖ Texas State Technical College
- ❖ Texas Tech University - CASE Program
- ❖ Sam Houston State University
- ❖ University of North Texas - Workplace Inclusion & Sustainable Employment (UNTWISE)
- ❖ University of Texas - Austin - E4Texas
- ❖ West Texas A&M in Canyon - WTLC Where the Learning Continues





What is Campus Connections:

- An innovative program is designed to support neurodiverse college students with various disabilities as they attend the post-secondary institution of their choice through either in-person or virtual support.
- They use a Wraparound Planning Process and the Birkman Method Assessment to build an individualized support team, which pairs each student with a Connections Coach who provides mentoring, guidance, and navigational support.
- This relationship empowers students to problem solve their concerns more effectively and efficiently while also fostering informed choice and greater self-advocacy.
- Cost: \$1000 per month Private-Pay or Contact Your VR Counselor to Discuss Sponsorship

For More Information, Contact:

Email: CCApply@bloomconsultingco.com

Phone: 512-537-1661



HOW DO I GET STARTED WITH SPECIAL NEEDS PLANNING?

1

Understand the difference between a Special Needs Planner and Special Needs Attorney

2

Work with a special needs planner to help you formulate a plan

3

Gather all necessary planning documents

4

Develop a Letter of Intent

5

Formulate your vision of how you hope things will look for your special needs child

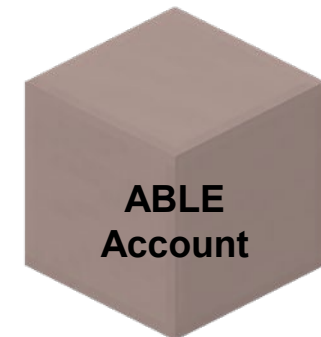
WHO WILL CARE FOR MY CHILD WHEN I'M GONE?

- **Developing a future care plan now will answer these questions**
- **Consider touring care facilities such as Brookwood, Marbridge Foundation and Daymark Living**
 - **Waiting lists for these facilities can be 5 years or longer**
- **Make careful consideration before naming siblings as future care giver**



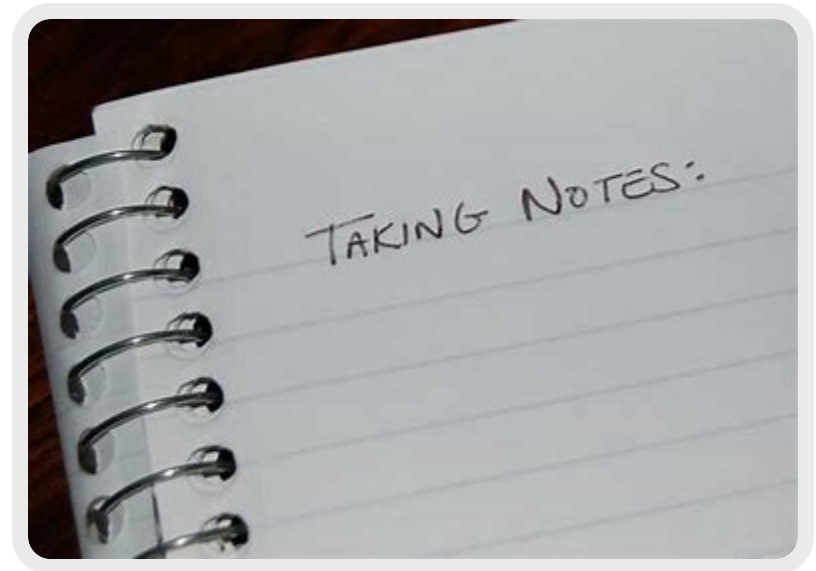
HOW WILL MY CHILD'S CARE BE FUNDED?

- Preserve eligibility for State and Federally funded programs
- Establish a Special Needs Trust for their future care
- Current life insurance and assets provide funding for the special needs trust
- **ABLE Account-** 529-A Can contribute 16K per year and additional 12,880 if working. Disability must have begun prior to age 26.



WHAT DO I NEED TO KNOW ABOUT ABLE ACCOUNTS?

- **Beneficiary is account owner**
- **Income earned in account is not taxable**
- **Contributions are not deductible (although some states may offer state income tax deductions)**
- **Does not jeopardize SSI, Medicaid or other public benefits**
- **Supplemental benefits provided through SSI, Medicaid, SSI, etc.**
- **Special contribution and distribution limits**



WHEN DO I NEED A SPECIAL NEEDS TRUST AND GUARDIANSHIP?

- ❖ A SNT will preserve benefit eligibility while providing resources for your special needs child
- ❖ Guardianship can be applied for 6 months prior to the child turning 18 years old
- ❖ Having a qualified Attorney to prepare these documents is necessary



GAP YEAR RESIDENTIAL PROGRAMS

Dynamy Internship Year

27 Sever Street
Worcester, MA 01609

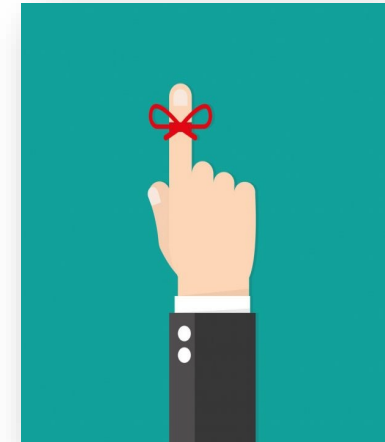
Stephanie Kozlowski – Director of Admissions

admissions@dynamy.org
508-796-0190

Dynamy Internship Year is a non-therapeutic domestic gap year program in Massachusetts that offers career exploration through professional internship opportunities, apartment living, practical skills workshops, 1:1 advising and mentoring, and optional college courses. Students at Dynamy gain real-world and real-life experiences that will prepare them for college, a career and beyond!

THINGS TO REMEMBER WHILE PLANNING FOR SPECIAL NEEDS:

- How to develop a comprehensive Special Needs Care Plan
- Future Care Cost Estimates
- Texas Waivers-Interest Lists
- SSI & SSDI-Understanding the differences and knowing when to apply
- ABLE Accounts
- Beneficiary Designations
- Special Needs Trusts-How to fund them
 - Child Support post 18 redirected to a Special Needs Trust
 - Start touring Residential Living Facilities at age 15
 - Guardianship, POA, HCPOA or Supported Decision Making
 - Consider Guardianship 6 months before turning 18
 - Post High School Education Options



MEET THE CONSOLIDATED PLANNING GROUP TEAM!



Allison Schaberg
Owner/Advisor



Jeff Schaberg
Owner/Advisor



Michelle Morris
Advisor



Andrew Morris
Advisor



Meredith Haynes
Marketing Director





Consolidated Planning Group

•To schedule a free, personalized consultation:

- 1. Open the camera app on your phone***
- 2. Hover over QR code***
- 3. Click link!***



- Contact information:***
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