5 REASONS WHY WAITING CAN BE RISKY IN SPECIAL NEEDS PLANNING

When it comes to special needs planning, many families "wait until things calm down." They may be waiting until they have more savings, or until school transitions are over, or until they finally have the emotional space to think about the future. Life with a loved one who has a disability can feel like an endless to-do list. But waiting to put a plan in place can create unnecessary risk for the very person you're trying to protect.

Here are **five reasons why waiting can be risky:**

1. **Benefits could be disrupted.**
   Government programs like SSI and Medicaid are critical supports — but they come with strict asset and income limits. Without proper planning, even a well-intentioned gift or inheritance can jeopardize eligibility. Waiting means you might miss the chance to potentially safeguard those benefits before it's too late.

2. **Emergencies happen.**
   We don't get to choose when illness, injury, or loss occurs. If something happens before your plan is in place, your loved one may be left without the financial and personal support structure they need. A solid plan helps ensure continuity of care — no matter what tomorrow brings.

3. **You lose the power of time.**
   Starting early helps give your investments, insurance policies, and savings strategies time to grow. It also gives your family time to communicate your wishes clearly — so everyone understands the plan and their role in it.

4. **Opportunities for collaboration disappear.**
   The best special needs plans are created *with* your team — not in a rush. That includes your financial advisor, attorney, advocates, and family members. Waiting often means making hurried choices instead of thoughtful ones.

5. **Confidence is delayed.**
   The moment families finish their plan, they almost always say, *"I wish we'd done this sooner."* Because planning isn't just about documents or dollars — it's about knowing your loved one's care, protection, and quality of life will continue even when you're not even when you're not there to oversee it.

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