



Your A-Z Guide
on Special Needs
Entitlements



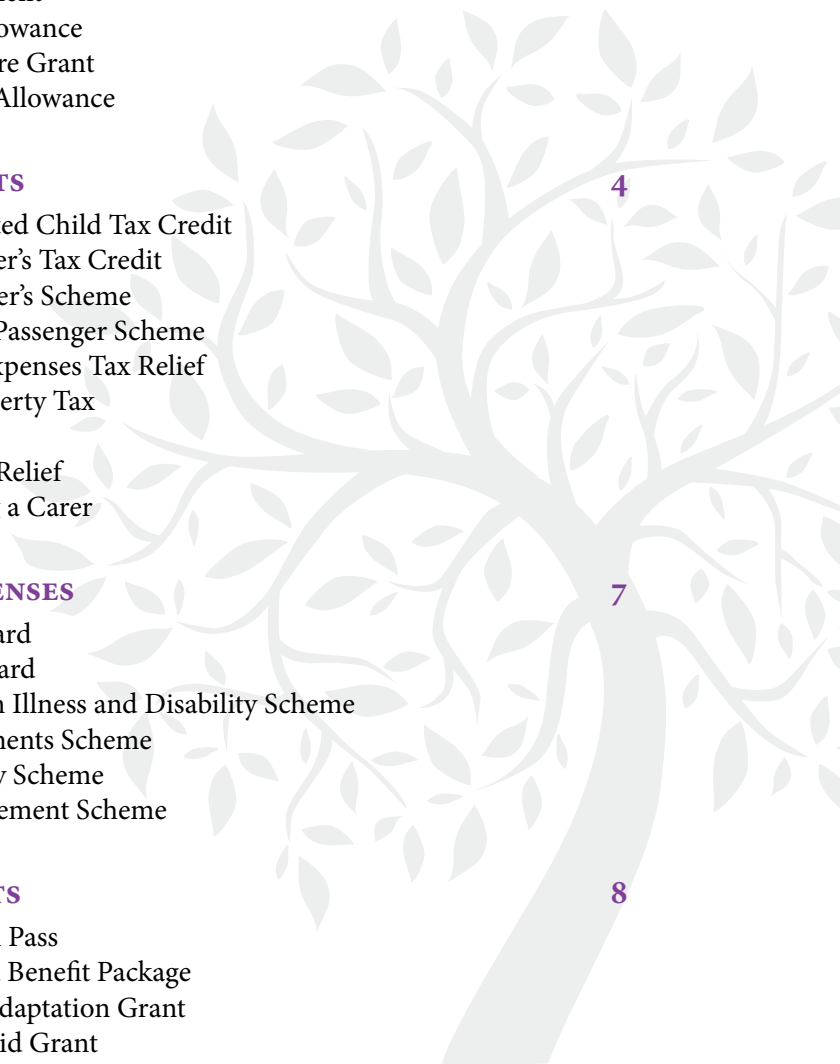
*Financial Information for Parents who have
a Child with Special Needs*



Financial Wellbeing
SPECIAL NEEDS TRUST PLANNING

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Introduction

Being a parent of a child with special needs brings great joy, love and challenges to your life. How do I know this?

This is my beautiful niece, Laura, and my brother, Pierce. Laura was born with Down syndrome; this was our family's first introduction into the world of special needs.

It wasn't until years later that I realised the financial pressures put on a family of a child with special needs. It shocked me how hard it was for Pierce, and other parents, to acquire information and professional advice, not only on finance, but on lots of aspects of their child's care.

That was when I decided that I wanted to make a difference. I founded Financial Wellbeing in 2008, a company dedicated to Special Needs Trust Planning. It gives me great joy to help ease the financial worries of parents who are raising a child with special needs. This is my way of helping parents who are constantly faced with difficult choices and challenges.

I am confident that this booklet will help you, as it has helped so many other parents. No matter what financial circumstances you find yourself in today, it is crucial that you put a Trust Plan in place to secure your child's future.

The first step in securing your child's financial future is setting up and funding a Special Needs Trust out of entitlements. This will ensure a decent quality of life for your child when you are not around to attend to his/her needs.

If you have questions, feel free to email allan@financialwellbeing.ie or call me direct on 021 482 3635 / 086 335 3013. All queries are dealt with in complete confidence.

I hope this booklet motivates you in creating a brighter and more secure future for your special needs son or daughter.

Wishing you all the best.



Allan M. Cuthbert

Special Needs Trust Planner



Laura & Pierce
Cuthbert



Benefits & Allowances

CHILD BENEFIT (€130 PER CHILD)

This is a payment to the parents of children under 18-years of age when their child is in full-time education. If your child is under the age of 18, but is not in full-time education then you still will be entitled to Child Benefit if they have special needs. You will not be required to submit a financial statement because this payment is not Means Tested.

DOMICILIARY CARE ALLOWANCE (€309 per month)

The wording on www.welfare.ie states “a severe disability requiring continual or continuous care and attention substantially in excess of the care and attention normally required by a child of the same age”

Eligibility is not based on the type of disability, but on the substantial care your child needs. It's not a Means Test payment but, as always, there are some criteria to be met.

- Your child must be under 16
- Live at home with you for five or more days a week
- Meet the medical criteria
- Not be in receipt of compensation

If your child has been diagnosed with Autism, Asperger, Childhood Disintegrative Disorder or another PDD then you are advised to have the medical professional/specialist/early intervention team dealing with your child to complete an additional medical form (*Dom Care 3*).

CARER'S BENEFIT (€205 per week)

A parent who gives up work to look after their child with special needs can receive this payment. It is not Means Tested, but is based on your PRSI classification and contributions. You must have been employed for at least 8 weeks in the previous 26 week period. You will receive your payment for up to 2 years. If you have a second child with special needs, again you could claim Carer's Benefit for a further 2 years.

CARER'S ALLOWANCE (€204 per week)

This is a Means Tested payment for those who are looking after a child with special needs. Your child must be in receipt of Domiciliary Care Allowance. In order to receive your payment you must not be engaged in employment or education courses for more than 15-hours a week.

You can still receive Carer's Allowance when your child is over the age of 16, but you will have to prove that your child requires full-time care. Carer's Allowance and Carer's Benefit are a taxable source of income and need to be declared to the Revenue.



RESPITE CARE GRANT (€1,375 per year)

The Respite Care Grant is a tax free payment made in June of each year for each child that you are a nominated Carer of. This is not a Means Tested payment or a taxable source of income.

If you are in receipt of Carer's or Domiciliary Care Allowance then you are automatically enrolled for this grant. If you are not in receipt of the above entitlements, you may still be sanctioned this grant if you can prove you provide full time care.

An interesting point to note is you can use this grant in whatever way you wish as it is not mandatory that you have to pay for respite care out of the grant.

DISABILITY ALLOWANCE (€188 per week)

As your child transitions into adulthood, your Domiciliary Care Allowance will cease when they reach 16. Then it is time to apply for the Disability Allowance. This is a Means Tested payment for people with disabilities who are unable to work.

Unlike the Domiciliary Allowance, your child's income and capital is taken into account. If your child is in receipt of any income, inheritance, or has money saved, then this will effect his/her entitlements.

If you believe your 16 year old is unable to manage their own affairs, you can be appointed to receive this payment on their behalf. You are legally obliged to use the money for their benefit or place it in to a Special Needs Trust for their future care.



Tax & Credits

INCAPACITATED CHILD TAX CREDIT (€3,300 PER YEAR)

A credit can be claimed by a parent in respect of a child who has special needs. Additional tax credits are available for parents with two or more children with special needs.

However, it should be noted that when the disability can be treated by the use of a device, medication, or therapy, then the Revenue deems your child's condition as not permanently incapacitated. An example of this would be diabetes, which can be treated with insulin.

The following are examples of some of the disabilities that are granted this tax credit:

- Cystic Fibrosis
- Spina Bifida
- Fragile X Syndrome
- Blindness
- Permanent Deafness
- Down Syndrome
- Cerebral Palsy
- Acute Autism

If your child's condition is not mentioned above then you should still apply but attach a medical report supporting your claim.

HOME CARER'S TAX CREDIT (€810 PER YEAR)

You can claim this tax credit if you are married and if one parent is a stay-at-home carer. The criteria are you must be in receipt of Child Benefit, and that one of you do not earn over €6,700 per year. Carer Allowance income is exempt from the €6,700 per annum calculation.

HOMEMAKER'S SCHEME

You can claim credits towards your PRSI if you have given up work to take care of your child who has special needs. Years spent out of the workforce, looking after your child, are credited. Credits are awarded at the same rate as your last paid PRSI contribution. This is important to keep up as it will contribute to your future state pension.



DISABILITY PASSENGER SCHEME

You can claim tax relief to buy an adapted vehicle for the purpose of transporting your special needs child. The conditions for qualifying are strict and you should acquire written confirmation before you make a purchase.

One of the criteria is that your child must meet the medical criteria and have a Primary Medical Certificate. This is a certificate that confirms that your child has a mobility disability.

If successful, then you can claim tax reliefs on:

- Vehicle Registration Tax (VRT)
- Value Added Tax (VAT) on the purchase of a vehicle
- Repayment of VAT on the cost of adapting a vehicle.
- Up to a maximum of €15,875 for a disabled passenger.
- Refund of excise duty on fuel - maximum of 2,728 litres per year.
- Exemption from annual motor tax.

MEDICAL EXPENSES

You can reclaim some of the medical expenses you and your family incur. This is done through a tax refund at standard rate on money you spent on medical bills such as:

- Doctor & consultant visits
- Reports & psychological assessments
- Hospital or nursing home costs
- Occupational therapy & physiotherapy
- Speech & language therapy
- Medical or surgical appliances
- Medication costs

You can only claim for medical expenses if you have receipts to prove your claim. All receipts must be kept for 6 years. If your child has special needs, you may claim additional tax relief under the heading of health expenses:

Telephone – If a child is treated at home, you may claim a flat rate for telephone rental and calls where the expenses are directly connected with the treatment of the child.

Travel – You can claim tax relief on the costs of excessive travelling to and from the hospital. In particular, if you need to travel outside of your county for treatment.

Overnight accommodation – You can claim for payments made for overnight stays in a hospital, hotel or B&B near the hospital where your child is a patient.



LOCAL PROPERTY TAX

The Local Property Tax is a tax based on the market value of your home. An exemption or reduction can apply to residential property that are purchased or adapted for use by a disable individual. People who fall in to this category should contact the Revenue directly, as additional criteria will apply. You must still make a return and claim this exemption.

VAT RELIEF

You may claim a refund on VAT for certain aids and appliances used by your child to help with independent living. The rule is that it must be specifically for your child and assist them in some way. Leisure items are off the list, but here are some examples:

- Braille books
- Commode chairs
- Communication aids
- Domestic aids
- Hoists and lifting equipment
- Stair lifts
- Walk-in baths

This list can be expanded especially if a therapist prescribes a piece of equipment such as a computer or iPad.

If you renovate your family home to make it user friendly for your child, remember that you can also claim back the VAT on building materials and labour cost directly associated with the disable builds. Contact the VAT Department beforehand to ensure you meet the necessary requirements.

DIRT TAX RELIEF

You can have your child's deposit interest paid without the deduction of DIRT or a DIRT refund, if your child has special needs. Your child's tax credits for the year must not exceed the tax that would be chargeable on their income for the year.

EMPLOYING A CARER

You can claim a tax allowance at your top rate when you employ a carer for a person with a disability. You may employ the carer directly or through an agency.

This relief may be claimed by a family member or divided among a number of family members if they are contributing towards the cost of the carer. If the employed person is a relative, the taxpayer cannot claim a Dependent Relative Tax Credit or an Incapacitated Child Tax credit for this relative.



Health Expenses

MEDICAL CARD

A Medical Card allows you and your family to receive certain health services free of charge such as:

- Doctor visits
- Public hospital services
- Dental, optical and hearing services
- Some personal and social care services
- Reduced prescription charges

The criteria for this are that, you will have to qualify under Means Testing. Each application will be calculated by adding together a family income and savings. Reasonable expenses incurred in respect of childcare costs, travel to work and rent/mortgage payments will also be deducted.

You also have the option to apply for a discretionary Medical Card, under medical assessment for your special needs child. This will be assessed on your child's disability and not your family income.

GP VISIT CARD

If your income is above the threshold for a Medical Card, you should still apply. If you are denied a Medical Card, you may still be entitled to a GP Visit Card because the income limits are generally 50% higher than for the Medical Card. This entitles you to free doctor visits but you will have to pay for any subsequent medication.

LONG TERM ILLNESS CARD

An individual Long Term Illness Card is not Mean Tested but is based on your child's medical condition. The HSE provide a list of illness that they will cover. This allows your child to get medicines directly related to the treatment of their illness, free of charge.

FREE NAPPY SCHEME

This scheme provides nappies free of charge to children who have special needs and are of age 3 years and upwards. The supply of nappies is limited each month and is administrated by the HSE.

DIET SUPPLEMENT SCHEME

If your hospital consultant has prescribed a special diet to your child with special needs, then it may be possible to claim an allowance from your health board. As usual, this scheme is Means Tested and you must be in receipt of a social welfare payment. Alternatively you can claim it as a health expense on your Med 1 Form.



Entitlements

FREE TRAVEL PASS

Free travel is available on all State public transport for card holders. You can travel on a number of services that are operated by private bus companies, but you need to check this out for yourself before you travel.

HOUSEHOLD BENEFITS PACKAGE

If you are entitled to Carer's Allowance, then you may also be entitled to the Household Benefit Package. This entitles you to a reduction in the cost of your electricity or gas bill. It also entitles you to a free TV licences.

HOUSING ADAPTATION GRANT

The scheme is administered by local authorities and is Means Tested. The grant will pay for necessary building works to render a house more suitable for the accommodation needs of a person with a disability.

The types of works allowable include the provision of access ramps, stair-lifts, downstairs toilet, accessible showers, adaptations to facilitate wheelchair access and extensions. Other works, which are reasonably necessary for the purposes of rendering a house more suitable, are also allowed.

MOBILITY AIDS GRANT

The Mobility Aids Grant Scheme provides smaller grants. It is sometimes easier and quicker to go down this route. The grant can be used to buy and install grab-rails, a level access shower, access ramps or a stair lift. To apply contact your local authority or your Occupational Therapist.

DISABLED PARKING CARD

The Disabled Person's Parking Card is for drivers or passengers with disabilities. Card holders can park in disabled parking spaces. The card is for people whose disability affects their mobility and who currently hold a Primary Medical Certificate.



Financial Wellbeing

CONCLUSION

From my experience, it saddens me to know that the future quality of life for people with special needs will significantly deteriorate when their parents pass away. My motivation behind writing this booklet is to raise awareness of the entitlements available.

It is my hope that you are better informed from reading this booklet and begin to put a small proportion of your child's entitlement away into a Special Needs Trust, for their future.

Setting up and funding a Special Needs Trust adequately is the most important financial action you can take. This will be a defining factor in the quality of life for your child when their you are not in a position to support their needs.

I understand this is an area none of us as parents would like to think about, but I believe it's very important, otherwise you are reliant on the government to support your child. It's never too late to start and the earlier you start to fund your child's Trust, the better their quality of life will be.

Allan M. Cuthbert QFA



Allan Cuthbert



Special Needs Trust Package

As a parent of a son or daughter with special needs, you need to set up and fund a “Special Needs Trust.”

This will ensure your child doesn't lose their entitlements and can maintain their quality of life after you have passed away.

SPECIAL NEEDS TRUST PLAN

- 90-minute consultation to complete your Trust Workbook™
- Guidance on when to set up a Special Needs Trust
- Options on how best to fund your Special Needs Trust
- Advice on Wills to protect your son or daughter's future
- Assistance in completing your Letter of Wishes
- Co-ordinating with your Solicitor to complete your Will & Trust

Plus;

- Assistance in applying for unclaimed entitlements
- Information on changes to your entitlements as your child gets older
- Special Needs Guidance on your personal finances
- 2nd Consultation to present your tailored Special Needs Trust Plan™
- 12-months unlimited email & phone after-care support

Venue – We hold Trust Planning Clinics all over Ireland at different times of the year. For more information contact Dolores on 021 482 3635 or email dolores@financialwellbeing.ie



Testimonials

I would like to thank Allan Cuthbert of Financial Wellbeing on behalf of all the parents and children of F.A.C.E. for all the commitment and work he has done with us.

Allan acts at all times in a professional, friendly and relaxed manner, he gives a great service and value for your money.

As Chairperson of F.A.C.E I have seen the benefits on a group capacity and also as a parent of a child with special needs.

Tom & Mag Flynn,

Fermoy, Cork

LAOÍS DOWN SYNDROME

Allan has given two talks to the members of Laois Down Syndrome on financial planning for children with special needs. Both talks were extremely well attended with a number of parents continuing to make appointments with Allan to develop individual financial plans for their children. Allan is an approachable and helpful person who is meticulous in ensuring that he gives the best advice possible to parents to help them safeguard the financial future of their child with special needs. I would have no hesitation in recommending Allan to anyone who needs guidance in this subject. No parent wants to leave their child without financial security.

Patricia Mulhall - *Treasurer Laois Down Syndrome*





This booklet was written by Allan Cuthbert a Special Needs Trust Planner. To order Allan's second free E-Booklet "7-Steps To A Brighter & More Secure Future For Your Special Child" email allan@financialwellbeing.ie or call 021 482 3635 / 086 335 3013.

Allan currently writes monthly articles for charities and parents associations all over Ireland. He provides free information that appears on their newsletters, Facebook pages and websites. This is a great way for organisation to distribute important information around special needs financial, legal and entitlements out to parents.

Allan is a presenter on a disability radio show regarding financial issues for children with special needs. He also delivers special needs trust planning workshops for charities all over Ireland to inform parents of how to create a brighter future.

If you are part of an organisation that would like to receive the latest special needs articles or you would like to arrange / attend a special needs trust planning workshop, email allan@financialwellbeing.ie or call 021 482 3635 / 086 335 3013.

Financial Wellbeing has made every effort to ensure the accuracy of the information it supplies, it will not take responsibility for any information which may be incorrect. We recommend you should consult your solicitor and accountant to verify information. Entitlements are only determined by submitting an application to the relevant department.





Financial Wellbeing, would like to wish you
and your family the best of health always.

Your child's financial security is secure in our hands.



Financial Wellbeing

SPECIAL NEEDS TRUST PLANNING

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