

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 for medical decisions to be made without guardianship.

Financial Planning- Special Needs Trusts- A properly designed Special Needs Trust can protect assets 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 financial management without 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 important and detailed information regarding the future 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 the future of their family member with a disability.

Anjela McNally
Support Coordinator
Futures and Estate Planning
amcnally@arcfc.org
301-663-0909 x153

The Arc of Frederick County
620-A Research Court
Frederick, MD 21703