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Moving Out: What Young Adults Yearning for Independence Should Consider

Are you a young adult who's thinking of moving into your own place? Many young people with special needs can live on their own with varying degrees of help. When you plan ahead, it makes the transition easier – especially if your parents aren't exactly keen on the idea. Here are some things to consider before you make the move.

Evaluate your life skills.

Be honest. Do you have all the skills you need to live on your own? Learn what to expect and how to prepare by asking others about their experiences. Have open and honest discussions with your parents. When they understand why you want to live more independently and you understand the concerns they may have, you can work together to resolve any issues.

Begin with the basics.

- Bank accounts – Know how to balance checking accounts, make purchases with a debit card, prevent identity theft, and more.
- Budgets – Create one and stick to it.
- Credit records – Maintain a good credit score by good management of bills, loans and mortgages. Understand how to check your score and correct it if necessary.
- Bills – Know how to pay rent, utilities, and other regular monthly expenses.
- Appointments – Learn how and when to schedule medical, dental, business, and personal appointments and keep track of them.
- Prescriptions – Know how to get prescriptions filled at a pharmacy. Consider using one pharmacy location (for convenience, familiarity with hours of operation, and having some oversight by the pharmacist regarding drug interactions).
- Laundry and home chores – Know how to sort laundry, treat stains, operate the washer and dryer and do other chores such as vacuuming and cleaning the bathroom.
- Meals and eating healthy – Understand nutrition. Know how to read labels, manage food allergies, and prepare balanced meals.
- Shopping – Know how and where to buy food, clothes, and so on. Learn to compare products and prices, use coupons, and even negotiate for better prices in some situations.

Once you've identified what you can and cannot do without assistance, find programs and services to help you, or ask friends and family. Non-profit organizations and private individuals may offer programs or services related to life-skill training or job coaching. Contact your state's Board of Developmental Disabilities and non-profit organizations in your region for information. If you're in high school and have an Individualized Education Program (IEP), you are legally required to receive transitional services, which may include general independent living skills.

Will you work?

If so, you may benefit by having a job coach or aide. Research what employers and organizations in your area offer to employees with special needs, and learn your rights under the law. The U.S. Equal Employment Opportunity Commission is a good place to start (www.eeoc.gov). Be sure to take into consideration how earning income may affect your current or future government benefits.

Where will you live?

Many options exist: living on your own, with one or more other people (with or without special needs), with a full- or part-time personal assistant. Technology's helping more young adults move into their own places. Video surveillance can help parents keep aware of activities in their child's home via computers or phones, and sensors can send alerts when, for example, an oven or iron isn't turned off or a door isn't locked.

Transportation

If you'll own a car, you'll need to budget for car payments, insurance, gas and maintenance costs. Know what to do if you have an auto accident, find a trustworthy mechanic to maintain your vehicle, and perhaps enroll in an emergency/towing service. If you don't drive, your residence should be accessible to public transportation.

Medical concerns

Because of medical privacy laws, if you're hospitalized for an emergency, for example, your parents may not be told that you're a patient of the hospital, let alone be allowed information about your condition. A medical POA or being named your health care proxy lets your parents be involved in your healthcare when you want or need them to be.

Important financial considerations

If your parents don't have a financial strategy in place for you, create one for yourself. Meet with financial professionals, such as a Special Care Planner/ChSNC¹ and attorney experienced in the field of special needs. Discuss questions such as:

- Should you give someone else authority to make decisions for you, via guardianship, power of attorney, health proxy, shared bank accounts or other assets?
- Do you need a special needs trust (SNT)? Assets placed in a SNT are available to you for certain ongoing needs, yet aren't counted when establishing your eligibility for government benefits. If your parents have already established a SNT for you, learn how it works.
- What government benefits might you qualify for now or in the future through the Social Security Administration? Visit your local SSA office or www.ssa.gov.

- Should you have a letter of intent? That's a document detailing current personal, financial, medical, and social information about you so, at any given time, another person can step in to provide care and have all the facts needed to make informed decisions. You can request a free letter of intent template at www.massmutual.com.

Make the smart move

Before you move out on your own, work with your parents to ease their concerns. Learn all your options and know what skills you'll need. Avoid the pitfalls and enjoy the experience of independent living.

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⁽¹⁾ The Special Care Planner, a title used by MassMutual financial professionals, who have received advanced training and information in estate and tax planning concepts, special needs trusts, government programs, and the emotional dynamics of working with people with disabilities and other special needs and their families. The certificate program was offered by The American College in Bryn Mawr, PA, exclusively for MassMutual financial professionals. Additionally, a designation of Chartered Special Needs Consultant (ChSNC™), which evolved from the certificate program, is now offered through the American College for financial professionals. MassMutual financial professionals who have completed the certificate program, or received the ChSNC designation can use the Special Care Planner title.