

You're Not in This Alone: A Guide to Resources for Special Needs Families

Anyone who has a relative with special needs knows how demanding, uplifting and at times, draining, the situation can be for a family, both emotionally and financially. Thankfully, there's a wide range of planning techniques, professional services and benefits programs available to help everyone involved.

The first step to accessing them is also perhaps the most important step a family can take on a special needs person's behalf: proactive planning and goal-setting. "It starts with a family meeting," says Suzanne Krasna, a CFP® in Walnut Creek, Calif., to assess the support roles people in the family are going to play, to set out a vision for how the special needs person and family members want their lives to be, and to script a plan for realizing that vision.

Consider these six elements in shaping such a plan:

1. Providing the best care possible to the special needs person, given financial and other constraints.
2. Affording the special needs person a chance to pursue his or her goals and dreams.
3. Providing additional income to improve the person's quality of life.
4. Protecting assets left or gifted to a special needs beneficiary.
5. Preserving the person's access to benefits, and pursuing those benefits diligently.
6. Preserving the standard of living for the person if his or her guardians (such as parents) die.



For help drafting and executing such a plan, it's vital for families to tap into a strong network of professionals and peers for insight, advice, and services. "There are plenty of resources out there. You just need to know how to access them," Krasna said.

First, for help determining what it's going to cost to carry out your family's plan and the best options for covering those costs, consult a financial planner with special needs experience. To find one, get referrals from peers or search the Financial Planning Association's national database at www.FPAnet.org/PlannerSearch/PlannerSearch.aspx.

In many cases a financial planner will recommend establishing a special needs trust, which, done properly, can provide a special needs person with financial resources and tax benefits, without curbing their access to benefits. This isn't a do-it-yourself endeavor; consult an attorney with expertise in this area.

Next, leave no stone unturned in seeking out benefits programs, public and private, that provide resources for special needs situations such as yours, including programs like Supplemental Security Income (www.ssa.gov/ssi/) and Medicaid/Medicare (www.cms.gov). Beside those federal programs, also look for benefits offered at the state and local levels (such as through regional/local SNAP programs). For help, talk to a social worker or adviser with special needs expertise.

Get involved in peer groups for families in special needs situations. Peers might be the best source you have for professional referrals and service recommendations, plus good old-fashioned advice and reassurance.

Draft a "Letter of Intent," essentially a document that communicates a family's vision, desires and concerns for the special needs person to his or her current and future caretakers. Again, turn to an attorney, adviser, or social worker with special needs expertise for help drafting the document.

Identify a guardian to step in should their current guardian(s), such as parents, die.

Hold family meetings periodically to assess current and future needs, care, and other issues in light of changing circumstances, and revise the special needs plan accordingly.

Use Your Sun Smarts



Summer is here, and you can't wait to spend time outdoors. But before you do, play it safe and protect your skin. If you don't, you risk a painful sunburn and worse -- skin cancer.

Skin cancer can strike at any age, but it is more common in older people because they've had more years of sun exposure. Fortunately, you can take steps to reduce your chance of getting skin cancer, even if you haven't been careful about the sun before.

The power of the sun

Skin cancer is caused by exposure to the sun's powerful ultraviolet rays. When sunlight hits our skin, visible changes occur, such as freckling, burning and tanning. But other changes happen, too. The sun's rays break down fibers in the skin.

Over time, sun exposure can cause the skin to sag, stretch and wrinkle. Sunlight can also damage the DNA in our skin cells, which can lead to skin cancer.

Are you at increased risk?

Anyone can get skin cancer, but your risk is higher if you answer yes to any of the following questions:

- Do you have fair skin or light-colored hair or eyes?
- Do you spend a lot of time outdoors?
- Have you already been diagnosed with skin cancer?
- Have any of your parents, siblings or children had skin cancer?
- Do you have many moles, large moles or moles that look unusual?

What can you do to prevent skin cancer?

To enjoy the sun safely, follow these tips:

- Generously apply a sunscreen with an SPF (sun protection factor) of 15 or higher at least 30 minutes before going outside. Reapply every two hours or sooner if you get wet or sweat a lot.
- Shield your eyes with sunglasses and protect your skin with a wide-brimmed hat, a lightweight long-sleeved shirt and pants.
- Plan outdoor activities for shaded areas, especially between the hours of 10 a.m. and 4 p.m.
- Check your skin regularly, noting any spots or growths and watching for changes. Also have your doctor check your skin for signs of cancer.

Skin cancer is preventable. It is also highly curable if it is caught and treated early, so be sure to check your skin often. If you need help checking your skin, ask a relative or friend. If you find anything that looks unusual, have your doctor check it.

Sun-safe habits

Protecting your skin from the sun can become a habit. Practice it daily, and you'll reap the rewards. So what's stopping you?

- It's fast. It takes only a few moments to grab a hat and apply sunscreen.
- It's convenient. You can shield yourself on the go with a spray-on or pump-bottle sunscreen. Many brands are fast-absorbing and nongreasy.
- It's smart. The older we get, the longer it takes for the skin to heal and recover. Who wants to suffer a painful sunburn or dangerous, unsightly skin cancers?

What to look for

- Basal-cell carcinoma. This is the most common skin cancer. Warning signs include an open sore that doesn't heal, a reddish patch that may itch or hurt, a shiny bump that looks like a mole, a pink growth with an indentation in the center or a shiny scarlike area. These signs often appear on the face, ears, neck, scalp, shoulders and back.
- Squamous-cell carcinoma. This is the second most common skin cancer. Squamous-cell carcinoma is often raised or lumpy-looking with rough, scaly surfaces on a reddish base. It is often found on the face, neck, bald scalp, hands, and rim of the ears or lower lip.
- Melanoma. This type of skin cancer is uncommon, but the incidence of melanoma is increasing. If not caught early, melanoma spreads and can be fatal. Melanoma first appears as a flat or slightly raised, multicolored mole with an irregular border. It may develop in an older mole or appear as a new spot. Melanoma can appear anywhere on the body but is most often found on the upper back, legs or trunk.

Making Time for Yourself and Your Family



Because of the stress of a typical work week, finding time for some fun and relaxation is usually difficult. Furthermore, it may seem like making time to enjoy your life takes a lot of effort. However, finding time for yourself and your family is well worth it: The hobbies and activities we take part in together or alone often bring us great happiness and help to enrich our lives.

Why Leisure Is Important

- Physical fun, like taking an aerobics class or going on a walk with a friend, helps soothe tension and clear the mind.
- Even an hour of leisure time a day is great for the body, mind, and spirit. It helps release stress and leads to a more balanced life.
- By taking time to do things that you like to do, you are better able to have healthier and more positive relationships with those around you.

How to Have Fun

If you've filled your life with so much work that you've forgotten how to play, take some cues from kids. They easily go from one fun activity to the next, typically with smiles and laughter. Watch your child at the playground and see how he or she becomes immersed in the present activity, whether it's playing in the sandbox, scaling a climbing wall, or going down a slide. Try to have a similar state of immersion and happiness when you get to take time for you. Here are some tips to make the most of your fun times:

- Choose activities that are just for you; choose others that involve the family.
- Schedule a time for leisure into your daily calendar.
- When having family time, pick sports, hobbies, or locations that everyone enjoys.
- Take time for unexpected pleasures. Occasionally, don't schedule in an activity for your leisure time during the day. When leisure time comes, do what you feel.
- Quiet times during the morning can help you get ready for the day, and quiet times at night can help you unwind. Choose meditation or other relaxing, quiet activities to de-stress.
- Try to be fully present when you're having fun. Let go of cares, worries, and stress during fun activities; know that you can address what you need to after you're done with your fun time.

Having Fun Solo and with Your Family

Here are some ideas for activities to do on your own:

- Try a new hobby or revive a former one.
- Join a gym or start going to fitness classes.
- Play a new sport.
- Join a book group or enroll in a class.
- Seek an artistic outlet -- go to a museum and sketch or take pictures in a park.
- Call an old friend.
- Take a walk in the neighborhood or watch the sunset.

Some activities to do as a family can include:

- Go to a sports game.
- Go see a movie or go to an amusement center.
- Take a day trip to a special spot.
- Take family walks together.
- Have a game night.
- Visit the museum.
- Participate in fundraisers together or volunteer together.
- Take dance, tennis, or other lessons together.
- Plan a family vacation and get the whole family involved in the planning process.