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CAPITAL ADVISORS

One Family, Two Journeys

Creating a Financial Plan that Honors Every Child's Needs

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As both a financial advisor and a parent of a child on the autism spectrum, Ayaz shares personal insight to help families navigate the complex intersection of care, independence, and long-term security.

There are nights when I lie awake thinking about my boys. My oldest, who is an awesome kid on the autism spectrum, sees the world in a unique way and depends on the stability of those who love him most. My youngest, curious and already a jokester, will soon begin to imagine a future that will one day be his own.

Like many parents of a child with special needs, I carry two sets of dreams and two sets of worries. How do I make sure one child who may always need care is protected for life, while also giving my other child the freedom and opportunity to pursue his path? How do I balance love, fairness, and financial reality in one plan?

Every day, I am learning this tension between wanting to protect one child and empowering another is not a problem I can solve at any given moment. It is a journey of continual planning, empathy, adjustment, and being the best father, I can be for both at the same time.

Balancing Two [Potentially] Very Different Futures

Families like ours face a kind of duality that few outside our community fully grasp. One child's future may depend on careful coordination with government benefits, health care, and lifetime financial support to enhance his quality of life. The other's future depends on education, independence, and opportunities that encourage growth. Both will need values instilled in them that my wife and I strongly believe in – treating others with respect and dignity, strength in faith and family, and lifelong learning.

The emotional weight of trying to provide for both is heavy. My children are young and so my family financial plan is not set in stone. When I am reevaluating and evolving my plan, I often feel guilty, fearful of shortchanging one child to secure the other.

Navigating Fairness and Family Dynamics

Money can be emotional, especially when it intersects with love and legacy. I often ask myself, “How do I divide things fairly?” My unique child may require more financial support, while his brother might inherit more flexibility and freedom.

I must remind myself that fairness does not always mean equal. Instead, fairness, to me, means honoring each child's needs with unequivocal love and intention. What matters most is transparency.

When appropriate, share your intentions with your neurotypical child. Help them understand the “why” behind your decisions. It is a conversation that builds compassion and reduces future resentment.

“It is often necessary to fund a Special Needs Trust with more than what may be considered a fair share. However, sometimes there is nothing more unfair than the equal treatment of unequals. In the case of a family that has a child requiring a resource for lifetime assistance, equality of treatment may be impossible.” – Excerpt from Special People, Special Planning

Living One Day at a Time

Many families in our community live by a simple but powerful mantra: one day at a time. And for good reasons. Every day brings its own challenges. Balancing work, coordinating therapies, managing meltdowns, navigating school systems, and trying to hold the family together.

By the time the day is done, parents are often running on fumes. Surviving the day feels like an achievement, and sometimes it is. When you are really in the thick of it, thinking about the future can feel overwhelming, out of touch, or even impossible.

I understand that feeling deeply. There are days when I am just relieved we made it through dinner without my son throwing food. Or days we miraculously avoided a meltdown in the shower. It is not that we do not care about the future, it is that the present demands so much from us that we often do not even have time for each other, ourselves and certainly not time for planning for the future.

But here is the truth I have come to learn. Taking small, intentional steps toward long-term planning is not an act of distraction from today's challenges. It is an act of love that gives you and your family the freedom to breathe a little easier.

At its core, it is truly one less thing you must worry about. It can help you be actively present today when those unexpected, but beautiful moments do occur. Moments like watching my son grab an Elephant & Piggie book from his collection, unprompted, and attempt to read it. This is the type of moment that encapsulates our unique journey— struggle and adversity followed by progress and joy.

The goal is not to have everything figured out all at once. It is simply to begin. To take the first step toward clarity, security, and peace of mind. Not because you are ready for every answer, but because your children's futures deserve the same care you give them every single day.

Starting With Clarity

The first step in building a plan that works for both children is understanding what each need, not in theory but in practice. For my oldest child, that means mapping out the costs and care he may require: therapies, housing, medical support, social programs, advocacy, and long-term supervision. It also means understanding how eligibility for programs like Supplemental Security Income (SSI) and Medicaid could be impacted by well-intentioned financial gifts or inheritances from family members.

For my youngest child, the focus shifts toward education, savings, and helping him learn financial responsibility. I want to ensure he feels supported but not burdened by the responsibility of being his brother's future caregiver or trustee. When both sets of needs are defined, we can begin weaving them into one cohesive plan instead of two competing ones.

Financial Tools that Protect and Empower

Families balancing multiple priorities often rely on a blend of specialized and traditional planning tools. Each serves a different purpose but working in tandem they form a safety net that can last generations.

- **Special Needs Trust (SNT):** This is often the cornerstone. Structured properly, it allows assets to be set aside for a child with disabilities without jeopardizing their eligibility for government benefits. The trust can pay for therapies, clothing, recreation, and other supplemental needs.
- **ABLE Account:** For families whose child meets certain disability criteria, an ABLE account offers tax-advantaged savings for disability-related expenses. It is flexible and can be managed by the family directly.
- **Life Insurance:** Many parents, myself included, find peace of mind knowing that a life insurance policy can fund the trust after they are gone, ensuring care without diverting assets from the other child's future.

- **Letter of Intent:** While not a legal document, it is one of the most powerful tools a parent can leave behind. It communicates daily routines, medical information, and perhaps most importantly, the spirit of who your child is and what brings them joy. If my wife and I were to unexpectedly pass, who else would know his fondness for blueberries, watching Bluey, and that he is absolutely his best self at the beach watching the waves come crashing in.
- **Education and Legacy Planning:** For the neurotypical child, college savings plans, custodial accounts, or a separate trust can help them pursue their goals without guilt or imbalance.

The key is not choosing between tools but coordinating them so both children's futures are aligned with your family's values.

Working with the Right Team

No family should have to navigate this landscape alone. In my experience, both as a parent and a financial advisor, special needs planning works best when multiple professionals collaborate.

A financial planner helps design the overall strategy and keeps it updated as life changes. An estate attorney ensures the legal framework supports your goals, including the correct structure for a Special Needs Trust. Tax advisors and social services professionals can help protect benefits and identify available programs.

But beyond technical expertise, you need someone who understands the emotional side of this journey. The day-to-day grind, the fear, the love. Because this is very clearly not just about money. It is about continuity, care, and the quiet promise we make to our children: you will always be okay.

Planning As an Act of Love

My dream is simple: to know my children will be safe, supported, and loved. For families like ours, that dream just takes a little more intention and a lot more planning.

Creating a financial plan that honors both of your children is not about numbers on a spreadsheet. It is about giving them the best of you, your care, your values, your legacy, long after you are no longer here to give it in person.

Because in the end, one family, two journeys does not mean divided love. It means love expressed two different ways, tailored to each with a plan that makes it last.

Ayaz Hasan is a Private Wealth Advisor who helps families of children with unique needs craft a path forward that honors both love and financial responsibility. As both a financial advisor and a parent of a child on the autism spectrum, Ayaz partners with families to navigate the complex intersection of care, independence, and long-term security. His work focuses on helping parents replace uncertainty with clarity, and worry with confidence, so their love and legacy endure for generations.

Ready to start with a conversation? [We invite you to connect our team.](#)

FAQs

Q: What is special needs financial planning?

Special needs financial planning coordinates financial, legal, and care decisions for a child with disabilities. It also helps protect access to government benefits while supporting the needs of the entire family.

Q: How do families plan for children with very different financial needs?

Families start by identifying what each child truly needs, not just in theory but in practice. From there, they create a single financial plan that aligns those needs instead of dividing them.

Q: What is a Special Needs Trust and why is it important?

A Special Needs Trust is a legal structure that allows assets to support a person with disabilities without disqualifying them from means-tested benefits like SSI or Medicaid.

Q: Can an inheritance affect SSI or Medicaid eligibility?

Yes. Assets received directly by someone who relies on means-tested benefits can reduce or eliminate eligibility. For this reason, inheritances are often coordinated through trusts or other planning tools.

Q: Is it fair to leave more money to a child with special needs?

Fairness does not always mean equal. Many families allocate resources based on each child's lifelong needs, recognizing that support requirements may differ significantly.

Q: What is an ABLE account and how is it used?

An ABLE account is a tax-advantaged savings account for individuals who meet certain disability criteria. Funds can be used for qualified disability-related expenses and often complement a Special Needs Trust.

Q: How does life insurance fit into special needs planning?

Life insurance is commonly used to fund long-term care by providing liquidity to a Special Needs Trust, helping ensure continuity of support after parents are no longer able to provide it themselves.

Q: When should families begin special needs planning?

Families can begin at any time. Planning often starts with small, intentional steps that evolve as children grow and circumstances change.



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