

# What Can I Buy With The Arc Master Trust?

Federal and State regulations that govern how a special needs trust can be used are complex. While it is impossible to draft an all-inclusive list of what goods and services can and cannot be purchased with a special needs trust, the following are items that are routinely covered.

## Goods

- Furniture
- Personal Care Items
- Clothing
- Mattress
- Vehicles
- Electronics
- Cell Phone
- Computers/ Tablets
- Eyeglasses/ Contacts
- Toys
- Vacations
- Hobby Supplies
- Gasoline
- Essential Dietary Needs
- Pets/Pet Supplies
- Games
- Musical Instruments
- Household Products
- Tools
- Appliances
- Property Taxes
- Rent/Mortgage Payments
- School Tuition
- Outdoor Grill
- Prepaid Funeral Expenses\*

## Services

- Cell Phone Services
- Internet Services
- Cable TV
- Hair Care
- Transportation
- Insurance Payments
- Eye & Dental Care
- Entertainment Expenses
- Camp Fees
- Tuition or Fees for Classes
- Athletic or Other Recreational Fees
- Auto Repair/ Maintenance
- Attendant Care
- Rehabilitation
- Pet Grooming/ Veterinarian Bills
- Tickets to Concerts, Movies, Sporting Events
- Music Lessons
- Maid Services
- Home Modifications, Maintenance, Improvements
- Field/Day Trips
- Utilities
- Therapeutic Massages
- Vehicle Modifications
- Travel Expenses
- Attorney/Accountant/ Financial Planning Fees

If the beneficiary receives social security disability payments (SSDI), rather than supplemental security income (SSI), the trust can also pay for: Property Taxes, Home/Rental Insurance, Rent/ Mortgage Payments, Utilities, and Groceries.

This list is for illustration only and is by no means exhaustive. It is also important to point out that just because an item appears on the list, that does not mean it will always be allowable or in the beneficiary's best interest. What may be in one beneficiary's interest may not be in the best interest of another. This also means that we may be able to pay for goods and services that do not appear on this list.

\* The Arc Master Trust cannot pay for funeral, burial, or cremation expenses initiated after the beneficiary's death.



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