



Financial Planning with Monty Knittle and James Curran of Harbor Investment

When: Tuesday, October 27, 2020

Time: 6:00pm-7:30pm

This will be a Virtual presentation using Google Meet. You need Google Chrome to participate in this meeting.

To RSVP please go to Sign Up Genius @: <https://www.signupgenius.com/go/30E094FA8A822A5FF2-financial>

Please Register by midnight on Thursday, October 22. Registration will be closed after this date.

For additional information or questions, contact Tammy Chisholm @ tlchish@carrollk12.org or call 410-751-3955.

**This presentation will be videotaped and posted on CCPS sites for other families to access.

The goal of the presentation is to help families/caregivers understand the overlay of the traditional financial planning with special needs planning to help prepare families for the future. The presentation will review traditional financial planning, which is the process of helping a family develop a plan to meet its financial goals. For families that have a member on the spectrum, the financial plan encompasses the parents' lives (retirement) and also funding a savings vehicle for their child with disabilities (to work in conjunction with government benefits).

An overview of Special Needs Trusts, Able Accounts and Pooled Trust to help educate parents on the pros and cons of each savings vehicle. The role and the selection of trustees is discussed. Additionally, the presentation discussed planning tools (letter of intent, mini boards, family dynamics..) to help families prepare for when the parents are no longer able to be the central caregiver.



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