

# Planning for the Future of an Autistic Child

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A Practical Resource Guide for Parents

Interest-Based Learning • Government Schemes • Guardianship • Financial Security

This guide helps parents plan beyond daily therapies. It focuses on exploring the child's interests, building life and vocational skills, enrolling in government schemes, securing legal guardianship, and creating financial safety nets so the child is supported even after parents are no longer able to provide care.

**Note:** Information is primarily oriented toward India (National Trust Act, RPwD Act, and related schemes). Families outside India should adapt the principles and consult local disability laws and benefits.

## 1. Explore Interests Through Multiple Learning Opportunities

Every autistic child has unique strengths and preferences. Providing repeated, varied opportunities to try different activities helps discover what truly engages them. Interest-based activities become the foundation for lifelong skills, vocational training, and meaningful daily routines.

### Practical Interest-Based Activities

- **Model assembly / building kits** — LEGO, mechanical models, puzzle kits (builds fine motor skills, sequencing, focus).
- **Cooking & kitchen skills** — Simple recipes, measuring, chopping soft items, baking (life skills + sensory exploration).
- **Painting, drawing & crafts** — Watercolours, finger painting, clay, collage (self-expression, calm, creativity).
- **Carpentry / woodwork basics** — Sanding, simple joinery, birdhouses under supervision (hand-eye coordination, pride in finished product).
- **Gardening / plant care** — Potting, watering routines, growing herbs or vegetables.
- **Music & rhythm** — Instruments, singing, music apps, drumming.
- **Digital skills** — Typing, simple coding, photo editing, data entry practice.
- **Household tasks** — Folding clothes, sorting, setting table, basic cleaning.

### How to Structure Exploration

- Offer short, low-pressure sessions (15–30 minutes) and observe what the child returns to voluntarily.
- Use visual supports, step-by-step picture cards, and interest-based objects as “counselling” or teaching tools.
- Rotate activities weekly; revisit favourites regularly to deepen skills.
- Involve occupational therapists or special educators to adapt activities to sensory and motor needs.

- Document what works (preferences, triggers, successful strategies) — this becomes part of the future care plan.

## 2. Build Life Skills & Vocational Pathways

Independence is a spectrum. The goal is the highest sustainable level of autonomy with appropriate supports. Start early with daily living skills and gradually introduce vocational exploration based on identified interests.

- Personal care: hygiene routines, dressing, medication management with visual schedules.
- Money basics: recognising notes/coins, simple shopping, using UPI or cards with support.
- Safety: recognising danger, basic emergency response, road safety.
- Pre-vocational: packaging, assembly, data entry, hospitality tasks, craft production — matched to interest.
- Look for local vocational centres, National Trust partner organisations, or skill-development programmes that accept neurodivergent young adults.

## 3. Essential Documents & Government Schemes (India)

Obtaining the right certificates unlocks almost all benefits. Start these processes as early as possible.

### Core Documents

- **UDID Card** (Unique Disability ID) — Apply via Swavlamban / UDID portal. Required for most schemes.
- **Disability Certificate** — From a government medical board (benchmark disability percentage matters for many benefits).
- Aadhaar, birth certificate, address proof, income certificate (if needed for BPL benefits).

### Key National Trust Schemes (for Autism, Cerebral Palsy, Intellectual Disability, Multiple Disabilities)

| Scheme             | What it Provides                                                                 | Target Age / Notes     |
|--------------------|----------------------------------------------------------------------------------|------------------------|
| <b>Disha</b>       | Early intervention, therapy, school readiness, family support                    | 0–10 years             |
| <b>Vikaas</b>      | Day-care facilities with age-appropriate activities                              | 10 years & above       |
| <b>Samarth</b>     | Respite / short-term residential care for families in crisis                     | All ages               |
| <b>Gharaunda</b>   | Lifelong group home with quality care & vocational activities                    | 18+ adults             |
| <b>Niramaya</b>    | Health insurance up to ₹1 lakh/year (OPD, therapies, hospitalisation, surgeries) | All ages; low premium  |
| <b>Gyan Prabha</b> | Educational / vocational course support leading to employment                    | Higher education age   |
| <b>Sahyogi</b>     | Caregiver training programmes                                                    | Caregivers of all ages |

Apply through a Registered Organisation (RO) of the National Trust in your district. Website: [nationaltrust.nic.in](https://nationaltrust.nic.in)

### Other Important Supports

- **ADIP Scheme** — Assistive devices and aids at subsidised or no cost.
- **Disability Pension** (IGNDPS / state schemes) — Monthly pension for eligible persons (often BPL + high disability %).
- **Tax benefits** — Section 80DD / 80U deductions for maintenance of a dependent with disability.
- **Education** — Inclusive education under Samagra Shiksha, scholarships, and reserved seats where applicable.

## 4. Legal Guardianship — Critical for the Future

Parents are automatic guardians only while the child is a minor. After age 18, legal authority ends unless formal guardianship is obtained. This is essential for medical decisions, bank accounts, property, and accessing benefits on the person's behalf.

#### Under the National Trust Act, 1999

- Local Level Committee (LLC) headed by the District Collector / Magistrate appoints the guardian.
- Apply using Form A; appointment is issued in Form B.
- Parents can apply jointly or singly; siblings or relatives can also apply if parents are unavailable.
- Guardian must submit an inventory of property within 6 months and annual accounts.
- Specify a successor guardian in the application so there is continuity if the primary guardian cannot continue.

Start the process at least 6–12 months before the 18th birthday. Guardianship is need-based and limited; the RPwD Act 2016 also provides for limited guardianship / supported decision-making where appropriate.

## 5. Financial Planning & Security

Direct inheritance or large gifts in the child's name can complicate management and, in some cases, affect benefit eligibility. Structure assets carefully.

#### Recommended Steps

- **Create a Will** that directs the child's share into a private trust (under the Indian Trusts Act, 1882) rather than giving assets outright.
- **Set up a Private / Family Trust** with clear instructions for the trustee on how funds should be used for the beneficiary's care, therapies, housing, and quality of life. Name successor trustees.
- **Life Insurance** — Policies such as LIC Jeevan Aadhar (designed for dependants with disability) can provide a lump sum or annuity to the trust or guardian after the parent's death.
- Keep nominee details updated on all accounts and insurance; coordinate with the trust structure.
- Maintain a detailed financial file (bank details, insurance policies, property papers, scheme enrolment numbers) that the future guardian can access.

Consult a lawyer experienced in disability / special-needs planning and a financial advisor. India does not have a formal "Special Needs Trust" statute like some countries, but a well-drafted private trust achieves similar protection.

## 6. Create a Living Care Plan (Letter of Intent)

This non-legal but extremely valuable document tells future caregivers everything they need to know about the person. Update it regularly.

#### Include:

- Daily routines (wake-up to bedtime), preferred foods, sensory sensitivities, and calming strategies.
- Communication methods (speech, AAC, gestures, preferred phrases).
- Medical history, current medications, doctors, therapists, and emergency contacts.
- Interests, favourite activities, what brings joy, and what triggers distress.
- Names of trusted people, current services, and housing preferences.
- Your wishes for education, vocation, social life, and long-term living arrangements.

## 7. Action Checklist — Start Today

1. Obtain / renew Disability Certificate and UDID card.
2. Enrol in Niramaya health insurance and other age-appropriate National Trust schemes.

3. Begin or continue interest-based skill exploration (models, cooking, painting, carpentry, etc.).
4. Start teaching daily living skills with visual supports.
5. Research Local Level Committee and prepare for legal guardianship application (especially if approaching 18).
6. Consult a lawyer to draft a Will and set up a private trust; name successor guardians/trustees.
7. Review life insurance and ensure proceeds can fund the trust.
8. Write / update the Letter of Intent / Care Plan.
9. Identify and talk with potential future caregivers (siblings, relatives, trusted friends).
10. Connect with local Registered Organisations of the National Trust and parent support groups.
11. Keep all documents organised in one accessible place (physical + digital copies).

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**Final Note:** Planning does not remove every uncertainty, but it dramatically reduces risk and gives your child the best chance of stability, dignity, and continued support. Begin with the steps that feel most urgent for your family, and build from there. You are not alone — National Trust Registered Organisations, parent networks, and disability professionals exist to help.

Key websites: [nationaltrust.nic.in](http://nationaltrust.nic.in) • [disabilityaffairs.gov.in](http://disabilityaffairs.gov.in) • Swavlamban / UDID portal

This resource is for informational purposes. Always verify current scheme rules and seek professional legal/financial advice.