

Information of interest to people with disabilities and other special needs and their families.

Technology Opens Communication for Children with Special Needs

There's a lot of press lately about the use of iPads®* and other technology to help people—especially children with special needs—learn and communicate. But does it work? Bruce Sham says, "Yes!" He's a Special Care Planner with First Financial Group in Bala Cynwyd, Pennsylvania, a General Agency of Massachusetts Mutual Life Insurance Company (MassMutual). He also tutors children with special needs at local elementary schools and religious institutions.

"I've seen the success first hand," he says. "For example, my wife and I chaperone annual travel tours for children with special needs. During one recent trip, a young man who doesn't communicate verbally borrowed my iPad to type *I need a drink of water*. That alone was sufficient for me to know what he needed. However, I had previously downloaded an application that repeated the text audibly, which enhanced his ability to participate fully in the trip. Imagine if he had been trying to communicate with someone who was visually impaired or couldn't read."

Which device is best?

The ease and convenience of a tablet device, such as an iPad, and its many uses make it the preferred choice. Tablets afford portability and can be used in many environments.

Tablets, along with their smaller partners, such as the iPod Touch®, are interactive, offer Internet access, and provide applications for download. Some, however, have other features, such as texting and phone calling, which may not fit personal preferences or budgets.

What exactly can these apps do?

For children who are hearing or visually impaired, have difficulty with personal interactions, have cognitive or physical challenges, can't speak, or have trouble communicating, using apps and an iPad can:

- help build communication and social skills,
- help them perceive themselves as part of a group.

- enhance relationships with family and friends,
- help them better understand the world in which they live,
- make them more self-reliant and confident,
- and reduce emotional frustration, which often manifests itself in physical behavior, such as tantrums.

There are many apps already on the market, with new ones continually being developed. "Some can be expensive," explains Sham, "but others are free or cost only a few dollars. You can easily find what's out there by typing *assistive technology software for iPads*, or a similar phrase, into your web browser."

Additionally, try searching *augmentative equipment for educators*. "You can find the most amazing apps for educators, which can also be helpful to parents, at www.rjcooper.com," suggests Sham.

Some websites review apps, so you can learn about them before you buy. For review sites you can trust, go to <http://www.gotoats.org/whatis.php> and click on any of the logos listed there. As members of the Organization for Apps Testing Standards, they pledge to uphold editorial ethics and standards (for example, by never posting reviews paid for by the makers, and clearly designating ads from editorial content).

iPads and apps may also help:

- improve eye-to-hand coordination and motor skills (music apps play music then stop and must be restarted by touching the screen),
- improve reading skills and interaction with others (child talks to or reads to a friend on the app – a cat, dog, parrot, or other animal – and the friend repeats what it hears),
- enable a child to participate in a school play (app allows child to pre-record his or her lines, which are played during the performance),
- communicate daily wants and needs (child taps pictures to say good morning, tell you he or she wants to play, to signal hunger or thirst, and more),
- give your child entertainment viewing independence (child selects favorite downloaded videos, cartoons, or movies by tapping the icons).

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How else can technology help?

There are many opportunities for parents to connect with one another to share experiences, gain knowledge, and lend moral support. Kathleen Mayko, Digital Community Manager at MassMutual in Springfield, Massachusetts, offers some advice. "Social media sites, such as Facebook, Twitter, and Google+ are a good place to begin," she suggests. "They offer an easy way to exchange ideas and information." You can search sites for people you know or for groups you may want to join. Businesses and organizations that provide products, services, or support you may need may also have pages on these sites.

Social media is also a good way for your child to build relationships with friends and family members. It's especially beneficial to children who have difficulty communicating in person since certain issues (making eye contact, interpreting facial gestures, etc.) are eliminated in online interactions.

Worried about privacy issues? "Tailor your privacy settings to meet your needs and comfort level," says Mayko. You can also control who sees comments you post, or send posts privately to individuals (for example, by using the Message feature in Facebook).

Personal blogs are another way to connect with people who have similar interests. You can create one of your own or search for blogs that interest you. Bloggers love to provide links to other blogs, so once you've found one you like, you'll find more.

"The Internet also allows you to connect with companies¹ and organizations to learn more about them," suggests Mayko. "They often share product and service information, and some companies offer promotions to fans and followers that can save them money."

And YouTube is more than an entertaining site. "Many companies and individuals are now using YouTube to post videos that instruct and inform," says Mayko. Use YouTube's search bar to find information you're seeking.

Precautions

Before introducing your child to social media, your own experience with it can help you know the risks and benefits and set an example for your child. Additionally, help your child find the right balance of time spent using social media versus socializing in face-to-face situations. And because the written word increases the likelihood that your child will be misunderstood or hurt by the comments or actions of others, be prepared to deal with issues that may arise. Teach about online predators, scams, and viruses,

and provide guidance or limit exposure to those risks. Realize that your child can also feel overwhelmed if you're overly watchful, which might make your child quit using social media entirely. Providing positive feedback and acknowledging their progress will help.

Can you afford it?

For some families with special needs, the cost of iPads and apps may make them prohibitive, especially when considering how quickly technological advancements occur and devices become obsolete. It's a big investment for, say, a year or two.

"We encourage families to take a good look at their monthly income and expenditures," says Vincent DiPietro, a Chartered Special Needs Consultant (ChSNC²), Special Care Planner, and an associate of Sham's at First Financial Group. "We help families find resources to fund this type of equipment through special needs organizations, schools, and other waiver programs. Also, if you participate in rewards programs through credit card companies or store membership programs, the points you earn may be redeemable for gift cards at a store that sells iPads."



"You might also consider setting up a trust or foundation that can receive grants from friends and family who wish to contribute toward the cost of an iPad or other augmentative devices. I do caution families with whom I work to ensure none of the money collected is given in the child's name," explains DiPietro. "If the child is receiving government benefits, they might be jeopardized if his or her asset limits are exceeded. A properly drafted special needs trust can minimize the risk of losing benefits."

"If your child receives special education services in public school, and the use of an iPad and apps have been documented as beneficial to helping your child learn and communicate, the expense³ could be covered by your school system," explains DiPietro. If it means getting your child evaluated outside the school system to certify that an iPad will help, do it. Then get your child's Individualized Education Program (IEP) rewritten to include why, how, and when the iPad and apps will be used to achieve goals.

"If your special education department resists your efforts," says DiPietro, "remind them that IDEA – the Individuals with Disabilities Education Act – supports your child's civil right to a free, appropriate public education." An attorney with experience in helping families with special needs can help you convince the school that your request is reasonable and the expense should be covered. "We can recommend someone for those families in our region," says DiPietro, "and I'm sure other special care planners throughout the U.S. can do the same."

All that said, there's also the chance that you just might qualify for or win a free iPad from companies, organizations, and even individuals who are sponsoring contests and giveaways. Search *free iPads special needs*, or a similar phrase, to find opportunities on websites, blogs, or social media sites.

Where to begin

There's so much to consider, but don't be overwhelmed. Begin with a friend who has an iPad and can show you how to use it. Give it to your child with a bit of guidance and see what happens. Then take it from there, a step at a time.

1. Here are places in cyberspace where you can find MassMutual:
www.Facebook.com/massmutual
www.Twitter.com/massmutual
www.Linkedin.com (type MassMutual in the search bar)
www.Youtube.com (type MassMutual in the search bar)
www.massmutual.com
2. Chartered Special Needs Consultant – a professional designation awarded to those individuals who've completed 120 hours of academic classes in addition to holding the Chartered Life Underwriter (CLU), Chartered Financial Consultant (ChFC) or Certified Financial Planner (CRP) designations. The designation was developed by The American College in Bryn Mawr, Pennsylvania in conjunction with MassMutual and evolved from MassMutual's SpecialCare Program.
3. Medicare won't pay for iPads. However, some assistive devices may be covered. Call your local social security office to get the details.

³Apple, the Apple logo, iPod and iPod touch are trademarks of Apple, Inc., registered in the U.S. and other countries. iPhone is a trademark of Apple Inc. App Store is a service mark of Apple, Inc.

* The Special Care Planner received advanced training and information in estate and tax planning concepts, special needs trusts, government programs, and the emotional dynamics of working with people with disabilities and other special needs and their families. The certificate program was offered by The American College in Bryn Mawr, PA, exclusively for MassMutual financial professionals. State insurance departments recognize that the Special Care Planner certificate program provides essential information on the profession of special care by granting continuing education (CE) credits (varies by state).

A Special Care Planner through MassMutual's SpecialCareSM program can assist parents in drafting Letters of Intent and can help make a difference in the quality of life for an individual with special needs, their caregiver and other family members. Through SpecialCare you will learn valuable financial strategies, identify financial strategy solutions, access vital information, and meet certified specialists who will work with you and your professional advisors – your banker, accountant or financial planner, lawyer, social workers and health care providers – to review your financial picture and offer options to fit the needs of each situation. For more details, visit MassMutual's website at <http://www.MassMutual.com/specialcare>, or call 1-(800)-272-2216.

About MassMutual

Built on more than a century-and-a-half of financial strength and customer service, Massachusetts Mutual Life Insurance Company (MassMutual) is a leading mutual life insurance company headquartered in Springfield, MA. We operate for the benefit of our members and participating policyholders¹ and offer a range of quality financial products and solutions, including life insurance, disability income insurance, long-term care insurance, annuities and retirement/401(k) plan services. Our family of companies in the MassMutual Financial Group includes: Babson Capital Management LLC and its subsidiary Cornerstone Real Estate Advisers LLC, Baring Asset Management Limited, First Mercantile Trust Company, MassMutual International LLC, MML Investors Services, LLC, The MassMutual Trust Company, fsb and OppenheimerFunds, Inc.