

Write

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About This Publication

This publication was created for middle-income parents of children under the age of 18 who have disabilities. It is a simple, straightforward resource to help you manage your money, and plan for your and your child's financial future and overall well-being. The financial management techniques presented here can help you, not just in times of crisis, but for the rest of your life.

There is an overwhelming amount of information available on caring for children with disabilities. Making your way through it all consumes too much of your precious time. So we designed this publication to accomplish several things:

- To be your starting point—to give you a broad outline of important issues you'll deal with in caring for your child.
- Provide you with basic knowledge of these issues.
- Give you tools to create your own action plan.
- Point you in the right direction to get more detailed information.

Woven throughout this publication are possible answers to a nagging question you probably wonder about, "Who will care for my child after I'm gone?" The answers are displayed in suggested actions to take so you can, ultimately, do the four things that matter most:

- Protect your ability to make wise decisions as you care for your child and family.
- Create an environment of financial well-being for you and your family.
- Ensure continuation of your child's important benefits and care for the rest of his or her life.
- Through your own actions, demonstrate to your child how to be determined in accomplishing goals, and how to advocate for the best possible outcome in all endeavors.

Developing your child's self-determination and self-advocacy skills will help create a solid foundation for your child's journey to adulthood and a life of happiness and fulfillment. There is a lot of information in this publication.

Use the buttons above to pick topics you need immediate help with.

[We invite you to begin.](#)

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Possibilities: A Financial Resource Guide for Parents of Children with Disabilities

This publication is intended to provide general financial information; it is not intended to substitute for, or supersede, professional or legal advice. The specific needs of every disability or life circumstance have not been covered in this publication. The best course of action must be based on individual circumstances. Note: The content areas in this material are believed to be current as of this publication's writing, but, over time, legislative and regulatory changes, as well as new developments, may date this material.

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Getting
Organized

Managing
Your
Finances

Preparing
Your income
Tax

Family
Relationships


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Care

Life &
Disability
Insurance

Planning
Your Future

Planning
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Future

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POSSIBILITIES:

A FINANCIAL RESOURCE
FOR PARENTS OF CHILDREN
WITH DISABILITIES

Introduction

Dear Parent,

When your child is diagnosed with a disability, it can be overwhelming—emotionally and financially—on you, and perhaps your child and family as well. You realize, maybe suddenly, that you must change or modify plans for your child's future. Even the most stable of families face financial challenges. Yet, in caring for your child with special needs, those challenges can make for urgent situations.

Considering the reality of this can be very difficult. That is why the Parent Advocacy Coalition for Educational Rights (PACER) Center and the National Endowment for Financial Education® (NEFE®) collaborated on this publication. Through it you will find ways to create a sense of order in your life and maintain control over your finances as you care for your child and prepare him or her for adulthood.

A Network of Parents and Organizations to Help You

Throughout the country exists a large network of parents of children with disabilities who stand ready to give you the benefit of their experiences in caring for their children. Over 100 Parent Centers across the country provide training, information, and assistance to families of children with all disabilities—ages birth to 26 years—and to the professionals who work with them.

Funded by the U.S. Department of Education's Office of Special Education Programs (OSEP), Parent Centers assist families in understanding their rights and responsibilities under the Individuals with Disabilities Education Act (IDEA). The majority of Parent Center staff members and board members are parents of children with disabilities. They are able to offer personal experience, expertise and empathy when working with families.

The ALLIANCE National Parent Technical Assistance Center (NPTAC) is located at PACER Center, Minneapolis MN. The NPTAC provides 107 Parent Centers across the country with technical assistance, resources, and timeline information to help you:

- Understand your child's disability
- Understand the Individuals with Disabilities Education Act (IDEA)
- Resolve school-related issues
- Obtain appropriate educational services
- Improve academic outcomes
- Connect your child with communities that provide important services

To find a Parent Center near you:

Call 1-888-248-0822 (Voice) or 1-952-838-0190 (TTY)

Visit www.ParentCenterNetwork.org