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FAQs About Tax Deductions and Learning and Attention Issues

By Peg Rosen

At a Glance

- You may be able to deduct costs related to your child’s learning and attention issues.
- Some costs that don’t seem “medical” may qualify for a medical deduction.
- Legal expenses are generally not deductible.

If you have a child with learning and attention issues, tax deductions may save you some money. But they can also be confusing. Here are some common questions you may have.

Can I take any tax deductions for expenses related to my child’s learning and attention issues?

You may be able to deduct some costs as “medical expenses.” But you can only deduct out-of-pocket medical expenses that exceed 7.5 percent of your adjusted gross income. In 2019, this threshold goes up to 10 percent. Keep in mind that when you do your taxes, you can add up all the medical expenses for everyone in your household.

Besides the obvious, what might count as a medical expense?

Not all deductible medical expenses involve a trip to the doctor. But you may need a doctor’s recommendation to back up these deductions. Here are some possibilities you might not have thought of.

- **Special schools and tutors:** Education may be considered “treatment” for a child with learning and attention issues. Your child’s issues must be the main reason for getting the services. And the school or tutor must provide services that directly address your child’s issues.
- **Assistive technology and tools:** This can include things used at home, like digital tablets and software. Even an inflatable pillow may count. For example, it could help a child with [sensory processing issues](#) sit and do homework.



- **Evaluations:** These may count—but only if done by a qualified medical provider. This might be a psychologist or a speech and language pathologist.
- **Therapies:** Unreimbursed expenses for occupational, speech and behavioral therapies may qualify. Even yoga and horseback riding may count if they help manage your child's symptoms. Again, you'll need a doctor's sign-off.

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- **Travel:** Maybe you drive to a specialized school, tutor, therapist or other treatment. If so, you may be able to deduct part of your car mileage and parking costs. You could also deduct airfare and some hotel costs if you need to travel with your child for testing, treatments or consultations.
- **Disability-related seminars or conferences:** For an event to qualify, a health-care provider has to recommend it. It also has to speak to your child's specific issues. You may be able to deduct costs related to the event. Costs like transportation, materials and lodging may count.

What about legal expenses?

The bar is high here. Generally, personal legal fees are not tax-deductible. But if hiring a lawyer is necessary to authorize or get medical treatment for your child, the lawyer's fees may be deductible as a medical expense.

Do I need a special accountant to help me?

There's no special kind of accountant who deals with deductions for learning and attention issues. Word of mouth is a great way to find someone who has worked with families like yours. Parents in our secure online community may have recommendations.

But any good professional should be able to help you. The money she saves you may be worth what she charges.

If you use a storefront tax service, come prepared with suggestions and documentation. It's possible you may know more about the options than a less-experienced tax preparer.

Will taking all these deductions flag me for an audit?

It may, depending on how much you're deducting. But that shouldn't stop you from claiming what you deserve. The key is to document, document, document.

Save receipts for everything. Note what they were for, and keep them organized and easy to access. The same goes for doctor approvals, school assessments and other papers that show why your costs were necessary.

Are there other ways to save on taxes, in addition to deductions?

It depends on your family's circumstances. But another tax break to know about is the Child and Dependent Care Credit, which can reduce your taxes if you pay for child care in order to work. Keep in mind there are age limits to this credit.



You may also want to think about a 529 plan. This plan allows you to invest money, and then withdraw any gains tax-free to pay for education expenses. In the past, money from a 529 plan could only be spent on college-related expenses, but starting in 2018, up to \$10,000 of K–12 education expenses also qualify.

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~~These examples don't cover all possible tax breaks. The best way to know what you can claim is to consult a qualified tax professional. You can ask her about these possibilities. And she may know of other tax credits or exemptions that would work for you.~~

You might also want to read about long-term financial planning for your child. With the right guidance, you may be able to put a dent in your extra costs.

Key Takeaways

- **Special schools, tutors and related transportation may be deductible.**
- **The fee you pay an accountant may be worth the money she saves you.**
- **Having documents to back up your claims will help you if you're audited.**

About the Author



Peg Rosen writes for digital and print, including *ParentCenter*, *WebMD*, *Parents*, *Good Housekeeping* and *Martha Stewart*.

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