



September 21, 2016

Guest Speaker Series

Meeting Recap

ABOUT U-PRISE and the Speaker Series

U-PRISE is a community forum for parents/guardians of students with special needs to share ideas and information, discuss programs, network with other parents and community resources, collaborate with administrators, ask questions, seek advice, and learn more about special education processes. The U-PRISE Speaker Series brings together subject matter experts with our community on important topics.

Financial Planning for Children with Special Needs

Presented by: Pat Bergmaier, CFP, ChSNC - Partner, [1847 Financial](#)

Pat Bergmaier, Certified Financial Planner and partner in 1847 Financial, presented important information for all parents of students with special needs.

Key points of the presentation:

1. **Start Early**

Proper planning, starting at a very young age, helps to insure that student's financial needs are addressed and in place as they transition out of school.

2. **Make the Most of Government Benefits**

Pat shared an overview of financial and estate planning for families, addressing critical areas of concern, such as navigating and maximizing government benefits including SSI/SSDI, Waivers, and Social Security.

3. **Plan for the Future of Your Child with Special Needs**

Pat provided compelling reasons that all parents should have wills and highlighted important points of consideration. Several facets of estate planning were covered including Wills, Special Needs Trusts, and the differences between Guardianship and Powers of Attorney.

It was clear by the end of the presentation that special needs financial planning is different than traditional financial planning. Attendees walked away with insights into funding of special needs trusts, tax planning considerations, and ensuring quality of life and lifetime care for their children, whether they are here or not.

Watch the full presentation for yourself [starting here](#).