

# Overview of Special Needs Trusts



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	<b>First-Party SNT (Self-Settled)</b>	<b>Third-Party SNT</b>	<b>Pooled Trust</b>
<b>Funding Source</b>	Beneficiary's own assets (e.g., settlement, inheritance).	Assets of others (e.g., parents, relatives).	Beneficiary's or third-party assets (managed by nonprofit).
<b>Medicaid Payback Required</b>	Yes – must reimburse Medicaid at death	No – funds can pass to other heirs.	Yes (Medicaid payback) or nonprofit may retain funds.
<b>Common Uses</b>	Preserve eligibility for benefits while using own funds.	Provide inheritance or gifts for disabled individual while preserving eligibility for benefits.	Provide smaller inheritance or gifts and benefit from professional management while preserving eligibility for benefits.
<b>Who Can Create</b>	Beneficiary, guardian, or court.	Anyone other than the beneficiary.	Beneficiary, family, or nonprofit sponsor.

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