



**STEWARDSHIP  
FINANCIAL**

**DAVID J MEDINA**  
CFP®, CWS®, AIF®, CPFA  
*Distinctive Fiduciary Advice*



## **SPECIAL NEEDS FINANCIAL PLANNING**

Personal experience is often the best teacher. As the parent of a special needs child, my wife and I have learned first-hand the unique challenges associated with having a special needs family member. Navigating the medical, educational, legal and public resources available to assist loved ones with a disability can be complex and daunting.

According to the 2010 US Census, 56.7 million people or about 19% of the population has a disability. However, each family's situation is unique and the financial planning steps required vary greatly. Families are often overwhelmed with counseling, medications, caregiver training, therapy, advocacy, Individual Education Program (IEP's), 504 Plans and countless other issues. As a member of the special needs community, I understand my own limitations in this area. Thus, I work closely with trusted experts and coordinate as appropriate when providing advice to my clients.

Ultimately, I seek to provide holistic financial advice that recognizes the unique circumstances of special needs families while integrating the financial concerns that families have such as investment, taxation, insurance, education, retirement and estate planning.



### **Matthew's Story**

While in preschool it was clear that Matthew was different from his peers. He was initially diagnosed with Attention Deficit Hyperactivity Disorder (ADHD), Oppositional Defiance Disorder (ODD), and speech delay. Matthew struggled in academic environments and had difficulties with interpersonal relationships. After numerous consultations over the years with neurologists, psychiatrists, psychologists and other therapists, Matthew was ultimately diagnosed with Autism Spectrum Disorder (ASD) just prior to his 15<sup>th</sup> birthday. This revelation changed the direction of our treatment objectives and the resources sought.

Parents of higher functioning special needs children often must vigorously advocate overcoming resource gate-keepers to help their loved ones achieve their potential. Matthew was repeatedly denied access to the Department of Developmental Services Regional Center, but we continued to advocate on his behalf, and eventually an Administrative Law Judge ruled in our favor.

Matthew's diagnosis changed the way we parent and unlocked additional resources for our family. He has periods of improvement and setbacks. Thus, I understand the challenges and rewards of parenting a special needs child, and seek to support other families as well.

**440 East Huntington Drive, Suite 318, Arcadia, CA 91006**

**(888) 4-StewFi | (888) 478-3934 | cell (626) 592-6026 | DMedina@StewFi.com | www.StewFi.com**

*Investment advisory services offered through Stewardship Financial, an SEC registered investment advisor*