

Special Needs Planning

Taking care of an individual with special needs can be a lifelong commitment – and beyond. Planning for the continued care and quality of life for an individual with special needs when the main caregiver is gone is an important step in that care.

This Data Taker is designed as a guidepost to help you determine the amount of money that will be needed to meet the future financial needs of the loved one.

Time Horizon

How many years is the individual with special needs expected to have the disability? For example, if the individual is 15 years old at the time the life insurance pays out, and the financial plan is intended to last until he or she is 65, enter 50 years as the time horizon.

Years of disability care _____

Annual Income

Income Income of Special Needs Individual, if any \$ _____

Government Benefits

Supplemental Security Income (SSI)¹ \$ _____

Social Security Disability Insurance (SSDI)² \$ _____

State Benefits \$ _____

Medicaid \$ _____

Other \$ _____

Expected Assets

Liquid Assets

Income you have available to put toward total need \$ _____

Annual Expenses

Out-of-Pocket Medical

Medical Insurance Premiums	\$ _____
Dental Insurance Premiums	\$ _____
Doctor/Hospital Visits	\$ _____
Dental Care	\$ _____
Vision Care	\$ _____
Medications (prescription/ over-the-counter)	\$ _____
Other (braces, eyeglasses, etc.)	\$ _____

Therapy

Occupational	\$ _____
Physical	\$ _____
Speech	\$ _____

Care Assistance

Custodial Care	\$ _____
Nursing Home Care	\$ _____
Total Medical	\$ _____

Housing Expenses

Rent/Mortgage	\$ _____
Renters/Homeowners Insurance	\$ _____
Taxes	\$ _____
Maintenance/Repairs	\$ _____

Utilities

Electric and Gas	\$ _____
Water and Sewer	\$ _____
Telephone/Computer/Internet	\$ _____
Total Housing	\$ _____

Transportation Expenses

Car Payment	\$ _____
Fuel/Oil	\$ _____
Automobile Insurance	\$ _____
Automobile Repairs/Maintenance	\$ _____
Public Transportation	\$ _____
Airfare	\$ _____
Total Transportation	\$ _____

Education and Employment Expenses

Tuition (total lifetime cost)	\$ _____
Room and Board (total lifetime cost)	\$ _____
Books (total lifetime cost)	\$ _____
Employment (transportation, parking, uniforms, meals, workshops, etc.)	\$ _____
Total Education/Employment	\$ _____

Personal Needs Expenses

Essentials

Food	\$ _____
Clothing	\$ _____
Laundry/Dry Cleaning	\$ _____
Grooming (haircuts or other salon treatments)	\$ _____

Non-Essentials

Entertainment	\$ _____
Vacations/Travel	\$ _____
Camp	\$ _____
Sports/Hobbies	\$ _____
Membership/Clubs	\$ _____
Total Personal Needs	\$ _____

Non-Annual Future Expenses

	Number of Years	
Major Appliances	_____	\$ _____
Home Furnishings	_____	\$ _____
Electronics (TV, DVD Player, computer, etc.)	_____	\$ _____
Car	_____	\$ _____
Special Equipment and Service Animals	_____	\$ _____