



## **"The ABCs of Uses of Special Needs Trust Monies"**

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As most practitioners now realize, Special Needs Trusts are intended to provide for "supplemental" needs of a disabled beneficiary beyond ordinary food, clothing, and rent payments. In most cases, it is anticipated that these basic necessities will be provided through Social Security payments for other public programs (such as Supplemental Security Income), and that the Special Needs Trust will provide supplemental needs to enhance the quality of life of the disabled beneficiary.

Some of the most common purchases which can be made from a Special Needs Trust include a motor vehicle (adapted if necessary to meet the needs of the disabled individual), a residence (typically titled in the name of the Trust), furniture, computer/electronic equipment, and entertainment expenses. However, various other goods and services may be purchased from the Special Needs Trust for the disabled individual, and it can be useful to possess a checklist of some of these items. The following list represents the "ABCs" of the common uses of proceeds of a Special Needs Trust.

- Architectural modification to residence owned by Trust or Beneficiary to permit greater accessibility
- Automobile/Van
- Accounting services
- Appliances (TV, VCR, stereo, microwave, stove, refrigerator, washer/dryer)
- Assistive technology
- Attendant care
- Biofeedback
- Bottled water or water service
- Bus pass/public transportation costs
- Cable television service
- Camera, film, recorder and tapes, development of film
- Case management and oversight of programs for the beneficiary
- Clubs and club dues (record clubs, book clubs, health clubs, service clubs, zoo, Advocacy Groups, museums)
- Computer hardware, software, programs
- Concerts
- Conferences

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- Counseling
- Courses or classes (academic or recreational) including supplies
- Court costs (e.g., to appoint a guardian)
- Curtains, blinds, drapes and the like
- Dental work not covered by Medicaid, including anesthesia
- Dry cleaning and/or laundry services
- Educational Programs
- Elective surgery
- Electronic equipment
- Evaluations by licensed professionals
- Fitness equipment
- Funeral expense (prepaid)
- Furniture, home furnishings
- Gasoline and/or Maintenance for automobile
- Haircuts/Salon services
- Hobbies/Crafts
- Holiday Decorations, parties, dinner dances, holiday cards, reasonable modest gifts from beneficiary for customary special occasions to close family/friends
- Home alarm and/or monitoring/response system
- Home improvements, repairs and maintenance (not covered by Medicaid), including tools to perform home improvements, repairs and maintenance by homeowner
- Home Purchase
- House cleaning/maid services
- Insurance (automobile, home and/or possessions)
- Internet access
- Jazz Festival tickets
- Job coach
- Kitten
- Knapsack
- Legal Fees/Advocacy
- Linens and towels
- Massage therapy
- Musical instruments (including lessons and music)
- Non-food grocery items (laundry soap, bleach, fabric softener, deodorant, dish soap, hand and body soap, personal hygiene products, paper towels, napkins, tissues, toilet paper, any household cleaning products)
- Over-the-counter medications (including vitamins and herbs, etc.)
- Paper
- Personal Assistance Services not covered by Medicaid
- Pet and pet's supplies, veterinary services
- Physician specialists if not covered by Medicaid
- Postage
- Private counseling if not covered by Medicaid
- Psychiatric services

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- Psychological services
- Quiet time through library or reading club dues or mediation training
- Repair services (appliance, automobile, bicycle, household, fitness equipment)
- Snow removal/Landscaping/Lawn Service
- Sporting goods/equipment/uniforms/team pictures
- Stationary, stamps, cards, etc.
- Storage Units
- Taxi cab
- Telephone service and equipment, including cell phone, pager, etc.
- Therapy (Physical, Occupational, Speech) not covered by Medicaid
- Tickets to concerts or sporting/entertainment events (for beneficiary and an accompanying companion)
- Toiletries
- Transportation (automobile, motorcycle, bicycle, moped, gas, bus passes)
- Utility bills (e.g., direct TV, cable TV, telephone - but be cautious regarding electric/gas)
- Umbrellas
- Visits to family and friends
- Valise
- Writing utensils
- Xylophone or other music lessons
- Yearbooks
- Yuletide festivities
- Zoo tickets

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