

A Lifetime Planning Timeline

*Financial & Estate Planning for
Families with Special Needs*



McHENRY CAPITAL, LLC

TIMELINE

Early Childhood (Birth–5)

- Establish medical and therapy support
- Begin record-keeping and documentation
- Understand early benefit eligibility
- Start basic estate planning conversations

School Years (6–17)

- Review education plans and supports
- Understand SSI eligibility at age 18
- Begin Special Needs Trust discussions
- Identify guardianship considerations
- Start a Letter of Intent

Transition to Adulthood (18–25)

- Apply for SSI and Medicaid if eligible
- Finalize guardianship or alternatives
- Fund Special Needs Trust if appropriate
- Explore vocational or life skills programs
- Review insurance coverage

Adulthood (26–50+)

- Maintain benefits and compliance
- Adjust financial strategies as needs evolve
- Review caregivers and trustees
- Update estate documents regularly
- Continue documenting care preferences

Aging Parents & Legacy Planning

- Confirm successor caregivers
- Review trust funding and sustainability
- Update Letters of Intent
- Revisit long-term housing and care plans
- Ensure continuity after parents are gone

Every family's journey is different. This timeline is not a checklist to complete all at once, but a guide to help you plan thoughtfully over time.

If you'd like guidance from someone who understands both the financial landscape and the personal realities of special needs planning, you can learn more or schedule a free consultation call at dependentfamily.com.