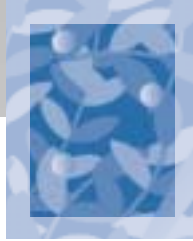


# Planning Checklist



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E HAVE DISCUSSED A GREAT DEAL OF INFORMATION THAT IS CRITICAL TO EFFECTIVE PLANNING AND HAVE PROVIDED EXTENSIVE LISTS OF RESOURCES IN THE APPENDIX. THE PLANNING CHECKLIST SERVES AS A “TO DO LIST” — SUMMARIZING IMPORTANT STEPS TO TAKE, WITH REFERENCES TO OTHER PARTS OF THE GUIDE. THIS GUIDANCE SHOULD PROVE HELPFUL AS YOU ACT TO DEVELOP AND IMPLEMENT YOUR PLAN.

*“All things are possible until they are proved impossible.”*

*—Pearl S. Buck*

# Planning Checklist

You should now have an understanding of critical issues involved in futures and estate planning and how to proceed. We've discussed the tools, processes, documents and resources you can use to establish and implement a plan for your son or daughter with disabilities. The information and worksheets in the appendix will support your planning and the resources can provide you with additional information and assistance on a variety of issues and topics.

The checklist in this section brings it all together. Use it to assure that you've considered everything as you plan, or when reviewing an old plan. For each item, we note where you can turn in this guide for more details and resources to assist you.

We recommend you begin with the first item to guide the rest of your planning. Beyond that, the order you approach each of these should be determined by your individual circumstances and interests. Each family is unique and your planning will reflect that. Please don't let an inability to complete all parts of the process stop you from contacting professionals or moving forward. These are suggestions.

- **Think about the future, discuss it with your child and other important people, and determine what your child wants and needs to live the life you all envision. This is the foundation of your plan. Involve your son or daughter as much as possible and appropriate for his or her age and abilities. Consult with other parents, advocates and service providers for ideas and guidance.**

#### **Refer to:**

- Introduction to Futures Planning and Estate Planning (p. 1)
- Common Principles & Trends (p. 9)
- Services in Maryland (p. 67)
- State and National Resources: Assistive Technology; Disability Information/Education/Advocacy; Disability Service Providers; Housing; Maryland State Agencies; Personal Assistance Services; Service Planning/Futures Planning (Appendix B)
- Pertinent Internet Sites (Appendix C)
- Other Reading: Information on Services; Homeownership for People with Disabilities; Miscellaneous Disability-Related Topics; Planning (Appendix D)
- Planning Questions (Appendix E)
- Person-Centered Planning Techniques (Appendix F)

- **Meet with an attorney knowledgeable about public benefits and estate planning for people with disabilities. Write a will, consider establishing and funding a special needs trust, and discuss tax implications. If you already have a will and/or trust but aren't certain they are drafted properly, have a knowledgeable attorney review them. Your will and trust should be written so that they do not result in your son or daughter losing vital public benefits.**

#### **Refer to:**

- Wills & Letters of Intent (p. 33)
- Trusts (p. 43)
- Other Planning Considerations (p. 53)
- State and National Resources: Pooled Trusts (Appendix B)
- How to Evaluate Your Supplemental Needs Trust (Appendix H)
- List of Attorneys (contact Service Coordination at 410-882-4710)

Write a letter of intent based on your planning that reflects your, and your child's, expectations and wishes for his or her life. Consider having your attorney review it to assure that it doesn't contradict your will or trust. Give copies to important people in your life.

**Refer to:**

- Wills & Letters of Intent (p. 33)
- Planning Questions (Appendix E)

Estimate your child's needs and related costs to support his or her future plan. Determine what public benefits (e.g., SSI) and programs (e.g., DDA and Section 8 rental assistance) might cover. Consider what your child may be able to contribute from earnings and other sources.

**Refer to:**

- Government Financial and Health Care Benefits (p. 15)
- State and National Resources: Disability Information/Education/Advocacy; Disability Service Providers; Maryland State Agencies; Personal Assistance Services; Public Benefits; Rental Assistance Programs; Service Planning/Futures Planning (Appendix B)
- Other Reading: Information on Services; Public Benefits (Appendix D)
- Income and Expenses worksheet (Appendix K)

With your attorney, review assets that are not covered by your will to assure that they won't make your child ineligible for needed public benefits upon your death. These include things like life insurance policies, joint bank accounts, and retirement plans. If your child directly inherits money, he or she could lose public benefits that are still needed. Instead, the proceeds could go into a supplemental needs trust for your child's benefit.

**Refer to:**

- Government Financial and Health Care Benefits (p. 15)
- Wills and Letters of Intent (p. 33)

Determine what you can, and want, to contribute to supporting your child in the future. Consider meeting with a financial planner if you need guidance and assistance. Begin saving and/or investing to fund your plan.

**Refer to:**

- Other Planning Considerations (p. 53)
- Financial Planning (p. 61)
- State and National Resources: Financial Planning (Appendix B)
- Other Reading: Financial Planning (Appendix D)
- Financial Statement worksheet (Appendix J)
- Income and Expenses worksheet (Appendix K)
- Questions to Ask a Financial Planner (Appendix L)

Assist your son or daughter to apply for public benefits he or she may be eligible for now, or determine when to apply in the future if your child will be eligible when he or she reaches adulthood.

**Refer to:**

- Government Financial and Health Care Benefits (p. 15)
- State and National Resources: Legal; Public Benefits (Appendix B)
- Other Reading: Public Benefits (Appendix D)

- Think about whether your son or daughter needs assistance with personal, health care, and/or financial decisions. Decide if things such as an advance directive for health care, durable power of attorney for legal and financial decisions, or guardianship are needed. Talk with your attorney and choose the least restrictive options that will work for your child and establish them.

*Refer to:*

- Decision-Making (p. 23)
- State and National Resources: Advance Directive Forms (Appendix B)
- List of Attorneys (contact Service Coordination at 410-882-4710)

- Complete “Important Documents and Information” (in the Appendix) and make sure important people, including the executor of your will, either have a copy or know where to find one.

*Refer to:*

- Appendix I

- Contact services your child will need (according to your plan) to determine when you should apply. Don’t wait until your son or daughter needs a service to apply for it — there are usually waiting lists for publicly funded services. Talk to the state agency that funds the services (e.g., DDA and DORS) or speak directly with the agency providing the service. Also talk to other parents, people with disabilities, and advocacy organizations to get their perspective and advice.

*Refer to:*

- Services in Maryland (p. 67)
- State and National Resources: Disability Service Providers; Housing; Maryland State Agencies; Personal Assistance Services; Rental Assistance Programs; Service Planning/Futures Planning (Appendix B)

## Ongoing:

- Review your child’s plan with him or her. Make changes as your child grows older and his or her needs, and those of your family, change. Your son’s or daughter’s wishes, interests, and changing life circumstances may also necessitate changes in your plan.
- Review your letter of intent — perhaps once every year or two (maybe around the time of your child’s birthday, as a reminder). Make changes as needed.
- Review your will, trust, and other documents as advised by your attorney. Work with your attorney to make changes.
- Monitor your savings and investments to see if they are meeting your goals.
- Review and update “Important Documents and Information” when there are changes, additions or deletions.
- Keep abreast of significant changes in the service system through contacts with other families, advocacy organizations and service providers. This may affect what is available at any given time, who’s eligible, and when to apply. For example, a significant increase in funding can make more services available, while a shift in policy could dramatically affect how services are provided.