

Planning For The Future When You Have A Disabled Child



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Planning for the future is a very complicated process, and when you have a child with disabilities, it can get a little overwhelming. There are so many things to think about and prepare for, it can be difficult to know where to start or whether you've thought of everything. Fortunately, with a little research, some help from your friends and family, and some good planning, you can ensure your child will be well taken care of years down the road.

It's never too early or too late to start planning for your child's future, and there's no reason that a disability should have any negative effects on your preparations; it will simply be a bit more detailed. Here are a few of the best ways to start thinking about your child's later years.

Draft a will

Consult a lawyer who is well versed in [laws](#) regarding disabilities and draft a will, a living trust, and/or a letter of intent. These will be important tools in the event of your passing, because they will clearly state how your child should be taken care of and by whom, and how to distribute your estate. Keep in mind that if your child receives an inheritance, it may interfere with their ability to qualify for state or federal grants and assistance.

This is a good time to think about who will take over your child's care in the event of your untimely passing. It needs to be someone they know and trust, and someone who is able to adequately care for a child with disabilities.

Invest your money

Many people don't know much about investing, but that's ok--that's what financial advisors are for. Consult someone who has experience in whatever you're interested in, whether it's investing in [real estate](#) or opening up a money market account.

Seek resources

Do a bit of research and find out what local resources are available to you and your child; workshops, conferences, support groups, and various state-run associations are all great places to find assistance and support. They're also wonderful places to meet [adults](#) with disabilities, which can help you envision what your child's future will look like.

Help your child be more independent

Depending on the severity of your child's [disability](#), it may be difficult for you to imagine him being independent. However, many people with various disabilities live very independent lives and hold jobs, live alone or with a roommate, and are highly functioning adults. Help your child learn to do things for himself as much as possible, and if he suffers from a physical disability that severely limits his mobility, help him find support and encourage him to do as much as he is comfortable with.

Start saving

It's never too late to start saving money, and while it may seem like an impossible task, it can be a little easier if you look for ways to cut back. For instance, you might find that you can do without cable and rely instead on a cheaper subscription service, or start carpooling with a friend to save money on gas every week. Whatever you save, put into the bank, either in your own savings account or in one under your child's name. If you can put a little away every payday, you'll have a nice sum by the end of the year.

Remember that planning for your child's future doesn't have to be an overwhelming task. It may seem like a lot right now, but with the right help you can create easy preparations to ensure your child is well taken care of no matter what happens.