



FINANCIAL PLANNING AND ALS



Financial planning can be an important part of living with ALS, but it can also feel overwhelming. As needs change, people living with ALS and their caregivers may have questions about income, benefits, taxes, care costs, legal planning, and future financial decisions. There are government, employer, and community supports that may help reduce financial pressure and connect families with practical resources. Learning about these options can be a helpful first step in planning ahead and feeling more supported.

HOW A FINANCIAL PLANNER CAN SUPPORT YOU

A financial planner can help you think through important topics and decisions. Support is based on your goals, your needs, and what feels right for you.

You may choose to talk about:

Wills, estate planning, and beneficiary designations

Review whether your will and beneficiary designations reflect your current wishes and support the people who matter most to you.

Power of attorney

A power of attorney is a legal document that lets a person choose someone they trust to make decisions and take actions regarding their financial and legal affairs on their behalf if they are unable to make those decisions themselves. The attorney can be one or more persons. In Canada, the rules and names for powers of attorney can vary by province or territory, and they may cover financial, property, health or personal care decisions. Understand your options for financial and personal care decision-making, and how to choose trusted people to act on your behalf if needed.

Income, tax, and financial security

Look at your sources of income and talk about planning options, including registered accounts, government benefits and other financial supports that may be available to you or your family.

Charitable giving and legacy planning

If it is important to you, consider ways to include giving, support for family members, or other legacy goals in your plans.

Getting ready for your first conversation

You do not need to have everything prepared to get started. If you are able, it may help to gather:

- A list of your accounts, assets, and financial resources
- Any existing wills or powers of attorney
- Questions, goals, or priorities you would like to discuss

You decide what to discuss and how much detail to share.



PROGRAMS AND SUPPORTS

The Canadian Foundation for Financial Planning (CFFP) Program

This program is for people living with ALS, as well as family members and caregivers who are supporting financial planning decisions.

The [Canadian Foundation for Financial Planning \(CFFP\)](#), is a registered charity. Through the CFFP, you can connect with volunteer financial planners who have received ALS-related training and can offer clear, practical information about topics that may matter to you and your family, at no cost.

This program is meant to help you feel more prepared and connected to trusted support.

How to get support

You can request free financial planning support through the CFFP by filling in the [CFFP Form](#).

After you submit a request, the CFFP will match you with a volunteer financial planner based on your needs and availability.

Note: This program provides general information only. It is not a substitute for financial, legal, or tax advice. Only share personal or financial information with a planner you have been matched with and feel comfortable working with. Protecting your privacy is important.

Volunteer planners may hold designations such as CFP®, QAFP®, or FP Retired. They can help you understand your options and think through the next steps at your own pace.

About the CFFP Program

- Free financial planning support for adults 18 and older across Canada.
- No income cut-off. The program focuses on supporting people facing financial barriers.
- Up to three one-to-one sessions with a volunteer planner.
- Sessions are usually offered virtually. In-person meetings may be available depending on location and volunteer availability.
- Support is focused on general financial planning guidance. Volunteers do not sell financial products.
- Personal information is protected under Canadian privacy laws.

Webinars and Other Resources

These ALS Canada webinars and attached external links offer practical information to help people living with ALS, caregivers, and families learn more about financial and estate planning.

Estate Planning:

- [ALS Canada: Will Planning 101 Webinar](#)
- [ALS Canada: Estate Planning When Dealing with a Life-Limiting Illness](#)
- [ALS Canada: The Power of Selecting an Executor Webinar](#)

Financial Planning and ALS:

- [ALS Canada: Financial Planning and ALS](#)
- [Government of Canada - Benefits Finder](#)
- [Financial Consumer Agency of Canada](#)

HAVE QUESTIONS?

For questions about the financial planning service, contact the CFFP directly at alsinfo@cffp.ca.

For general support and questions about ALS Canada services, contact ALS Canada at communityservices@als.ca.

“For those of us living with this diagnosis, daily life can be focused on managing symptoms and holding on to as much independence as possible. [The CFFP Program] offers a chance to connect one-to-one with someone experienced in financial and estate planning, so you can make informed decisions with greater clarity and focus on what matters most to you and your family. I know how overwhelming these conversations can feel, and support like this can help ease some of the burden.”

Mark F., CFP, ALS Canada Community Ambassador and person living with ALS

Disclaimer: This information and material provided is intended to be general in nature and should not be construed as legal or financial advice. We recommend that you consult your financial and legal advisor to seek the best planning options for you.