



Saving and Investing

Special Needs Trusts:

A Special Needs Trust allows a person with a disability to have funds available to them without the risk of losing government benefits.

Tips about Special Needs Trusts:

- You need a lawyer or financial advisor to help you.
- Setting up a trust costs money and takes time.

Finding the right lawyer:

The Florida Bar keeps a list of lawyers who are registered to help with trusts, who usually specialize in Elder Law.

- When you are looking for a lawyer to help you with a Special Needs Trust, it is important that they are Elder Law Certified.
- Visit www.floridabar.org to learn more.

Saving money helps you plan for your goals or for when you want to spend money on something big, like a car.

If you do not receive government benefits and you are ready to start saving money, begin by saving a small amount each week.

If you receive government benefits it is important to keep track of any changes to the benefit programs at www.ssa.gov.

Other Ways to Save Money

ABLE Accounts:

An Achieving A Better Life Experience (ABLE) Account will allow you to save up to \$19,000 a year without losing your government assistance. Learn more by visiting www.ableunited.com.

PASS Program:

The Plan to Achieve Self-Support (PASS) program is geared toward people who receive Supplemental Security Income. A PASS account allows you to save money for expenses that are for a work goal.

Individual Development Accounts:

An Individual Development Account helps you save money to go to school, buy a home or start a business.

