



# 3 Giant Steps Planning for Your Child's Future

*by Caryl Andrea Oberman, Esq.\**

Good planning for the future of people with disabilities can be described as a journey of three giant steps. Thinking about planning for the future of children or other family members with disabilities usually involves thinking about drawing up wills and trusts, maybe purchasing some extra life insurance and getting finances in order. This is a necessary step, and one of the three giant steps toward securing your child's future and your own peace of mind. But also stop to consider the other equally important giant steps towards these goals: fostering as much competence as you can in your children and making sure that they are connected to other people who will care what happens to them after you are gone. The good news is that these two steps can be taken without the intervention of a lawyer or other professional. The other good news is that it is never too late to begin.

# 1

With the best intentions in the world, and acting out of love, parents will often do things for their children that their children can learn to do for themselves. The more your child can do independently, the better her quality of life will be. While you are able to act as teacher and monitor, ask yourself whether your child can do the things she will need to do in her daily life. If she were left in a kitchen stocked with food, would she be able to eat? Can she operate a can opener? A stove? A microwave? What about a dishwasher or washing machine? Can he run his own bath or shower water? Can she take public transportation? Use the telephone? If he can't now, can you help him to learn? Make a list of tasks to try, and take them one at a time. The results may surprise you. All of these small steps add up to a giant step toward competence.

# 2

Many of us have had the sad and often devastating experience of losing a parent or spouse. The sense of emptiness and grief can be overwhelming. Now imagine that the person you lost was your only link to the world outside your home, and your home was no longer available to you. Could you survive without the support of other people who care about you? How many of us could? Yet, out of a desire not to impose our family difficulties on others, we often require our children with disabilities to bear this burden alone. By developing a plan to involve your child with disabilities in community activities, church activities, family events and social events, you are helping to remove that burden, and taking a giant step toward connection.

# 3

Finally, it is necessary to engage in a process of careful estate planning. This third giant step requires the help of a lawyer who is familiar with the special considerations required to provide for children and adults with disabilities, including the preservation of government benefits.

Following these giant steps will lead to a brighter and more secure future for your loved ones and greater peace of mind for yourself.

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