

Pointers For Parents

Money Management For Those With Special Needs

(NAPSA)—Being able to manage money is a key part of independent living—particularly for those with special needs.

To respond to this need, a new financial-planning guide has been created to help individuals with Down syndrome learn the skills necessary to achieve financial independence.

The free guide, called “Making Plans,” is targeted to families with individuals that have Down syndrome and was produced by Massachusetts Mutual Life Insurance Company (MassMutual), the National Endowment for Financial Education (NEFE®) and the National Down Syndrome Society (NDSS).

The publication is designed so families can read it together and establish financial goals for the future. The 64-page book presents financial information to two audiences: individuals with Down syndrome and their parents or caregivers.

“Through our SpecialCareSM program, MassMutual helps make a difference in the quality of life for people with disabilities and other special needs and their families and caregivers,” says Joanne Gruzskos, director of MassMutual’s SpecialCareSM program, an innovative outreach initiative that helps people with disabilities develop a thorough, customized life care plan.

Down syndrome is the leading genetic cause of mental retardation and occurs once in every 800 to 1,000 births in the nation, according to the NDSS. More than 350,000 Americans currently live with the condition, which causes mild to



Experts say people with Down syndrome who outlive their parents must be able to manage their own finances.

moderate mental impairment.

Scientific advances, shifts in cultural attitudes and improved caregiving have helped to increase the life span of those with Down syndrome by nearly 100 percent in the last two decades, according to the NDSS. However, with a longer life comes an increasing need for financial knowledge and independence.

“There is a greater possibility than ever before that people with Down syndrome will outlive their parents, and they must be able to manage their own finances and make their own decisions to the greatest extent possible,” says Brent Neiser, director of Collaborative Programs at NEFE.

The guide is being distributed through affiliates of the NDSS, as well as financial representatives certified in MassMutual’s SpecialCareSM program.

To learn more, or to order a copy of the publication, visit the Web site at www.massmutual.com/specialcare or call the NDSS at 800-221-4602.