

BLUEPRINTS Planning for Special-Needs Families

Rob Wrubel, CFP® AIF® AEP®

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Independent, Individualized Investment Advice and Financial Planning

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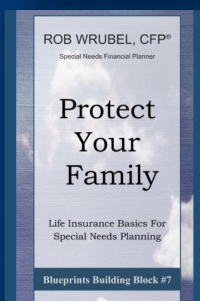
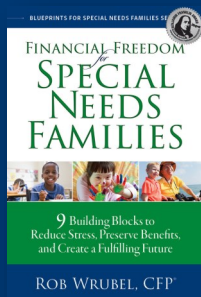
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Rob is the author of the following books:



Taffy Pulling

As a parent of three children, one of whom has Down syndrome, there are many times that I feel like a piece of taffy in a candy factory – pulled every which way and stretched as far as possible. And let me tell you, when I feel that way, it's unlikely I am as sweet as that piece of candy.

In my book, *Financial Freedom for Special Needs Families*, I lay out a series of Building Blocks that guides readers on how to put goals and plans in place to build their legal and financial lives to help take care of themselves and each family member. Each Building Block has action items and worksheets to help break the process into simple steps.

It's easy to get pulled away from working on the Building Blocks. Life gets in the way. Someone needs a notebook for school. Someone else needs to go to the dentist for a toothache. There's a new series on Netflix that everyone's talking about. Traffic piled up and now you've lost 30 minutes of a day.

A few years ago, I had to call the companies that have my life insurance to review the beneficiary designations. I was pretty sure that those were done correctly but I wanted to double check as I was considering making a slight change. Calling insurance companies is not the most exciting task in the world but it was an important action at that time and getting the information would help me feel better. Making the call would have helped me knock one item off of my mental checklist and free up space for something else more pleasant.

Did I just call? No. I found every

way to procrastinate. I knew this task required that I sit uninterrupted for 15 to 30 minutes. That's not a long time but it was just long enough that I didn't do it right away.

Eventually, I had to block time on my calendar to call the insurance company. Since then, I've gotten better at being intentional about carving out time for important, but not too entertaining, tasks.

What is holding you back from putting your financial and legal plans in place? For some, it is fear or a lack of understanding. For many, they just don't take time to focus on the important tasks of planning. Life gets in the way and something either more immediate or more fun takes control of their time.

There are many strategies to use to help you move forward and take control of your planning time.

1. Block time. Figure out an ideal time that works for you each week to review your finances. Some weeks you can use it to review your spending and income; other weeks you can use it to review legal documents, to think about the future, write out goals or just to appreciate and celebrate the work you've done.
2. Get an accountability partner. Find someone – your spouse, partner, friend or family member – that you can talk to about the steps you are taking to plan and control your financial life. It's amazing how many times I've gotten something done when I've had a

Blueprints: Planning For Special-Needs Families Workshops

The **Blueprints** planning process was designed to help families with a member with special needs.

Workshops are free, but registration is required. More information at 719-632-0818 or online at ciginc.net.

Rob Wrubel is available for individual appointments.

Call 719-632-0818 to get started today.

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deadline or someone else to report to.

3. Narrow your focus. There are many action items to do when starting, reviewing and working on your financial and legal life. It's easy to get overwhelmed and distracted. Be intentional about what you want to do when. Reviewing my life insurance beneficiary designations was a simple task: Find a statement. Call the toll-free number. It wasn't hard work and it didn't even take as long as I thought it would. When I got it down to one task it just got done.

4. Add some sugar. Treat yourself

to rewards for accomplishing tasks. Small rewards work well for simpler and small tasks. Big goals deserve bigger rewards and can be something you use to keep motivated.

Good planning leads to the outcomes you desire in the future. It also leads to you feeling happier, less stressed, more confident in the present and more able to enjoy each moment and contribute to the people around you. You just have to take the time to do it. You will find life more enjoyable, sweeter and more fulfilling when you have some degree of control and accomplishment. As much as I like taffy, my family prefers it when I walk around feeling like a Million Dollar Bar.



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more information at
ciginc.net

Rob Wrubel, CFP® AIF® AEP® is a Senior Vice President with Cascade Investment Group, member FINRA & SIPC. Rob is also a father of a daughter with Down syndrome. Cascade Investment Group is not a tax or legal advisor. You should always consult with your tax advisor or attorney before taking any actions that may have tax consequences. Call Rob at 719-632-0818 to schedule an appointment.