

Special Needs Planning



Consolidated
Planning Group



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Upcoming

Top 5 Documents Needed for Special Needs Planning

- Attorney Christina Leshar discusses documents needed to prepare for the future of your family.

Register with the QR below.

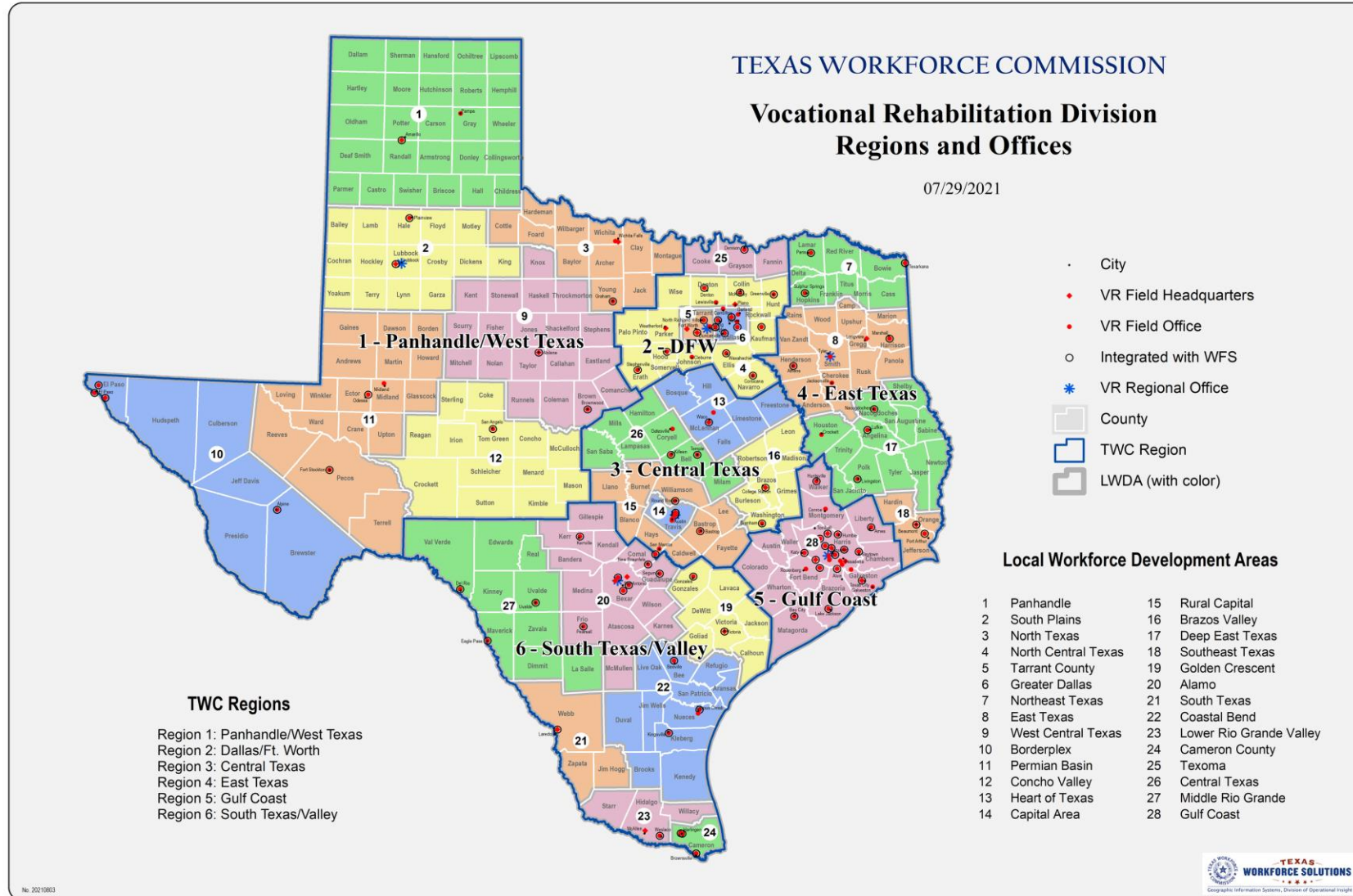


My next webinar will be in partnership with
Consolidate Planning Group

February 13, 2024

12 Noon

VR & Workforce Offices



**TWC VR
Locator**




**Workforce
Solutions
Board
Websites**





Vocational Rehabilitation



- Contact local VR office
 - Call the TWS-VRS statewide contact center at 512-936-6400
 - Online self-referral “Start My VR” located: [Bit.ly/StartMyVR](https://bit.ly/StartMyVR)
 - Find your local VR Office at:
<https://stats.twc.texas.gov/views/VRProviderLocator/ProviderbyZipCode?%3Aembed=y&%3AisGuestRedirectFromVizportal=y>
 - Email us at: VR.office.locator@twc.texas.gov
- 

Texoma Workforce Centers

**Employment
Specialists**

**Target
Occupation
Help**

**Child
Care
Assistance**

Career Planning & Job Services














**Resume
Writing**

**Accessible
Workstations**

Printers

Follow Up Resources

VR for Students & Families
Vocational Rehabilitation Services Resources for students and their families.

Speakers	Vocational Rehabilitation Services Transition Students	Adult VR	Webinars & Resources	Endorsements
 <p>April Martin Student HireAbility Navigator Workforce Solutions Texoma (Grayson, Cooke, Fannin Counties) Phone: 903.957.7408 Web: workforcesolutionstexoma.com Email: april.martin@wfsstexoma.org</p>	 <p>PDF transition-services-twc</p>	 <p>PDF vocational-rehabilitation-services-twc</p>	 <p>PDF Letter of Intent QR Flyer 1.23.24</p>	 <p>PDF STEM Endorsement</p>
	 <p>PDF flyer-vr-pre-ets-students-english-twc (1)</p>	 <p>PDF vocational-rehabilitation-services-spanish-twc</p>	 <p>PDF Winter Webinar Update 12.13.23 To view any of our previous webinars please visit us at: https://www.workforcesolutionstexoma.com/disability-videos/</p>	 <p>PDF PubService Endorsement</p>
				

Padlet



<https://padlet.com/aprilmartin3/vr-for-students-families-jf21i7wdt4zvie9o>



WHO WE ARE



Consolidated
Planning Group

Consolidated Planning Group, Inc. is a holistic Special Needs Financial Planning Firm in Sugar Land, TX serving families across the U.S.

30 years experience with Insurance & Financial Services. MDRT- Top of the Table. Fully licensed Insurance & Securities. Members of the Special Needs Planning Academy and Nationally certified as Social Security Advisors.

Advisory/Consulting Firm

SPECIAL NEEDS PLANNING

- ✓ **Protection Plans**
- ✓ **Lifetime Care**
- ✓ **Transition Planning**
- ✓ **ABLE Accounts**
- ✓ **Advocacy**

Fewer than one-tenth of a percent of all financial advisors in the U.S. focus on Special Needs Planning.





Special Needs Planning

Who will care for your child when you no longer can?

- ✓ Developing a future care plan now will answer these questions
- ✓ Consider post High School educational and vocational options.
- ✓ Consider touring transition programs, partial-care and full-care residential communities. Waiting lists can be quite long, so plan early!
- ✓ Make careful consideration before naming siblings as a future caregiver.

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What is a Letter of Intent?

Why Do I Need One?

Presented by
Consolidated Planning
Group





What is a letter of Intent?

- An important part of planning for the future of your child with special needs is a “Letter of Intent.”
- This is not a legal a document, but it can actually ensure that your trustee or guardian knows your child’s functional abilities, routines, interests, and particular likes and dislikes.



Do I really need a Letter of Intent?

When I already have:

- Last will and testament or revocable trust
- Special needs trust
- Guardianship, POA, HCPOA

➔ Ensuring your child's financial future is only one facet of a comprehensive plan designed to care for your child with special needs.



Why do I need a Letter of Intent?

A Letter of Intent communicates YOUR knowledge, including specific hopes and desires for your child's future well being.

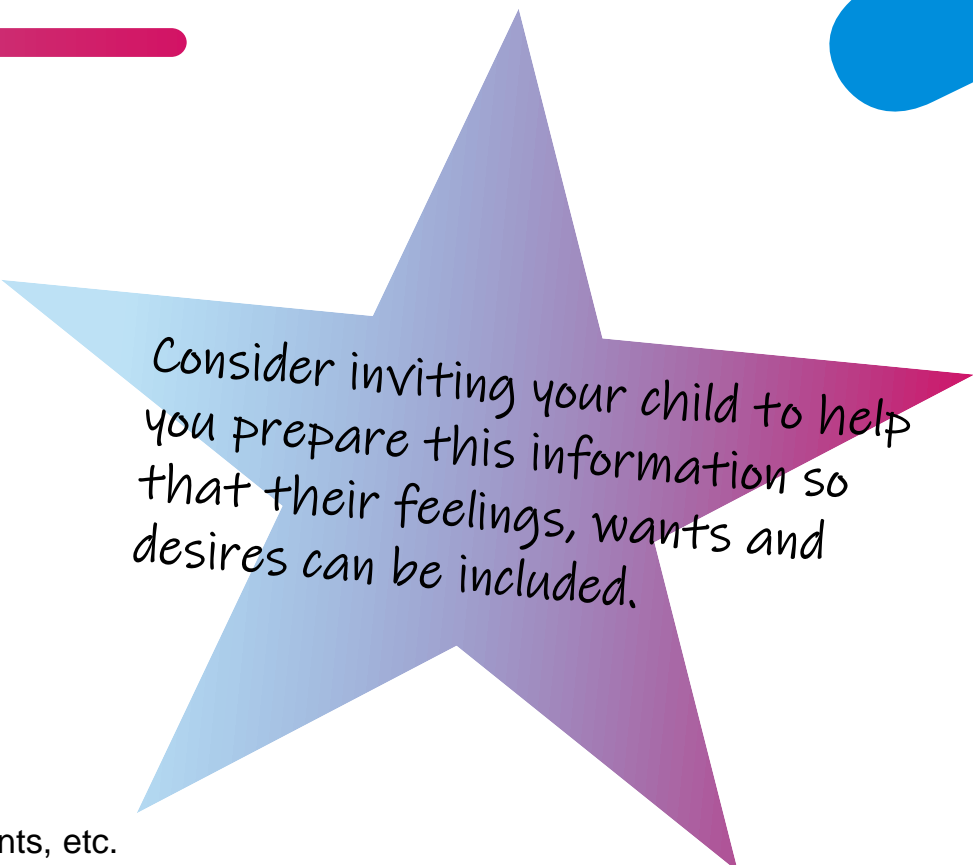
- Identifies diagnosis and health history
- Identifies medications
- Treating Physicians
- Likes, Dislikes, Allergies, Etc.

Every child is different, and your letter will be unique to your family's circumstances. Start with the facts, and then move on to the personal details. Your letter is a living document that will evolve as your child grows and develops, it should be updated regularly.



What information should be in my Letter of Intent?

- Family Information
- Medical History and Care
- Government Benefits
- Living Arrangements and Accommodations
- Educational History
- Employment History
- Personality and Habits
- Recreation and Fitness
- Spirituality and Values
- Legal Guardians
- Special Needs Trust
- Power of Attorney - Finances
- Power of Attorney - Medical
- Location of Important Information (Insurance Policy, Bank Accounts, etc.)
- Contacts (Attorney Accountant, Special Needs Financial Advisor, Insurance, Bank)
- Final Arrangements



Consider inviting your child to help you prepare this information so that their feelings, wants and desires can be included.



Here's an example:

Consider this excerpt if you need help getting started...

Hannah likes to dress herself, but needs a little help picking out the right outfit. She sometimes needs help with buttons and zippers, and deciding what is weather appropriate. She really enjoys wearing clothes that are soft, nothing that will be scratchy on her skin. She also prefers colorful clothing and pants instead of skirts. She likes to walk to school with her friends Lena and Scotty, with me following closely of course.

In the mornings and before bed, Hannah can brush her own teeth but won't do it unless she is told to. When she is told to go upstairs and get ready for bed, she won't remember what she needs to do. Step by step instructions are better– Go brush your teeth, get your pajamas on, get into bed...

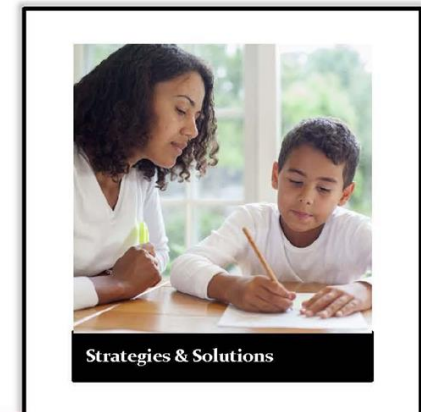


As a gift to you, we
will be providing
our Letter of Intent
workbook.



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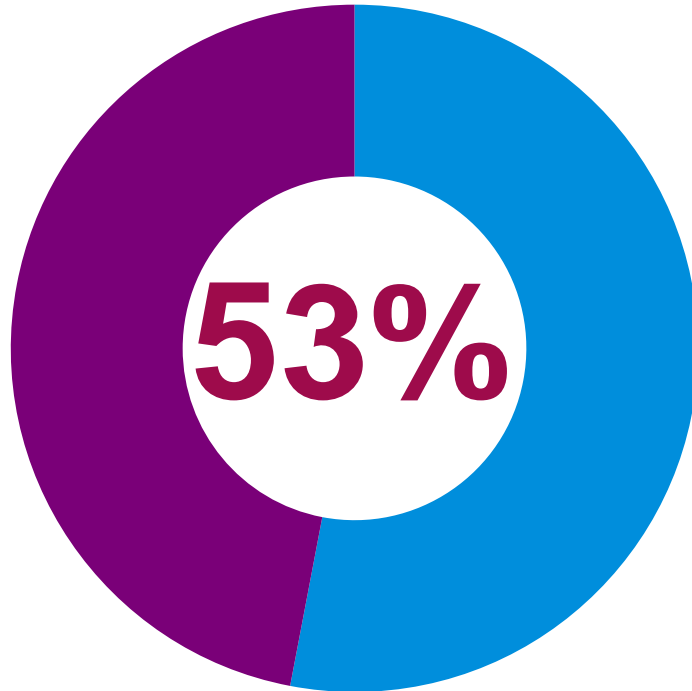
Planning for Special Needs: Letter of Intent Workbook



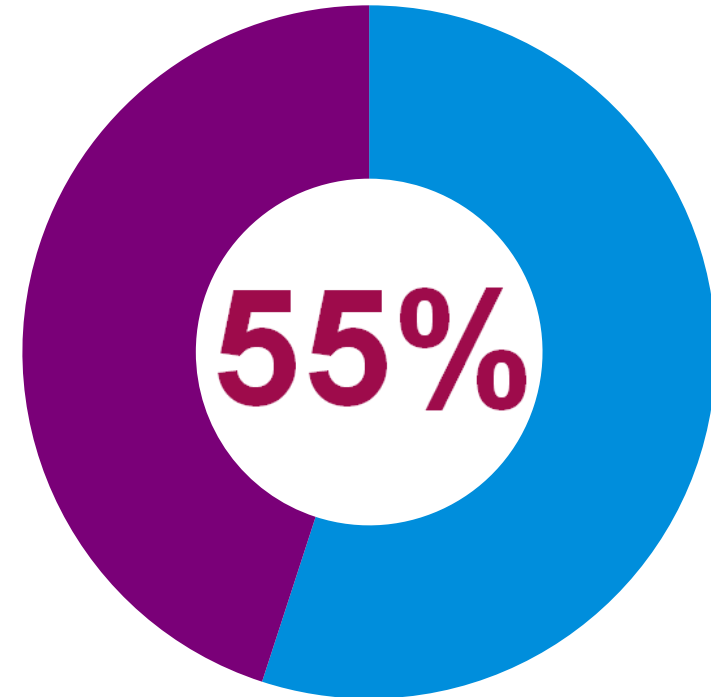
Inform future caregivers
of your intentions for
the care of your child

Caregiver Concerns

53 % of caregivers said their own health had worsened due to care giving and that their declined health affected their ability to provide care¹



55% of caregivers are unaware of how to establish a lifetime financial plan for their special needs dependent²



1. Family Caregiving: The Facts. Division of Population Health, National Center for Chronic Disease Prevention and Health Promotion. <http://www.cdc.gov/aging/caregiving/facts.htm>

2. <https://www.theamericancollege.edu/designations-degrees/ChSNC>

Things to keep on your radar...

- 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 (Note: Child Support post 18 redirected to a First Party SNT)
- Start touring Residential Living Communities- waiting lists can be long
- Consider Guardianship, Alternatives to Guardianship, POA, HCPOA and Supported Decision-Making Agreement (Guardianship process can begin 6 months before turning 18)
- Post High School Education Options



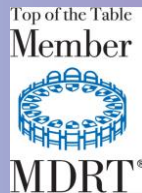


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Click the link for our
upcoming webinars

Upcoming
Webinars

Meet the team!



Allison Schaberg
Owner/Advisor



Jeff Schaberg
Owner/Advisor



Michelle Morris
Advisor



Andrew Morris
Advisor



Andrew Jewesak
Operations



Sarah Smithey
Operations



Meredith Haynes
Marketing Director



Madi Smith
Operations



Sarah Sohail
Operations

Schedule your free consultation

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

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