ChSNC®

Chartered Special Needs Consultant®

Planning expertise for special needs advocacy

TheAmericanCollege.edu/ChSNC

Why Become a ChSNC®

The Chartered Special Needs Consultant® (ChSNC®) signifies expertise in financial planning for special needs individuals, their families, and caregivers. The ChSNC® Program equips you with the specialized skill and advanced knowledge to champion for special needs individuals with honesty, ethics, and compassion.

Becoming a ChSNC® gives you the expertise to navigate:

- Government benefits such as Supplemental Security Income (SSI)
- Special Needs Trusts and other specialized estate planning vehicles
- Achieving a Better Life Experience (ABLE) accounts to support savings for
- people with disabilities
- Healthcare issues including Medicaid
- Emotional aspects of caring for a loved one

> *“The sad reality is, this is a significant part of our community and it’s a greatly underserved area.*
>
> **Tom Brinker Jr, JD, LLM, PFS/CPA, AEP®, ChFC®**
> CHSNC® PROGRAM DIRECTOR

58%

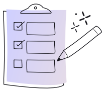
of caregivers say they often are not sure where to turn for planning resources.[1]

[1]Fidelity Investments®. American Caregivers Study. 2021.

Your Differentiator: Advanced Special Needs Planning Expertise

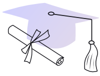
The ChSNC® Program is the only credential program specifically created with the help of lawyers, financial planners, and psychologists to give designation holders a comprehensive understanding of client needs.

The self-study program equips you to answer questions such as:

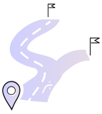


What lifetime planning issues need to be addressed?

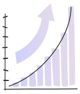
How do we maintain SSI?



How do we ensure Medicaid qualification?



Are there employment opportunities?



How do we handle housing issues?

85% of caregivers have had no plan to address physical, emotional, and financial responsibilities[2]

[2] Fidelity Investments®. American Caregivers Study. 2021.

ChSNC® Program at a Glance

The ChSNC® is designed for experienced financial advisors and caregivers who want to make a real difference in the lives of people with disabilities or special needs. The program addresses the emotional and educational needs of the disabled family member as well as the important legal, ethical, and financial considerations faced by the family.

Tuition	Timing	Format
$2,795	Complete in 12 months or less	100% online, self-study

Your Learning Outcomes

- Develop specialized knowledge of the contemporary issues important to those requiring special needs financial planning, including tax planning, SSI, special needs trusts, and other federal benefits
- Learn how to set special needs individuals and their family members or caregivers up for current and future financial success with life insurance options and estate planning
- Prepare for costs of long-term care for those with special needs through management of healthcare planning and Medicaid complexities
- Fully address the concerns, goals, and hopes of members of this underserved community

Tuition Savings and Scholarship Opportunities

Program tuition can be paid on a per-course basis, or packaged together at a reduced rate. Tuition covers your course fees, final exam, and course materials.

Scholarship opportunities for active-duty, guard and reserve service members, veterans, and spouses, African American financial professionals, women, and other qualifying groups are available.

Your Educational Journey Starts Here

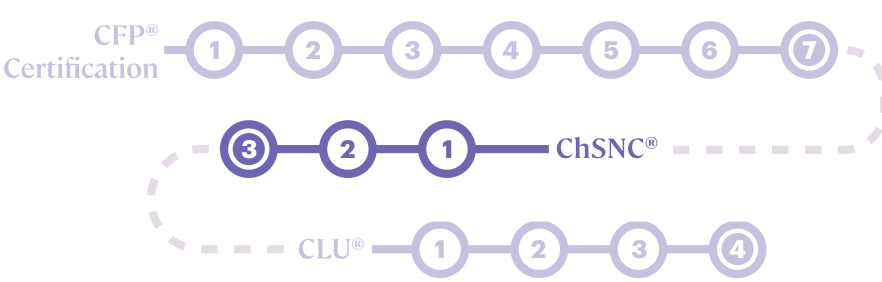
There are no prerequisites for you to begin the ChSNC® Program other than a high school diploma or the equivalent, but before you can use the ChSNC® designation, you must:

- Successfully complete all three courses
- Agree to comply with The American College Code of Ethics and Procedures
- Have at least five years of professional experience in financial services or the practice of law (with a focus on income tax and/or estate planning), **OR**
- Have four years of relevant professional financial services experience and an undergraduate degree from a regionally accredited institution
- Participate in the annual Professional Recertification Program (PRP) to maintain the designation

Your Roadmap to Success

The ChSNC® is an advanced designation intended for experienced and dedicated financial planners who want to serve this key market. Our three course program can fit into any lifelong learning journey with The American College of Financial Services.

Here are a few potential paths:



The Chartered Special Needs Consultant® (ChSNC®) is a fantastic addition to a core financial planning education (CFP® certification) or the beginning of a specialized learning path that connects to advanced life insurance and risk management planning concepts delivered in the Chartered Life Underwriter® (CLU®) designation.

Expand Your Opportunities

The American College of Financial Services delivers applied financial knowledge and education, promotes lifelong learning, and advocates for ethical standards for the benefit of society.

As a lifelong learning partner, you will benefit from:

- Extensive professional network of one-in-five financial advisors educated by The College
- Ready-to-use knowledge delivered by plugged-in, industry-leading experts
- Interactive community engagement featuring frequent webinars, conferences, and professional development events
- Advanced planning skills and real-world application not delivered elsewhere
- Modern education through the latest in mobile-friendly, e-learning technology
- Prestigious pedigree and client recognition from nearly 100 years of academic excellence

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THE AMERICAN COLLEGE OF FINANCIAL SERVICES®

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