



Take the fear out of financial planning for your special needs child

Learn how to use the
Think-Feel-Act Cycle
to take the Next
Right Action

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Whether your child is verbal and capable of completing the Activities of Daily Living (ADLs) or has an intellectual disability and requires 24-7 care, the physical, mental and emotional demands of caring for a child with special needs are significant and never-ending.

Perhaps this is why, as early as diagnosis, many special needs parents find themselves wondering, “What will happen to my child when I die?”

For some special needs parents, this question is so paralyzing that they avoid the topic by telling themselves, “I have to live forever.”

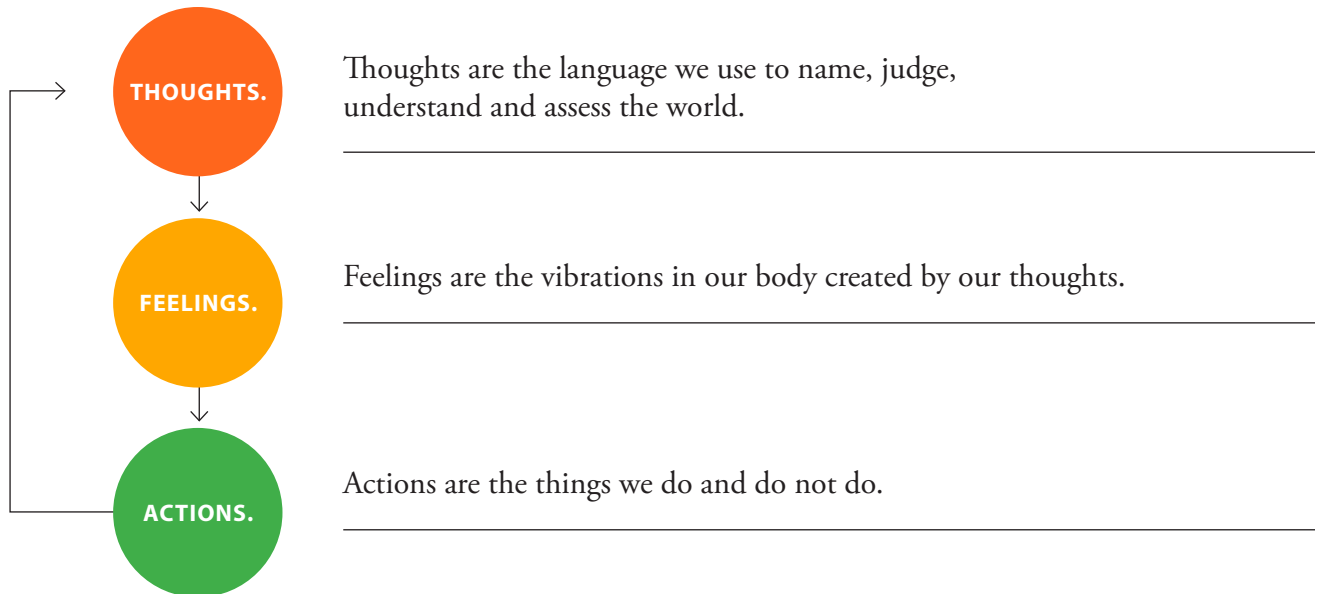
If this is you, you are not alone.

The Real Reason You Are Not Taking Action

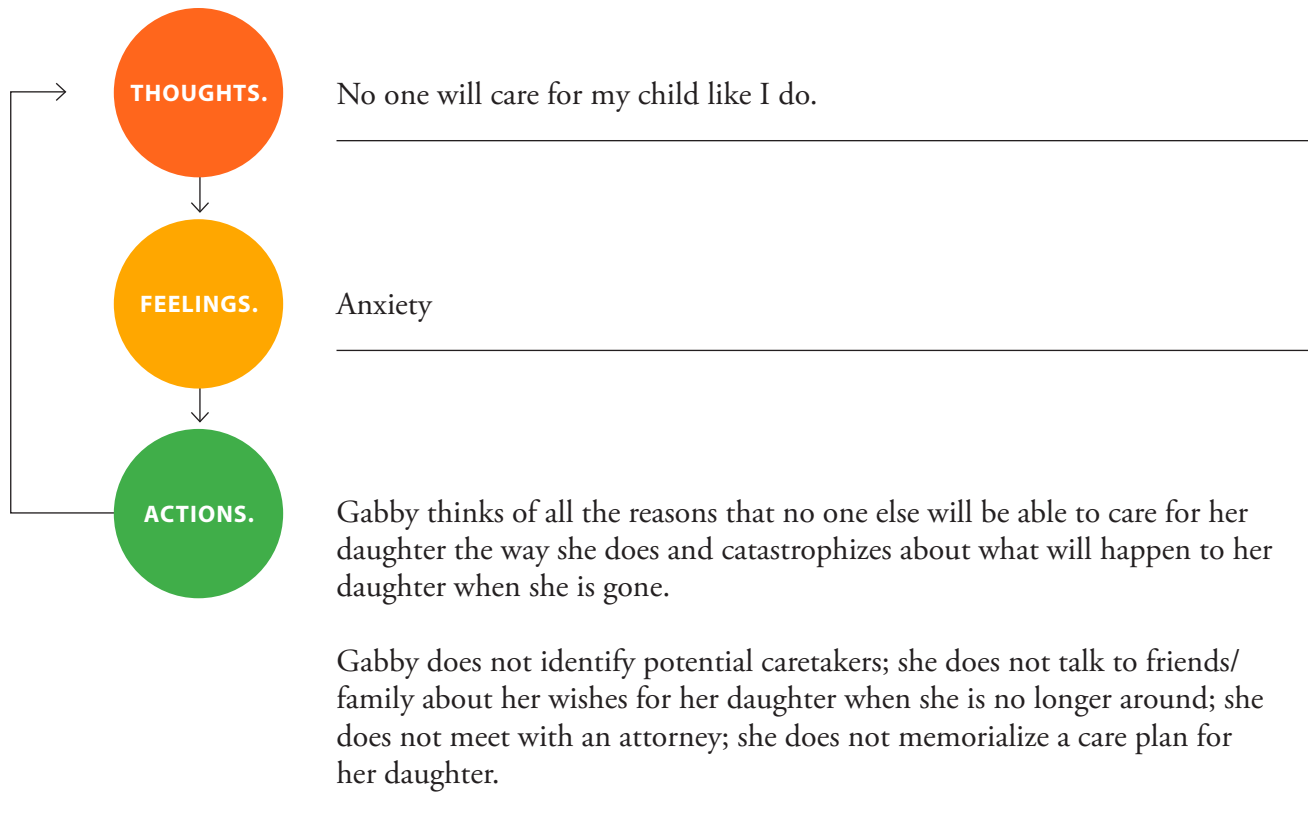
Let's examine the the reasons you have not made the appointment, filled out the paperwork, or even Googled the term "special needs trust" using the Think-Feel-Act Cycle (T-F-A Cycle).

The T-F-A Cycle is a concept from neuroscience and cognitive behavioral therapy that posits that how we think creates our feelings and how we feel drives our actions.

Let's break it down.



Let's apply the T-F-A Cycle to the following situation: Gabby is a single mother of a teen daughter with High Functioning Autism and Anxiety. Gabby has put off meeting with an attorney about her will because she knows she will be asked to identify alternative caretakers for her daughter and is unable to think of any family members who would care for her child the way she does.



As a result, Gabby does not put together the information that would assist others in caring for her child once she is gone. Of course, this is not the result that Gabby wants, but the anxiety created by her thought “no one will care for my child like I do” is preventing her from taking action and creating the result she wants.

The good news is that we have the ability to shift from our current T-F-A Cycle to one that support us in creating the results we want. This worksheet will walk you through a process to identify your current T-F-A Cycle and create one that is more useful to you.

Step 1: Identify Current T-F-A Cycle

A: Identify a situation where you have not taken action.

Example: I have not created a will.

B: Do a thought download. Write down all the thoughts that come up when you think about this topic. Do not edit yourself. The point here is to get it out of your head and onto the paper. This practice helps you see all the thoughts that are keeping you stuck.

Example: I know I need a will but I keep putting off meeting with an attorney I because I can't think of anyone who would care for my daughter once I am gone. The thought of her being without me makes me so sad. No one understands her like I do or is an invested in her well-being as I am.

Step 1: Identify Current T-F-A Cycle *continued*

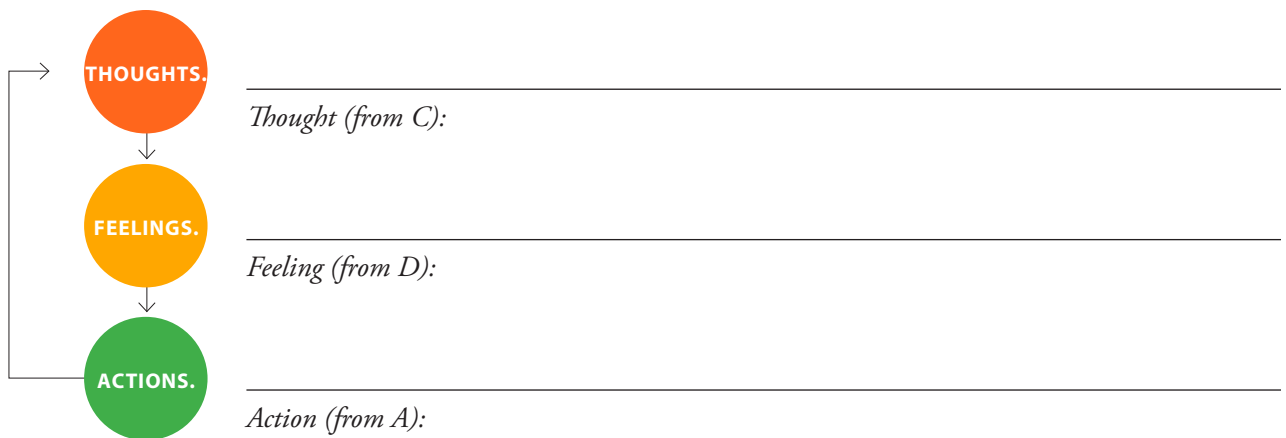
C: Identify the loudest thought (i.e. the ones that come up most often or you find the most overwhelming) from Step 1(a).

Example: No one will care for her like I do.

D: Identify the feeling created in your body when you think the thought identified in Step 1(b).

Example: Fear

Put it Together



Step 2: Create an Intentional T-F-A Cycle *continued*

B: From Step 2(a), select one or two thoughts you like the best and, for each thought, identify the feeling it creates.

Example: It is better to have a will -> Committed

Thought

Feeling

Thought

Feeling

Step 3: Harness Your New T-F-A Cycle

Now that you have identified a more useful thought and feeling, you can use it to fuel the actions you want to take and do not want to take to create the result you want.

You do not need to know the “how” to begin taking action. Here it is important to focus on doing even the smallest thing to create forward momentum. Maybe this is a Google search, maybe this is asking the parents in your support group for attorney recommendations, maybe this is setting up the meeting with the financial planner. Whatever it is, take the first step.

As you begin to take action, it will get easier. If you get stuck, ask yourself, “what is the next right thing to do now?”, then do it.

Use this space to brainstorm your Next Right Actions:
