



A specialty practice to Shepherd Financial Partners

Shepherd Financial Partners
1004 Main Street
Winchester, MA 01890
(781) 756-1804
www.specialneedsplanning.com

Helpful Tips for Family Talks

The Special Needs Planning Team

Cynthia Haddad, CFP®, John Nadworny., CFP®, CTFA, Alexandria Nadworny, CFP®, CTFA

Here are some tips to consider when talking with family about the future:

Timing is everything. This topic is fraught with emotion; gauge the overall mood before opening up this discussion. On the other hand, there may never seem to be a “right time” to talk, and you may have to simply begin the discussion.

Communicate however you are most comfortable. Maybe your family likes to talk while sitting around the dinner table or perhaps its best to have one on one discussions to kick things off.

Give it time. This is generally not a “one and done” talk- it is the beginning of the process of making decisions and communicating plans for the future. It is important to go slowly, and build trust around the process.

Revisit each issue. Have you had the experience of going to a meeting and hearing something that your colleague who was seated right next to you did not? People perceive information differently and it will be important to recap and revisit discussions to be sure everyone is on the same page. In addition, many factors influence how a person will process information and summarizing prior discussions is a great way to start each talk. This will help ensure everyone is comfortable with the content of the conversations and the plans that will take shape as a result.

Follow up with email or conference calls. It may not be possible to hold an on-going family discussion in person so recapping important points and information utilizing tools such as email or conference calls is key.

Include your sibling in the process. When appropriate, provide your sibling with a disability with opportunities to express their point of view, preferences, hopes and dreams.

Open the discussion with a specific question or topic. Begin with one topic- it will lead to a more focused discussion.

Don't expect easy answers or answers at all! It is difficult for any parent to consider what will happen when they can no longer be there for their child. Many times there are no clear people or paths to choose and parents may have differing visions of the future. Talking things through can help add clarity and help to move forward with the planning process.

Helpful Tools & Resources

- **Letter of Intent** – A Letter of Intent is a document containing all the details of living for your child designed to provide a comprehensive guide to future caregivers. A fillable PDF may be downloaded from our website, www.specialneedsplanning.com.
- **SibTips** – Created by Cynthia Haddad and Alex Nadworny is a glossary of terms and acronyms used in the disability community and practical tips for siblings to know. A PDF may be downloaded from our website, www.specialneedsplanning.com.
- ***The Sibling Survival Guide***, D. Meyer & E. Holl, Woodbine House, 2014.
- **Massachusetts Sibling Support Network** – an organization devoted to supporting siblings of people with disabilities in Massachusetts.
- **Our team** - We often facilitate conversations about the future. We are here to help and planning for and talking about the future is what we do!

Reference material:

The sibling survival guide, D. Meyer & E. Holl
Siblingsaustralia.org, Planning for the future

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual.

Financial planning and investment advice offered through Shepherd Financial Partners, LLC, a registered investment advisor. Securities offered through LPL Financial, member FINRA/SIPC. Special Needs Financial Planning, Shepherd Financial Partners, and LPL Financial are separate entities.