

Supporting Families  
**Future Planning**  
For your child with disabilities



*Areas to consider when planning the future for your son/daughter:*

**Health Care Decisions**— *Advance Directives*;- They provide a way medical decisions may be made without Guardianship.

**Financial Planning**— *Special Needs Trusts*- A properly designed Special Needs Trust can protect assists and benefit your family member with a disability while maintaining eligibility for means-tested benefits.

*ABLE Accounts*— ABLE (Achieving a Better Life Experience) accounts are an innovative way for people with disabilities to save money without Jeopardizing means-tested benefits such as SSI or Medicaid.

**Guardianship**— *Alternatives to Guardianship*;- A guardianship is not always necessary. There are alternative ways to address health care decisions and finances that may be preferable to guardianship.

**Letter of Intent**— A *Letter of Intent*- is a document that provides a way for you to communicate your desires for your family member to future caregivers. It is a format for you to use to share explicit and important personal information regarding the care of your son or daughter.

**Estate Planning**— *Wills*— Estate planning is the process of ensuring that your financial wishes are carried out and that your beneficiaries receive the maximum benefits. Having a Will saves you money, time and heartache. Even if you have a small estate a Will is necessary.

The Arc of Frederick County offers free information and resources to families to guide them in their process of preparing for their children's future.

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