



# Special Needs Trusts: Protect Your Child's Financial Future

*Kevin Urbatsch, Michele P. Fuller*

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## **Leave money to a loved one with a disability—without losing benefits**

A special needs trust helps you provide financial security for a loved one with a disability—*without* jeopardizing important government benefits. In contrast, leaving money directly to loved ones can make it impossible for them to get benefits, including Medicaid.

*Special Needs Trusts* provides the step-by-step guidance and forms you need to create a special needs trust for your loved one with a disability. Get detailed information about:

- how special needs trusts work
- whether or not to hire a lawyer
- pros and cons of joining a pooled trust
- writing a letter to give guidance to the successor trustee
- conveying your loved one's needs
- creating a legally sound special needs trust yourself

*Special Needs Trusts* also provides a formal letter to the trustee, which explains this very important role, and a personal letter to the trustee, which provides crucial information about your loved one. This edition has been thoroughly revised to reflect the latest changes in the law, including updated eligibility requirements for government benefits, current resources, and an experienced perspective about when to make a special needs trust on your own and when to seek the services of an attorney.

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