



THE CORPORATION OF GUARDIANSHIP

What can the Special Needs Trust be used for?

Making distributions to enhance the quality of life of the beneficiary is one of the primary purposes on any SNT; but, the Trustee must be careful in making disbursements, because doing it wrong could jeopardize the beneficiary's eligibility for public benefits. The following is an alphabetical list of generally permissible distributions from an SNT that will not reduce or eliminate SSI. It is not meant to be an exhaustive list.

- ✓ Automobile/van;
- ✓ Accounting services;
- ✓ Acupuncture/acupressure;
- ✓ Appliances (TV, microwave, stove, refrigerator, washer/dryer);
- ✓ Bottled water or water service;
- ✓ Burglar Alarm;
- ✓ Bus pass/public transportation costs;
- ✓ Camera, film, recorder and tapes, development of film;
- ✓ Clothing;
- ✓ Clubs and club dues (record clubs, book clubs, health clubs, service clubs, zoo, advocacy groups, museums);
- ✓ Computer hardware, software, programs, and Internet service;
- ✓ Conferences;
- ✓ Cosmetics;
- ✓ Courses or classes (academic or recreational), including books and supplies;
- ✓ Curtains, blinds, and drapes;
- ✓ Dental work not covered by Medicaid, including anesthesia;
- ✓ Down payment on home or security deposit on apartment;
- ✓ Dry cleaning and/or laundry services;
- ✓ Education expenses including tuition and related costs;
- ✓ Elective surgery;
- ✓ Eye glasses;
- ✓ Fitness equipment;
- ✓ Funeral expenses;
- ✓ Furniture, home furnishings;
- ✓ Gasoline and/or maintenance for automobile;
- ✓ Haircuts/salon services;
- ✓ Hobby supplies;
- ✓ Holiday decorations, parties, dinner dances, holiday cards;
- ✓ 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 (to the extent not covered by benefits);
- ✓ House cleaning/maid services;
- ✓ Insurance (automobile, home and/or possessions);
- ✓ Legal fees/advocacy;
- ✓ Linens and towels;
- ✓ Magazine and newspaper subscriptions;
- ✓ Massage;
- ✓ Musical instruments (including lessons and music);
- ✓ Nonfood grocery items (laundry soap, bleach, fabric softener, deodorant, dish soap, hand and body soap, personal hygiene products, paper towels, toilet paper, and household cleaning products);
- ✓ Over-the-counter medications (including vitamins and herbs);
- ✓ Personal assistance services not covered by Medicaid;
- ✓ Pet and pet supplies, veterinary services;
- ✓ Physician specialists if not covered by Medicaid;
- ✓ Private counseling if not covered by Medicaid;
- ✓ Repair services (*e.g.*, for appliances, automobile, bicycle, household, or fitness equipment);
- ✓ Snow removal/landscaping/gardening/lawn services;
- ✓ Sporting goods/equipment/uniforms/team pictures;
- ✓ Stationery, stamps, and cards;
- ✓ Storage units;
- ✓ Taxicab;
- ✓ Telephone service and equipment, including cell phone, pager;
- ✓ Therapy (physical, occupational, speech) not covered by Medicaid;
- ✓ Tickets to concerts or sporting events (for beneficiary and an accompanying companion, if necessary);
- ✓ Transportation (automobile, motorcycle, bicycle, moped, bus passes, insurance, vehicle license fees, gas, car repairs);
- ✓ Tuition and expenses connected with education
- ✓ Utility bills (satellite TV, cable TV, telephone—but not gas, water, or electricity);
- ✓ Vacation (including paying for a personal assistant to accompany the beneficiary if necessary).

Important Considerations:

- ✓ Disbursement requests should be made by the beneficiary or his/her primary representative.
- ✓ Requests can be made by phone, fax, or email.
- ✓ When making a request, please indicate what good or service is desired, why, and at what expense.
- ✓ Disbursement requests are either approved or denied based on multiple factors, such as the specific regulations affecting the type of disbursement requested, the balance in the trust, and the beneficiary's annual budget.
- ✓ Please allow for 5-7 days for the request to be processed. Emergency requests may be processed more quickly.
- ✓ The Corporation of Guardianship staff prefer to work directly with the vendor of the desired goods or services to make payment. Reimbursements to the beneficiary's primary representative can be made, but a receipt is required and the disbursement must be approved in advance.
- ✓ Under no circumstances can we give cash directly to the beneficiary.
- ✓ All disbursement requests are considered on a case-by-case basis. Despite the complexity of law governing the use of Special Needs Trusts, we try to keep the process as simple and informal as possible.

