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If you are new to our monthly Clover Leaf Compass, Welcome! Each month we try to share useful information with our community. But beyond this newsletter our website also contains articles and a resource page specific to the special needs community. We are continuously adding articles, resources and past issues of this newsletter to keep you up to date. You can find this information here: [Clover Leaf Resources for Special Needs](#)

We have just add a new article to our resource section **Major Federal Updates to ABLE Accounts**.

[Click Here to Read!](#)

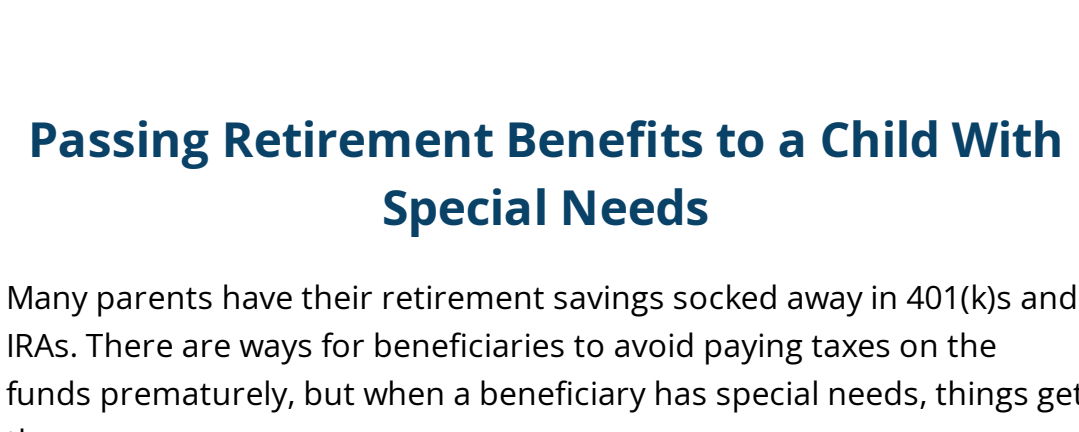
We hope you find this information useful. Please reach our if you have any questions. **As always we are here to help!**



A Vocational Training Program for Students With Disabilities

Many parents are unaware of a half-billion-dollar federal program providing funding to states that is supposed to help students with disabilities enter the workforce when they leave high school.

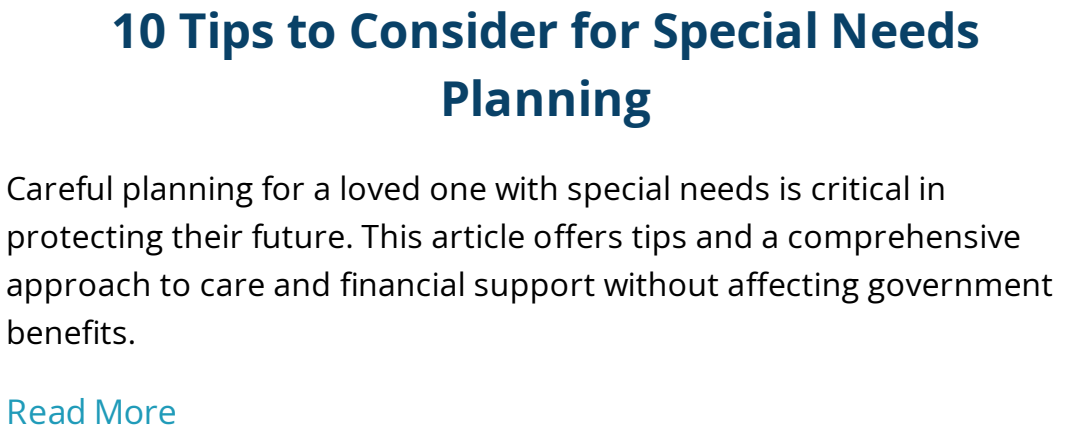
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Passing Retirement Benefits to a Child With Special Needs

Many parents have their retirement savings socked away in 401(k)s and IRAs. There are ways for beneficiaries to avoid paying taxes on the funds prematurely, but when a beneficiary has special needs, things get thorny.

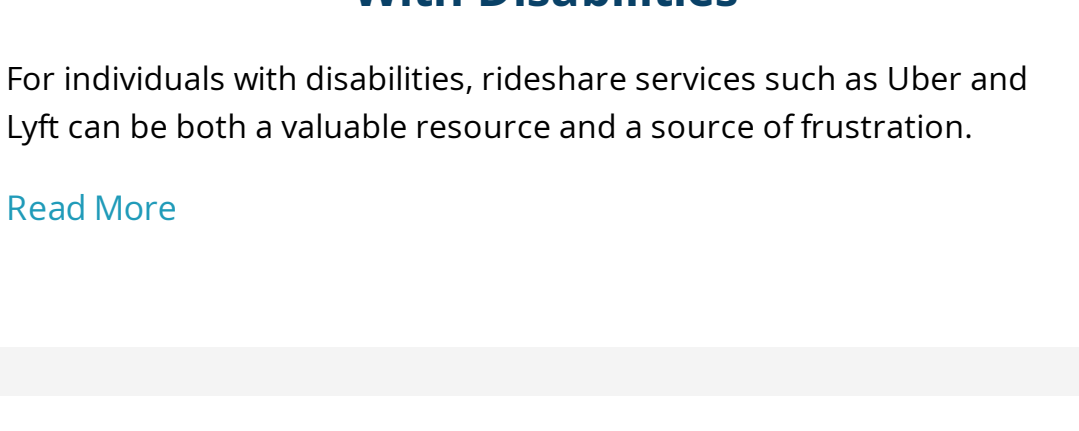
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10 Tips to Consider for Special Needs Planning

Careful planning for a loved one with special needs is critical in protecting their future. This article offers tips and a comprehensive approach to care and financial support without affecting government benefits.

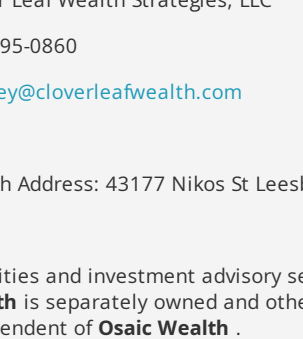
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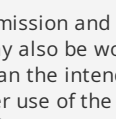
Rideshare Apps: Pros and Cons for People With Disabilities

For individuals with disabilities, rideshare services such as Uber and Lyft can be both a valuable resource and a source of frustration.

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