

# How a Special Needs Trust Can Help Your Child

**By Matthew Crider, JD  
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You know how important it is to protect your family with an estate plan, but if you have a child with special needs then taking steps to protect them if something should happen to you is essential. Unfortunately, for families which include special needs children, knowing exactly the best way to protect your child(ren) isn't always so clear. As Joe Perez, the widowed father of 14 year old Danny, and the subject of this article on the ABC News website found out, it's not as simple as leaving your child with a good guardian and decent inheritance—special needs children need a little more planning than that.

You know what you want for your child, you want him to live as contentedly as possible, with loving guardians and engaged in activities which will bring pleasure and peace. But how can this dream be achieved on the limited assets that Medicaid recipients are allowed to have without losing their government benefits? How can responsible parents safely leave an inheritance to their special needs child? For many parents, part of the answer to that question is having a special needs trust.

Unfortunately, not all parents are aware of the benefits of a special needs trust, or how easy it can be to create one—with the right help. A special needs trust is the vessel that will hold your child's inheritance (from you or from another source) without disrupting that child's government benefits. It gives your child the funds they need beyond the basic living expenses provided by SSI or Medicaid.

If your family could benefit from a special needs trust, please contact our office for more information. A special needs trust is not the kind of document that can be found in a software package or created from a standard trust template. The needs of your child are unique, and should be addressed as such.

## **About Matthew Crider, J.D.**

Matthew Crider formed [Crider Law PC](http://www.criderlaw.net) in 1999 so he could help individuals and business owners by providing creative solutions and be their trusted advisor and legal counselor. He serves his clients by listening closely to their goals, dreams and concerns and working with them to develop superior and comprehensive estate and asset protection plans. His estate planning practice focuses on preserving and growing wealth by providing comprehensive, highly personalized estate planning counsel to couples, families, individuals and businesses.

