

# **Building Strategies for Career and Financial Advancement**

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# National Disability Institute

- **Our Vision:** We envision a society in which people with disabilities have the same opportunities to achieve financial stability and independence as people without disabilities.
- **Our Mission:** We collaborate and innovate to build a better financial future for people with disabilities and their families.

[www.nationaldisabilityinstitute.org](http://www.nationaldisabilityinstitute.org)

# Session Agenda

- Overview of key financial well-being strategies to assist in building your career and financial future:
  - public benefits and work supports,
  - employment,
  - free tax preparation,
  - financial education and financial coaching
  - asset development
- Identify resources and tools for each strategy
- Questions and Answers

# Strategies for Building Your Career and Financial Future

# Five Key Strategies

- National Disability Institute focuses on five key financial well-being strategies:
  - public benefits and work supports,
  - employment,
  - free tax preparation,
  - financial education and financial coaching,
  - asset development



# Public Benefits & Work Supports

- **Public Benefits:** benefits made available by the federal, state or local government to assist people who need help with food, healthcare and day-to-day expenses.
- **Work Supports:** supports that lead to an increase in job retention, placement and possible advancement.

# Examples

- Public Benefits
  - Supplemental Security Income
  - Social Security Disability Insurance
  - Medicaid
  - Medicare
  - Section 8
  - SNAP (food stamps)
- Work Supports
  - SSA Work Incentives
    - Eg. Impairment Related Work Expense, Plan to Achieve Self-Support
  - Family Self-Sufficiency Program
  - SNAP Employment & Training Program



## First Steps...

To learn more about public benefits and work supports, please visit:

- Social Security Administration Benefits and Work Support:  
[www.socialsecurity.gov/redbook/](http://www.socialsecurity.gov/redbook/)
- SNAP Employment and Training Resource Center:  
<https://www.fns.usda.gov/snap/et>
- Housing Family Self-Sufficiency Program:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/programs/hcv/fss](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/fss)

# Community Resource

## Work Incentives Planning and Assistance (WIPA)

- Invaluable resource for persons with disabilities in understanding benefits & returning to work
- Each WIPA project has Community Work Incentives Coordinators (CWICs), trained experts who work with individuals one on one to provide in-depth counseling about benefits and the effect of work on benefits.

## Who is Eligible

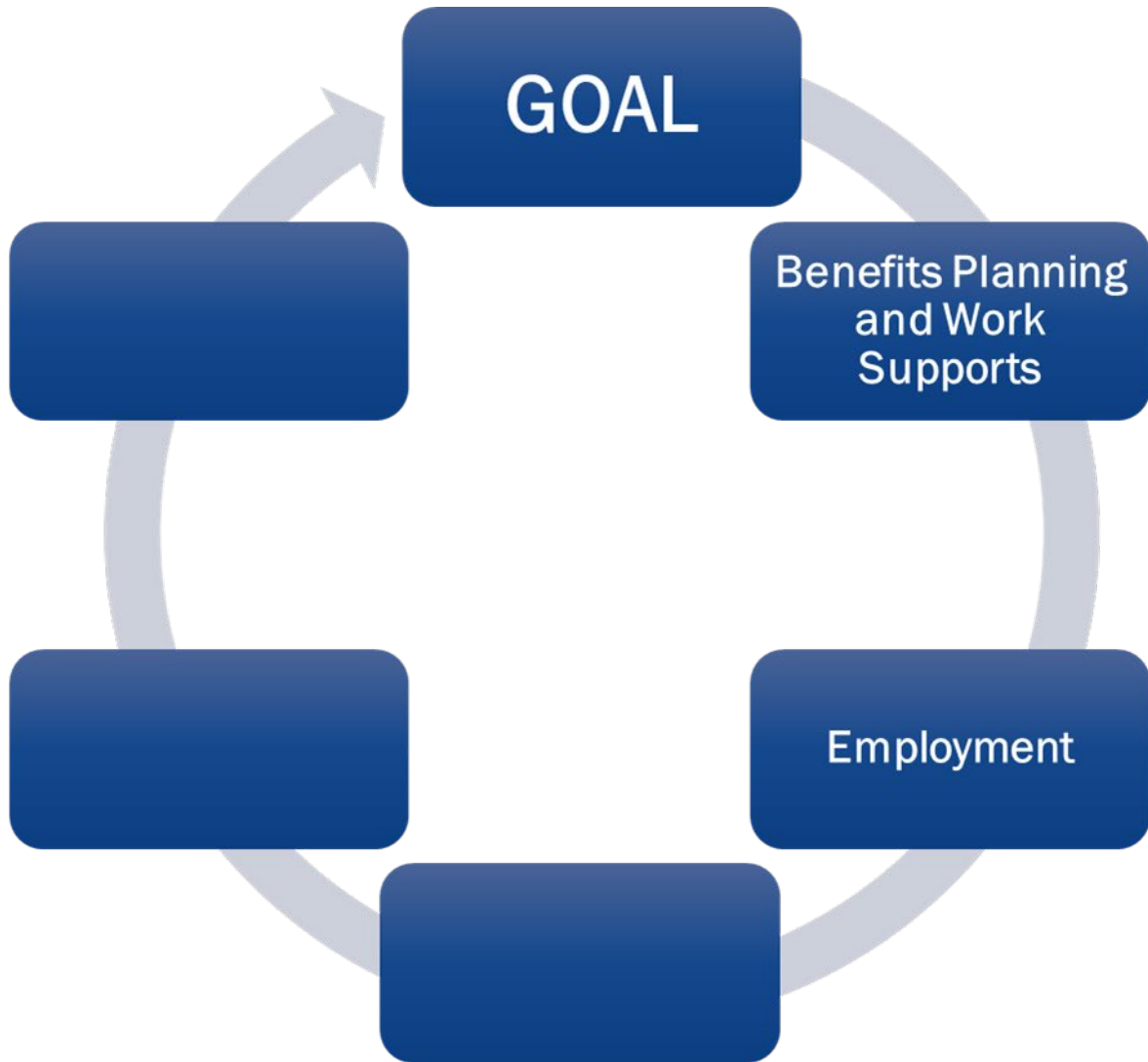
- Anyone currently receiving Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), or Social Security Childhood Disability Benefits (SSCDB) - also known as Social Security Disabled Adult Child (DAC)
- AND is either working, looking for work, or thinking about working

## Where to Find a WIPA Project in Your Area

- Social Security Administration provides a search engine by zip code.
  - To search for a local WIPA provider, enter a zip code and choose the dropdown option Benefits Counseling (WIPA) <http://www.choosework.net/resource/jsp/searchByState.jsp>
  - If there are difficulties with the search engine or WIPA services are not currently available in an area, contact the Ticket to Work Helpline at 1-866-968-7842

## Key Message

- It is important to look at each of the public benefits and work support programs to see which programs you are potentially eligible for.
- For those programs you are already receiving support from, it is important to see if you are eligible for any work supports that are attached to each program that might assist in reaching your employment and financial goals.



# Types of Employment

- Full-time, part-time, seasonal
- Self-employment
- Competitive employment
- Customized employment
- Supported employment

# First Steps...

To learn more about employment options, please visit:

- LEAD Center: [www.leadcenter.org/employment](http://www.leadcenter.org/employment)
- Guided Group Discovery Resources: Introduction and Course, Participant Workbook, and Facilitator Guide

[www.leadcenter.org/resources/tool-manual/guided-group-discovery-resources-introduction-and-course-participant-workbook-and-facilitator-guide](http://www.leadcenter.org/resources/tool-manual/guided-group-discovery-resources-introduction-and-course-participant-workbook-and-facilitator-guide)

## First Steps...(continued)

To learn more about employment resources in your community, visit an American Job Center.

- American Job Centers provide a single access point to key federal programs and critical local resources to help people find a job, identify training programs and gain skills in growing industries.
- To find the American Job Center in your community, visit: <https://www.careeronestop.org/LocalHelp/AmericanJobCenters/find-american-job-centers.aspx>



# Employment Resources

- Florida Center for Inclusive Communities  
<http://flfcic.fmhi.usf.edu/program-areas/employment.html>
- Employment First Florida <http://www.employmentfirstfl.org/>



# Free Tax Preparation Services

- Volunteer Income Tax Assistance (VITA): VITA program offers free tax help to people who generally make \$54,000 or less, persons with disabilities, the elderly and limited English speaking taxpayers who need assistance in preparing their own tax returns. IRS-certified volunteers provide free basic income tax return preparation with electronic filing to qualified individuals.

# First Steps...

To learn more about free tax preparation options, please visit:

- Internal Revenue Service:  
<http://www.irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers>



# Financial Education

Financial Education: the knowledge and skills to understanding one's financial matters.

# Sample Topics Covered in Financial Education Programs

- Banking
- Savings
- Credit
- Debt Management
- 401K
- Rent vs. Home Ownership

# First Steps...

To learn more about financial education and resources, please visit:

- FDICs Money Smart Curriculum (FREE):  
[www.fdic.gov/consumers/consumer/moneysmart/](http://www.fdic.gov/consumers/consumer/moneysmart/)
- NDIs Financial Education Webpage:  
<https://www.nationaldisabilityinstitute.org/downloads/>





# Examples of Assets

- Education
- Work history
- Circle of Support
- Home
- Small business
- Savings
- Retirement
- ABLE Account

## First Steps...

To learn more about savings opportunities to achieve your career and financial goals, learn more about ABLE Accounts.

- ABLE accounts are tax-advantaged savings accounts for individuals with disabilities and their families that allows an individual to save up to \$15,000 per year.
- The ABLE National Resource Center is the leading source of objective, independent information and best practices related to tax-advantaged ABLE savings accounts and federal and state-related ABLE programs and activities.

[www.ablenrc.org](http://www.ablenrc.org)

# ABLE Account

- The savings in an ABLE account are protected and will not affect eligibility for most means-tested benefits such as Supplemental Security Income (SSI), Medicaid and food stamps (SNAP). An eligible individual must meet the following qualifications to open one ABLE account.
- Eligibility is limited to individuals with significant disabilities with an age of onset of disability before turning 26 and either:
  - If an individual meets this criteria and is also receiving benefits under SSI and/or Social Security Disability Insurance (SSDI), they are automatically eligible for an ABLE account; or
  - If blind, within the meaning of section 1614(a) (2) of the Social Security Act; or
  - If an individual is not a recipient of SSI and/or SSDI, but still meets the age of onset of disability requirement, they could still open an ABLE account if they meet Social Security Administration's definition and criteria regarding significant functional limitations and receive a letter of disability certification from a licensed physician, an M.D. or D.O.
- To learn more about ABLE accounts go to: <https://www.ablenrc.org/#>



# Questions & Answers

# Contact Info

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