



Board of Directors

Steve Morris,
President

Jeffrey Krull,
Vice President

Karen Kolb,
Secretary/Treasurer

Susan Morris

Cindy Scott

KFDE Activities

Disability & Systems
 Change Legislation

Special Needs Trust
 Planning and Advisory
 Services

Financial Planning for
 Special Needs
 Children

Disabilities & Life
 Planning Consulting

Personal Assistance
 Services (a.k.a. care
 aide assistance)
 Consulting

Life Outside of
 Nursing Homes
 Through Independent
 Living Advocacy

Planning for Success
 in Education &
 Employment for
 Students with
 Disabilities

Consulting on
 Marriage & Family
 with Disabilities

Consulting on
 Accessible &
 Affordable Housing
 Through Universal
 Design

Assistive Technology
 Resources Consulting

Consulting on the
 Americans with
 Disabilities Act
 (ADA), and Section
 504 of the
 Rehabilitation Act

Consulting on Work
 Incentives for
 Persons with
 Disabilities Seeking
 Employment

Seminars and
 Workshops on
 Disability Subjects

LIFE PLANNING CHECKLIST FOR A SPECIAL NEEDS CHILD

Imagine for a few moments that you are no longer able to care for your Special Needs child due to your own illness or death.

WILL YOUR SPECIAL NEEDS CHILD BE ABLE TO MAINTAIN THE SAME QUALITY OF LIFE THAT HE OR SHE NOW ENJOYS?

Some of the key QUESTIONS that should be addressed in order to answer this broader question are as follows:

- Yes No 1. Do you understand that leaving as little as \$2,000 for your special needs child could cause him or her to lose their SSI and Medicaid benefits, and that they would have to “spend down” before becoming eligible again?
- Yes No 2. Have YOU asked someone to serve as a guardian/advocate for your special needs child when you are unable to?
- Yes No 3. Do YOU understand all the government benefit programs that are available to your special needs child for health care and supervision?
- Yes No 4. Do YOU have current wills which “exclude” your special needs child by name? (IF NOT, then any funds received may have to be “spent down” in order to qualify for various Government benefits).
- Yes No 5. Do YOU have a “Special Needs Trust” to receive and manage all current and future resources? (Only this kind of trust with very specific provisions will protect and preserve your child’s assets).
- Yes No 6. If you have a “Special Needs Trust,” is it a “living” trust? (If not, then your trust will not be available to receive funds until after your death).
- Yes No 7. Have YOU earmarked a specific fund or life insurance to assure the quality of life you want for your special needs child?
- Yes No 8. Have YOU met with friends, relatives, and care providers to let them know about your plans? (This is necessary to prevent a relative from inadvertently giving money directly to your special needs child).
- Yes No 9. If you have a “Special Needs Trust,” have you structured your plans so that NO retirement funds are payable to your trust?

___Yes ___ No 10. If YOU have done some planning, have you worked with an individual or organization that specializes in financial planning for Special Needs children?

___Yes ___No 11. Have you completed a basic financial and Trust Fund analysis to determine adequate funding requirements for a Special Needs trust?

___Yes ___No 12. Do YOU have a written plan (“Letter of Intent”) to let others know what YOU want in the future for your special needs child?

IF YOU CANNOT ANSWER “YES” TO ALL THE ABOVE QUESTIONS, THEN YOU MAY HAVE SOME SERIOUS DEFICIENCIES IN YOUR FINANCIAL AND ESTATE PLAN AS IT APPLIES TO YOUR SPECIAL NEEDS CHILD. IF THIS IS THE CASE, YOU SHOULD GIVE SERIOUS CONSIDERATION TO THE DEVELOPMENT OF A “**LIFE PLAN**” BY “**LIFE PLANNING FOR SPECIAL NEEDS CHILDREN (LPSNC)**” BY COMMUNICATING WITH THE **LIFE PLAN** SPECIALIST THROUGH THE CONTACT INFORMATION BELOW:

Steve Morris, CFP®
CERTIFIED FINANCIAL PLANNER™
8233 Sunridge Circle
Lincoln, NE 68505
Work: 402-489-8616
Cell: 402-525-8034
Fax: 888-293-1689
Email: smorris@neb.rr.com

FOR INFORMATION ON AND ASSISTANCE WITH LEARNING HOW TO ADVOCATE FOR YOUR SPECIAL NEEDS CHILD AND HOW TO NAVIGATE THE STATE'S SYSTEM OF SERVICES, CONTACT THE FOLLOWING:

Tim Kolb
CEO and Executive Director
Kolb Foundation for Disability Education
1202 O Street
Franklin, NE 68939-1227
Phone: 308-425-3741
FAX: 877-276-4902
E-mail: KFDE@frontiernet.net
Website: <http://kfde.org>