



# How To Plan For Your Special Needs Child



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**M**ore than 41 million Americans or almost 15% of the population, have some type of disability. In addition, 6.2% of children ages 5 to 15, or 2.8 million kids, have disabilities according to 2007 Census survey data.

As a result of the survey, it could mean that many disabled children will outlive their parents who provide them with financial support. Many of these children would qualify for governmental benefits, such as Medicaid or SSI.

### Speaking From Experience...

As a mother of a child with Down syndrome, I know first

hand the need to have the right estate planning and lifetime planning that should be in place.

### New Jersey Law ...

In New Jersey, a person receiving Medicaid or SSI must not have more than \$2,000.00 in assets in their name. If this child were to receive an inheritance or an Award from a personal injury settlement, they may place receiving these benefits in jeopardy.

### A "Trust" Is Important...

In order to assist persons with special needs who qualify for government benefits, a special needs trust is highly recommended. A special needs trust or a supplemental benefits trust is designed to supplement the assets of a person receiving government benefits. It could provide a better lifestyle for the special needs person from anything to a residential treatment program, movie tickets, haircuts or vacations while not cutting off access to government benefits.

Funds transferred to a trust are not considered to be assets of the special needs individual as long as there is an independent trustee who controls distributions of the money and

the disabled person doesn't have direct access to the funds. The terms of the trust will determine whether the trust fund is countable as a resource or income for Medicaid eligibility.

The trust also appoints a trustee, qualified individual, to watch over the funds of the disabled children, a major concern for families since these individuals cannot manage the funds on their own.

There are different ways to fund a trust such as in life insurance, which said funds can be used to pay expenses beyond what Medicaid or SSI could pay for.

In all it is strongly encouraged that any family with a child with exceptional needs establish a trust. A special needs trust can allow a person with disabilities to receive government benefits and continue to have a source of funds to pay for other goods and services that the government programs will not provide. And this gives every parent such a great peace of mind.

*If you have questions and need assistance in protecting the future of your special needs child, call Matus and Connell at (732) 281-0060.*



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DO YOU HAVE SOMEONE IN YOUR LIFE WITH A DISABILITY?

ARE THEY FINANCIALLY PROTECTED?

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## Fall Recipe

### Perfect Fall Drink

#### DRINK

#### Cranberry Almond Punch – Serves 4

- 1 can jellied cranberry sauce
- 2 ¼ cup water
- ½ cup lemon juice
- ¾ cup orange juice
- 1 tsp almond extract
- 1 cup ginger ale, chilled

With a fork, crush the cranberry sauce. Process cranberry sauce, water, lemon juice, orange juice and almond extract until smooth and chill. At serving time, combine the mixture with the ginger ale. Garnish with lemon slices.



Stephanie was professionally trained at the Culinary Business Academy, is a Certified Personal Chef, a Certified Food Safety Manager, and a 2012 Finalist for the USPCA Personal Chef of the Year. Services are provided on a first come, first served basis and there are no contracts – EVER! For more information on our services or Gift Certificates, references, and fees, contact Stephanie at Cutting Board Creations, LLC today at 609-841-8567!

