



**Your A-Z Guide**  
*on Special Needs*  
*Entitlements*



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



Financial Wellbeing  
SPECIAL NEEDS TRUST PLANNING

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# About the Authors

## DOLORES' STORY

I am married with 3 children, David age 22 and twins, Sean & Kate 17. David was born at 28 weeks and weighing in at just under 2lbs. As we were both in intensive care in different hospitals, I did not hold him until he was nearly 3 weeks old. He had suffered a brain haemorrhage, lungs collapsed, skin transparent, not able to take a bottle, lost weight and on a machine to help him breathe. Yet, when eventually I held him, I thought he was the most beautiful baby I had ever seen in my life. My only wish was for him to breathe, as I held him that's what I whispered to him. It didn't matter what the consultants/nurses/doctors told me, I just needed him to live.

I love David as I do all my children, however, I do have concerns for his future more than my other children. I'm involved in Financial Wellbeing because I feel I understand parents and want to pass onto parents the knowledge I have in the special needs world. If I can help one person then that's good enough for me.

## DAVID'S STORY

I started working with Financial Wellbeing in October 2014. I attend all the workshops and I do the opening and closing formalities. I also helped Allan organise his expenses and I am very good at this. I also ask people to sign up to our free monthly newsletter and get the names and the email address of the people that attended the workshops.

I add these names to the database and I proof read the booklets to check for any spelling mistakes. I organised the sat nav so we could find the venue and I prepare the room for the workshop. I wear my Financial Wellbeing t-shirt. I also import the parents' names and contact details to our database. I like to go for a cup of tea with Allan and Dolores after the workshop and we discuss how the workshop went. I write articles about different things that I find interesting, I hope everyone likes these articles.

## ALLAN'S STORY

My niece Laura was born in 2000 with Down Syndrome and this was our family's first introduction into the special needs world. 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 my brother Pierce, and other parents, to gather 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 additional needs. This is my way of helping parents who are constantly faced with difficult choices and challenges.

I hope this booklet gives you lots of useful information to assist you in creating a brighter and more secure future for your child.

# Entitlements

## DOMICILIARY CARE ALLOWANCE

The wording on [www.welfare.ie](http://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. If your child has been diagnosed with Autism, Asperger, Childhood Disintegrative Disorder or a rare condition then you are advised to have the medical professional/specialist/ early intervention team helping with your child, to complete an additional medical form (*Dom Care 3*).



## DISABILITY ALLOWANCE

As your child with special needs grows up, 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 long term. Unlike the Domiciliary Allowance, your child's income, assets and capital are taken into account.

## CARER'S BENEFIT

A parent who gives up full-time work to look after their child with special needs can receive this payment. It is not Means Tested however, is based on your PRSI contribution & classification. 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 and can work up to 15-hours (*earn limit is €332pw*). This is a taxable source of income.

## CARER'S ALLOWANCE

Your child must require additional support because of age, illness, physical or learning disability. In order to receive your payment you must not be engaged in employment or education courses for more than 15-hours a week. The Carer's Allowance is Means Tested; the first €665 of a couple's weekly income is disregarded. Pension contributions, travel to work and PRSI can also be deducted. This is a taxable source of income.



## HOUSEHOLD BENEFITS PACKAGE

If you are entitled to Carer's Allowance, then you may also be entitled to the Household Benefits Package. This is made up of a utility allowance which covers electricity; alternatively, you can use your credit towards your gas bill. From 2013 the rate is €35 per month and a free TV licence.

## FREE TRAVEL PASS

All people in receipt of Disability Allowance or Carer Allowance or under the age of 16 with a visually impairment are entitled to their own travel pass. Free travel is available on all State public transport and a limited number of private operators. If your child is unable to travel alone then you can apply for a Companion Pass which allows a Carer to travel with your child for free.

## CARER'S SUPPORT GRANT

Previously known as the Respite Care Grant it is a tax-free payment made in June of each year for each child/person that you are a nominated Carer of. This payment is not Means Tested or a taxable source of income. If you are in receipt of Carer's or Domiciliary Care Allowance then you will automatically receive this grant.



# Tax & Credits

## INCAPACITATED CHILD TAX CREDIT

A credit can be claimed by a parent in respect of a child who has 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 permanent.



## MEDICAL EXPENSES

You can reclaim some of the medical expenses you and your family incur. This is done through a tax refund at the standard rate. 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 on; professional fees, hygiene products, excessive hospital travel and overnight accommodation.

## HOME CARER'S TAX CREDIT

You can claim this tax credit if you are married and if one of you is a stay-at-home parent. The criteria is that, you must be in receipt of Child Benefit, and that one of you does not earn over €9,400 per year, this also excludes any Carer Allowance payments.

## VAT RELIEF

You may claim a refund on VAT for certain equipment, 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. Home renovations, sensory rooms, disabled bathrooms and communication aids such as iPads can also be claimed.

## HOUSING ADAPTATION GRANT

This means tested grant pays for necessary building works to render a house more suitable for the accommodation needs of a person with additional needs. A maximum grant of €30,000 (covering up to 95% of works), is available to applicants. If you only require work to a maximum value of €6,000, you can apply for the means-tested Mobility Aids Grant Scheme instead.



## LOCAL PROPERTY TAX

There are two different types of LPT relief. First relief is a reduction in the chargeable value of a property to the original value of the home before adaptation occurred. The second is a full exemption because your home was bought, constructed or fully renovated because of your child's disability.

## HOMEMAKER'S SCHEME

You can claim credits towards your PRSI if you have given up work to take care for 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.



# Health & Schemes

## MEDICAL CARD

A Medical Card allows you and your family to receive certain health services free of charge. The criterion is that you will have to qualify under Means Testing however, all children in receipt of Domiciliary Care Allowance automatically qualify.

## GP VISIT CARD

If your family income is above the threshold for 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 GP visits, you will have to pay for any subsequent medication up to the maximum value of the Drug Payment Scheme. All children under 6 are entitled to a GP Visit Card.

## LONG TERM ILLNESS CARD

If your family is not eligible for a Medical Card or a GP Visit Card, your child with additional needs may still receive an individual Long Term Illness Card. This has nothing to do with income but is based on your child's medical condition. 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 is restricted and is administered by your local HSE centre in conjunction with your local health nurse.

## DISABILITY PASSENGER SCHEME

Tax relief is available to buy an adapted vehicle for the purpose of transporting your special needs child. If you qualify, you can also claim repayment of excise duty on fuel used in your vehicle, up to a maximum of 600 gallons per year. In addition, your vehicle may be exempt from the payment of annual road tax. The conditions for qualifying are strict and do have written confirmation before you make a purchase. A Primary Medical Certificate is your first step.

## 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 mostly for people whose disability affects their mobility and who currently hold a Primary Medical Certificate.





# Financial Wellbeing

## OUR MOTIVATION

From our experience, it saddens us to know that the future quality of life for people with special needs can significantly deteriorate when their parents pass away. Our motivation behind writing this booklet is to raise awareness of some of the main entitlements available. Please understand there are lots of other benefits available to parents depending on their child's diagnoses.

It is our 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 after you have passed away.

We understand this is an area none of us as parents would like to think about, however, we believe it's very important otherwise you are reliant on the government and the HSE 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.



## What Next?

This booklet was written as a guide. We would strongly recommend that you attend one of our Special Needs Trust Planning Workshops to gather more information on:

- How a Special Needs Trust will protect your child's future
- Why a Special Needs Bank Account is necessary
- What to include in your Letter of Wishes
- Understand the importance of a Hospital Passport
- How to choose the right Guardians and Trustees
- Funding options for your Trust that doesn't affect entitlements
- Information on rarely claimed entitlements and tax credits
- How to build financial security for your child



We also have lots of free resource on [www.financialwellbeing.ie](http://www.financialwellbeing.ie) & remember to connect with us on Facebook.

Take care and thank you for taking the time to read our booklet.

Allan, Dolores & David.

*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 that you consult your solicitor and accountant to verify your personal situation. Entitlements are only determined by submitting an application to the relevant department.*





*Your child's financial future is  
secure in our hands.*

*If we can be of any assistance  
to you and your child then  
please contact us.*



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