

The Kennedy Willis Center

★

AT PATHFINDER VILLAGE

10 LIFE PLANNING CONSIDERATIONS FOR FAMILIES

“Who will care for my son or daughter when I am no longer here?” This is an overwhelming concern that people with disabilities and their families must address. A well designed life plan is a blueprint that addresses this concern. A life plan considers physical, social, financial and legal issues that must be considered in answering the question of what will happen as a person with a disability ages along with the family members that are integral to his or her life. A life plan is flexible and ever changing. The following 10 steps can help you get started with creating a life plan for your family member.

- 1. Create a life plan document.** Outline what you want for your family member regarding a residential setting, employment, education, social activities, medical and dental care, religious activities and end of life care, supports and arrangements.
- 2. Write a letter of intent.** Although a letter of intent is not a legal document, it is an important document that outlines in writing your hopes, desires and values for your family member. Include information such as type of living arrangements and supports you want for your family members, as well as preferred medical providers and daily living activities that you think are important. Also mention personal friendships, daily routine preferences, experiences that are meaningful to him or her and even favorite foods, hobbies and community activities that are important. You may want to video daily activities with a commentary to include with the letter.
- 3. Decide on the type of supervision that is needed.** Options to consider are power of attorney, guardianship, co-guardianships, or conservatorships. These are legally defined relationships. Keep in mind needs for not only the current time, but also for the future. Identify and select capable individuals that can assume this responsibility in the event that you or your spouse is unable to fulfill this role in the future.
- 4. Determine the cost for the life plan.** Make a list of current and projected monthly expenses. Estimate the amount of income needed as well as the amount that will be available from investments, disability benefits, Social Security or other sources to support the services included in the plan.
- 5. Find Resources.** Identify resources that can help to fund the plan. Sources may include government benefits, family resources, inheritances, savings, life insurance and investments.

The Kennedy Willis Center

★

AT PATHFINDER VILLAGE

6. **Select an attorney and prepare legal documents.** Choose a qualified attorney who will assist you to prepare wills, trusts, power of attorney, Guardianships, living will or other documents.
7. **Consider establishing a Special Needs Trust.** A special needs trust (SNT) holds assets for the benefit of people with disabilities and uses income from the trust to meet their supplemental needs. Appoint a trustee and successor trustees which may be individuals, corporate entities or banks.
8. **Use a Life Plan Binder.** As you develop a life plan and begin to collect information, place all documents in a single binder that is clearly marked. Be sure to notify family and caregivers where they can find it.
9. **Hold a family meeting.** Schedule a family meeting and give copies of relevant documents and instructions to selected individuals. Review the life plan and each family member's responsibility. You may consider including your attorney in the meeting by phone or in person.
10. **Update the Life Plan Annually.** At least one a year, review and update the plan. A life plan is designed to be flexible. It should change as the needs of the family member or those of the family change. Modify any legal documents as needed following the annual update.

The staff and resources of the Kennedy Willis Center at Pathfinder Village are here to offer support and guidance to families throughout the life planning process. We can assist you in identifying legal and financial resources that can assist you in your planning efforts, as well as link you to local resources that can work with you on memorial, funeral and pre-planned burial arrangements.

For further information or to make a personal appointment to discuss creating or updating a life plan for a family member with a disability contact: Tina Heyduk, Director, at 607-965-8377, ext. 120 or email: theyduk@pathfindervillage.org