

Breathe. You've got this.

Launch Playbook

How to share **How Money Works for Special Needs Families**, the new book by Tom Mathews and Kim Scouller, with the families you know.

NOW AVAILABLE

**The whole book, online now.
In print in November.**

Readers open the digital book on your own book page.

“

As a sibling of someone with special needs, I watched my parents carry this responsibility for decades. This book offers families the practical guidance they desperately need—without jargon or judgment. **If you love someone with special needs, read this book. They got it right.**

MICHAEL BRODEUR · FINANCIAL INDUSTRY PRESIDENT



Tom Mathews

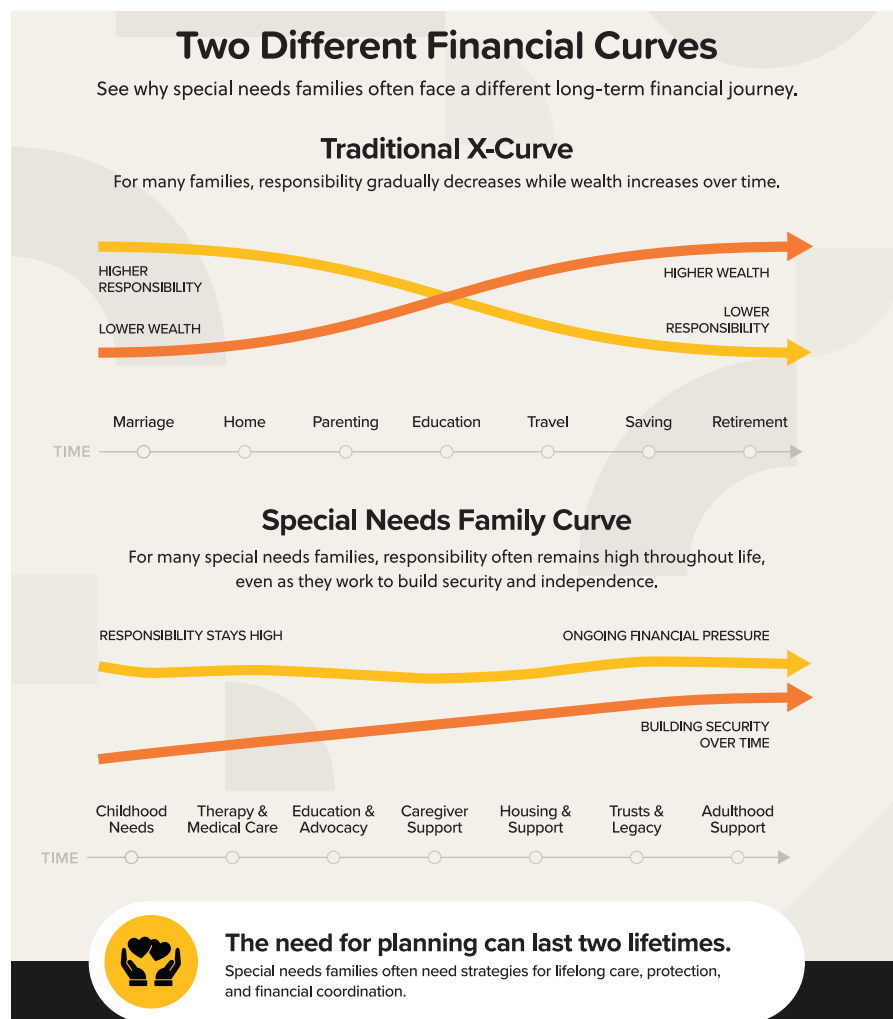
Certified Financial Educator®,
founder and CEO of WealthWave

Kim Scouller

Attorney for more than 30 years,
Certified Financial Educator®

Two lifetimes. One plan.

Nearly every financial plan in America is built on the traditional X-Curve: responsibility falls as wealth rises. For many families who love someone with special needs, responsibility can stay high for life. They're planning for two lifetimes: their own and their child's.



1 in 5

Nearly 1 in 5 families in the U.S. has a child with a special health care need, representing over 11 million children.

Investopedia, 2026

\$1.4M–\$2.5M

\$1.4 million to \$2.5 million estimated cost to raise a child with special needs, depending on the severity of the disability.

Birth Injury Justice Center, 2026

22.8%

Only 22.8% of people with a disability were employed in 2025.

U.S. Bureau of Labor Statistics, 2026

607,000

607,000 people on Medicaid Waiver waiting lists nationally.

Kaiser Family Foundation, 2025



WHY IT'S PERSONAL

"This mission is deeply personal for me and my family. Through my brother-in-law Rick, who lived with severe developmental disabilities, including cerebral palsy and epilepsy, and through my niece Abby, who has Down syndrome, I have witnessed firsthand both the profound joy and the extraordinary responsibility that shape the lives of special needs families."

TOM MATHEWS · FROM THE BOOK'S INTRODUCTION

"Growing up with a younger brother with special needs taught me how one remarkable life shapes an entire family. We learned early to care for him and advocate for his needs. Years later, my niece's family faced similar challenges, making it personal all over again. True advocacy means preparing for a lifetime, not just today. This book gives families the financial knowledge and confidence to do just that."

CINDY MATHEWS · SISTER AND AUNT TO LOVED ONES WITH SPECIAL NEEDS

Written for the whole family.

For the **mother** figuring out whether to leave her professional career to become a full-time caregiver, the **father** juggling two jobs and IEP meetings, the **grandparent** stepping in to support the family, the **sibling** preparing to take on the responsibility one day, and the **loving family member or friend** ready to provide helping hands, encouraging words, and timely resources.

Four parts, one roadmap.

PART 1

Realities

- Planning for Two Lifetimes
- Hidden Economic Impact
- Government Assistance
- Nonprofit Organizations
- Financial Literacy Imperative

PART 3

Milestones

- Financial Education
- Proper Protection
- Emergency Fund
- Debt Management
- Cash Flow
- Build Wealth including ABLE Accounts and Million Dollar Baby
- Protect Wealth including Special Needs Trusts, Letters of Intent, Beneficiary Designations, Guardianship/Conservatorship

PART 2

Concepts

- The Power of Compound Interest
- The Time Value of Money
- The Rule of 72

PART 4

Next Steps: You've Got This

- Build Your Network and Team
- Know Your Financial Situation and Available Resources
- Create and Implement Your Plan
- Review and Revise Your Plan Every Year

Plus introductions from Tom and Kim, and a closing personal story from the mother of a special needs child.

THEMONEYBOOKS CAST



Led by Val

31, blogger and social media influencer, single mom whose son is on the spectrum.

Val is the book's subject-matter expert. The rest of the cast asks the questions families ask.



Dana
42



George
67



Sarah
49



Clark
36



Mei
56



TJ
32



Zoey
19



Hector
28

The questions it answers.

- 1 What government benefits and services are available?
- 2 How do you structure your finances to preserve access to critical government programs?
- 3 Who should be part of your support and advocacy team?
- 4 How can life insurance, ABLE accounts, and Million Dollar Baby programs help cover current expenses and future financial needs?
- 5 Why are Special Needs Trusts and Letters of Intent important documents in your estate plan?



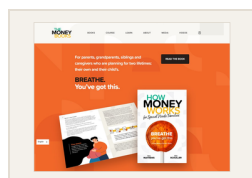
"As both a financial professional and an attorney, I've seen too many families delay creating a plan because they didn't know where to start or what questions to ask."

KIM SCOULLER · FROM THE BOOK

Everything you need to share it.

Some families will read every page. Some will glance at a post. Some just need a quiet word from someone they trust. There's a piece for each of them.

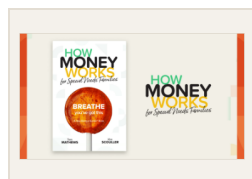
It's all on WealthWaveONE. Open **Collections** and choose **How Money Works for Special Needs Families**. Every piece on this page is there, ready to use.



01 • YOUR LINK

Your own book page

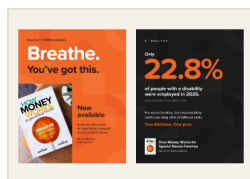
Every Financial Educator has the book page on their TheMoneyBooks website: [howmoneyworks.com/\[your-name\]/bookpages/howmoneyworks-for-special-needs-families](https://howmoneyworks.com/[your-name]/bookpages/howmoneyworks-for-special-needs-families). A reader signs up there, the whole book opens as the digital book, and the contact comes to you. The page also plays the 2-minute video and the launch recording. Open it from the kit or from your TheMoneyBooks website and copy its address. That address is **[your link]** in this playbook.



02 • WATCH

The 2-minute video

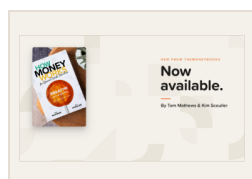
For people who'd rather watch. It plays on your book page, and silently at the top of your homepage.



03 • SOCIAL

Social posts

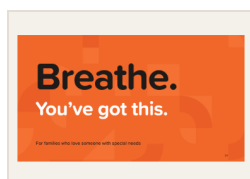
9 feed posts and 4 stories, with sample captions and alt text. Add your link in the caption or your bio.



04 • ON A CALL

Zoom backgrounds

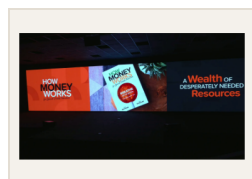
8 backgrounds at 1920 × 1080 with the book, and a short how-to. Share your link in the chat.



05 • IN THE ROOM

The presenter deck

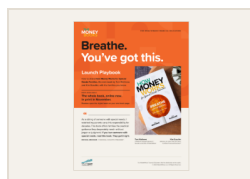
34 slides with speaker notes, for a workshop or a call: the two curves and the questions families ask.



06 • THE LAUNCH

The launch recording

Tom Mathews and Kim Scouler introduce the book, live from the Vision Theater. The program starts at the 9:04 mark.



07 • FOR YOU

This playbook

For you and your team: why the book matters, what to say, sample messages and first steps.

Share the link, never a file.

The book is shared in an easy-to-use and searchable digital format on your own book page. To maintain the integrity of the content, please do not post, email, or print copies of the book. The printed version will be available in November.

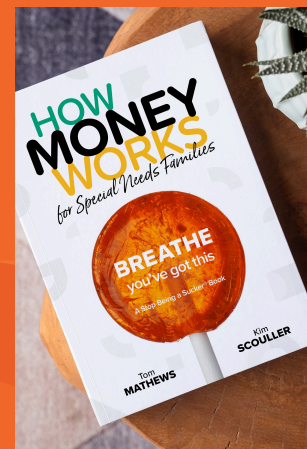
Use the kit as it is.

Take each piece from the WealthWaveONE kit and use it as it is. Add only your own link: in a caption, a note or the chat, never on an image.

Share one link. It does the rest.

The digital book, the 2-minute video and the launch recording are all on your own book page.

Text it, AirDrop it, or put it in a note (page 7) or a caption.



What happens when someone signs up

- **They sign up** on your book page with their name, email, phone and state.
- **The digital book opens** right there on the page: the whole book, read-only, in any browser.
- **The contact comes to you.** They're added to your contacts, and you get an email about the new lead.
- **They get an email from you,** signed with your name, with the link to come back to the book.
- **Your homepage leads there too.** It opens with the book and the video playing silently, and "Explore the Book" goes to your book page. Your Books page features it as well.

“

Being the father of a child with special needs, one of my biggest fears is wondering what happens to her, not if, but when my wife and I aren't here. We can't control the future, but we can prepare for it. This book has helped us move from ignorance to action by understanding what's needed to put a plan in place, build the right team, and make sure she has the resources and support she'll need for the future. For us, being smart with money isn't just about wealth. It's about protecting our daughter's future.

SIMON CHOW · SUGAR HILL, GEORGIA

Show it, then share it

The 2-minute video

Play it to open a call or a workshop. It's the quickest way to show a family what the book is about.

The launch recording

Tom Mathews and Kim Scouller introduce the book, live from the Vision Theater. The program starts at the 9:04 mark. Watch it with your team.

A workshop with the deck

34 slides with speaker notes, for a parent group or a few families. On Zoom, use a kit background. End on the closing slide and send your link in the chat or a follow-up text.

Lead with the story. Let the book do the teaching.

These families don't need a pitch. They need someone who listens, and a resource they can trust. Share why the book exists, offer the link, and let them read at their own pace.

ONE-TO-ONE

ABOUT A MINUTE

"You know how most financial plans assume the kids grow up, become independent, and the parents' responsibility goes down over time? For a lot of families who love someone with special needs, it doesn't. They're really planning for two lifetimes: their own and their child's.

Tom Mathews has seen that in his own family. He and Kim Scouller, an attorney, just wrote a book about it, **How Money Works for Special Needs Families**. It explains things like government benefits, ABLE accounts, Special Needs Trusts and Letters of Intent in plain language.

Would it help if I sent you the link? Or is there someone in your life who might want it?"

IN THE ROOM

ABOUT A MINUTE

"Think of a family you know who loves someone with special needs. [pause]

For many of these families, the usual plan, where responsibility falls as wealth grows, just doesn't fit. The responsibility can last a lifetime.

That's why Tom Mathews and Kim Scouller wrote **How Money Works for Special Needs Families**. Tom opens the book with this: Breathe. You've got this.

If you'd like to read it, I'll send you my link. Read it, and pass it to someone who needs it." [closing slide on screen]

SAY THIS

"a child with special needs," "families who love someone with special needs"

"The book explains how ABLE accounts and Special Needs Trusts work."

"It's education. Read it, and if you'd like to talk it through, I'm here."

"Every family is different. An attorney can help with the legal pieces."

"You're not alone, and it's not too late."

NOT THIS

"suffers from," "confined to a wheelchair," "victim"
Put the person first, never the diagnosis.

"This will protect your child's benefits." "You'll qualify."
No promises about benefits or eligibility.

Product talk, rates of return, or "here's what you should buy."
Education only. No products, no guarantees.

"Here's what to put in your trust."
Not legal, tax or investment advice.

"I feel so sorry for you."
Warmth and respect, never pity.

“

For years I thought love meant doing everything myself. Then I learned the bravest thing a parent can do is build a plan that works even when I can't be in the room.

— KRISTEN BOUNDS, FORT COLLINS, COLORADO

Start with a note, not a pitch.

These are **samples**. Use them as written and fill in only the [bracketed] parts. **[your link]** is the address of your own book page (page 4). Don't add claims about results, benefits or products.

SAMPLE TEXT**SOMEONE YOU KNOW WELL**

Hi [Name], Tom Mathews and Kim Scouler just released a book called *How Money Works for Special Needs Families*. It's plain-language education for families planning for two lifetimes, and I thought of you. No pressure at all. Read it whenever you're ready: **[your link]**

SAMPLE TEXT**PASS IT ALONG**

Hi [Name], do you know a family who loves someone with special needs? There's a new book written for parents, grandparents and siblings, *How Money Works for Special Needs Families*. Feel free to share it: **[your link]**

SAMPLE FOLLOW-UP**A FEW DAYS LATER**

Hi [Name], it's [your name]. Did you get a chance to look at the book? I'd love to hear which part was most useful to you, and I'm happy to talk it through anytime. If you haven't opened it yet, here's the link again: **[your link]**

SAMPLE POST**FACEBOOK OR LINKEDIN**

Breathe. You've got this. That's the first thing Tom Mathews tells families in his new book with Kim Scouler, *How Money Works for Special Needs Families*. It's for the mom deciding whether to leave her career to become a full-time caregiver, the dad juggling two jobs and IEP meetings, the grandparent stepping in, the sibling who'll take on the responsibility one day, and the family member or friend ready to help. If you love someone with special needs, or know a family who does, it's worth a read: **[your link]**

For educational purposes only. Not legal, tax, or investment advice. Work with qualified professionals for legal and special needs planning.

SAMPLE EMAIL**Subject: A book I think you'll want to see**

Hi [Name],

Most financial plans assume that as kids grow up, parents' responsibility goes down. For many families who love someone with special needs, it doesn't. They're planning for two lifetimes: their own and their child's.

That's the idea behind a new book from Tom Mathews and Kim Scouler, an attorney for more than 30 years: *How Money Works for Special Needs Families*. In plain language, it covers government benefits, ABLE accounts, Special Needs Trusts, Letters of Intent, and who belongs on your support team.

It's education, not a sales pitch. Read it at your own pace, and if you'd ever like to talk it through, I'm glad to listen.

Warmly,

[Your name]

P.S. You can read it online here: **[your link]**

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SAMPLE CAPTION**INSTAGRAM, LINK IN BIO TOO**

Two lifetimes. One plan. Most financial plans assume responsibility goes down as kids grow up. For many families who love someone with special needs, it stays high for life. A new book from Tom Mathews and Kim Scouler explains, in plain language, how families can plan for both. Read it online: **[your link]**

For educational purposes only. Not legal, tax, or investment advice. Work with qualified professionals for legal and special needs planning.

Share your link, never a copy of the book. Keep the grey education-only line on every email and post. On social, if it won't fit in the post, put it in the first comment.

Your first steps.

- ☐ **Read the book.** Start with the introductions by Tom and Kim, then look at the 2 X Curves in the first chapter, so you can explain them in your own words.
- ☐ **Read page 6 again.** Practice the one-to-one script out loud, and learn the “say this, not this” list.
- ☐ **Open the kit on WealthWaveONE.** Watch the launch recording, and save the posts, captions, deck and a Zoom background.
- ☐ **Think of the families you already know:** parents, grandparents, siblings, caregivers, and the people who know them.
- ☐ **Find your book page** on your TheMoneyBooks website, save the link on your phone, and open it once to test it.
- ☐ **Post a kit image** with a sample caption and your link.
- ☐ **Reach out to one family at a time.** Listen first, send the link, and follow up a few days later.
- ☐ **Bring your team in.** Walk through this playbook together this week.

YOUR LINK

[howmoneyworks.com/
\[your-name\]/bookpages/
howmoneyworks-for-special-
needs-families](https://howmoneyworks.com/[your-name]/bookpages/howmoneyworks-for-special-needs-families)

It opens your book page. A reader signs up, the digital book opens, and the contact comes to you.

Keep this playbook. Read it again before every conversation. The words on page 6 matter as much as the link.

“Few worries weigh more heavily on parents than who will care for their child when they no longer can. In this book, Tom and Kim turn financial complexity into practical steps—replacing fear with knowledge and uncertainty with confidence. Because financial planning isn’t just about protecting assets. It’s about protecting people and their future.”

SHARON LECHTER · CO-AUTHOR, RICH DAD POOR DAD;
AUTHOR, THINK AND GROW RICH FOR WOMEN

Breathe.
You’ve got this.

IMPORTANT DISCLOSURES

For WealthWave Financial Educators. Not for distribution to the public.

The book and every kit piece are for educational purposes only. Not legal, tax, or investment advice. Work with qualified professionals for legal and special needs planning.

Sources for the statistics on page 2:

Investopedia, “Financial Planning for Families Living With Disabilities: An Essential Guide,” Matt Ryan Webber (Jan 6, 2026).

Birth Injury Justice Center, “Financial Support for Children With Disabilities,” Katie Lavender, RN (Jan 5, 2026).

U.S. Bureau of Labor Statistics, “People with a Disability: Labor Force Characteristics Summary,” (Mar 3, 2026).

Kaiser Family Foundation, “A Look at Waiting Lists for Medicaid Home- and Community-Based Services from 2016 to 2025,” Alice Burns, Abby Wolk, and Molly O’Malley Watts (Nov 20, 2025).

Income is neither guaranteed nor typical, and many people do not reach the same level of success. Individual results vary. Associates are independent contractors, regardless of field title or designation. WealthWave, LLC is a financial services marketing company. WealthWave Headquarters: 190 Bluegrass Valley Parkway, Alpharetta, GA 30005.

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