



DISTRICT OF COLUMBIA
DEPARTMENT
on
DISABILITY SERVICES



DC Supporting Families Community of Practice

March 9, 2018

Meeting Logistics

- Participants in the room, please sign-in and pick up meeting materials
- Participants on the phone please mute your phones. We will have you introduce yourself during opening round.
- Participants online, please mute your microphones, and introduce yourself by typing your name in the chat box

Meeting Logistics

- During presentations, there will be a time for questions and answers.
- For people online, please submit your questions via Chat.
- Meeting stipend forms will be offered at the end of the day.
(In-person attendees only)

DC Supporting Families Community of Practice



Who we are: Family members, advocates with disabilities, government leaders, disability advocacy and services professionals, and other interested community members

What we do: Learn, think, and advocate together to create policies, practices and systems that support families that include a member with an intellectual or developmental disability across the life course.

Welcome

- Meet Carol Grigsby, author of *DDinWDC* blog <https://ddinwdc.blogspot.com>
- Who is joining us today?
 - In-Person
 - By Phone
 - Online



Opening Round:

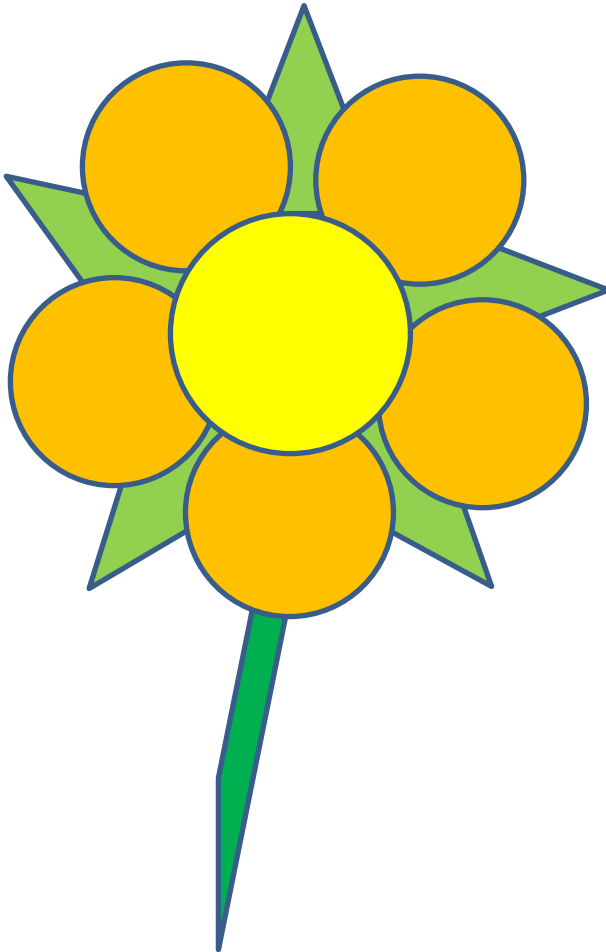
Cultural Competency Activity

Facilitated by Erin Leveton, Department on Disability Services

You will need:

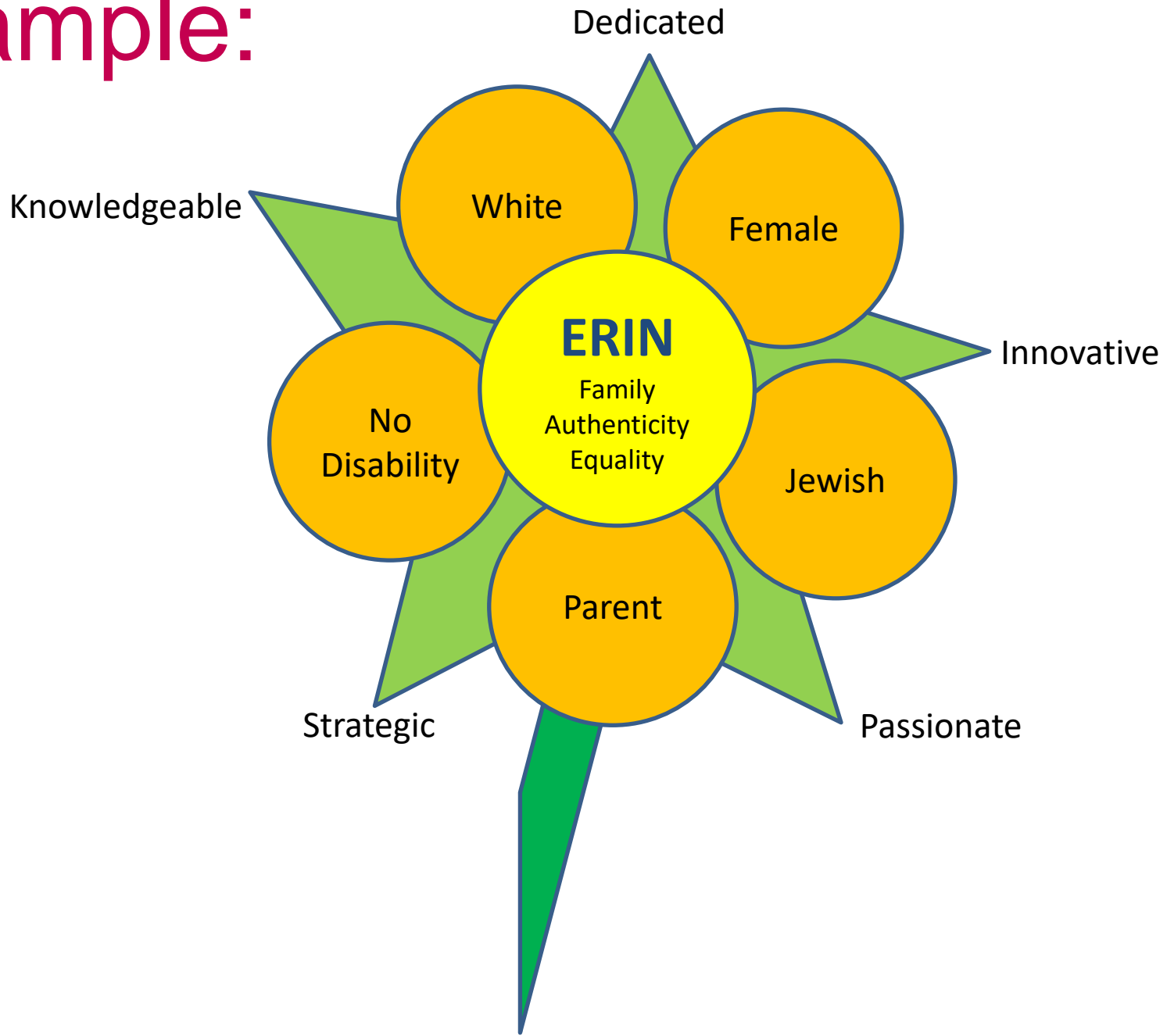
- A pen
- Flower template (in-person)
- A blank sheet of paper (remote)
- A partner (in-person)

Identity Flower



- In the center, write your Name and your Core Values – the things that are most important to you
- In the petals, write the Identities that you claim
- In the leaves, describe your Strengths

Example:



Identity Flower

- Please pair up in groups of 2.
- Spend 60 seconds each talking about your flower.
 1. What about your Core Values leads you to be a member of the Supporting Families CoP?
 2. How do your identities impact your experience?
 3. How can your strengths help us achieve our common goals?
- Now switch and listen to your partner describe her or his flower.

Today's Presenters:



Linda Stroman, Capital Area Asset Builders
(CAAB)



Capital Area Asset Builders (CAAB)
1100 H Street NW, Suite 200
Washington, DC 20005

Website for more resources:
<http://www.caab.org>

CAAB Phone Number: (202) 419-1440

Today's Presenters:

Elizabeth Jennings, LEAD Center, National Disability Institute ejennings@ndi-inc.org



LEAD CENTER

1667 K Street, NW

Suite 480

Washington, DC 20006

Website for more resources:

<https://www.realeconomicimpact.org>

NDI Phone Number: (202) 296-2040



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Thinking About Our Finances

Can I Afford My Life?

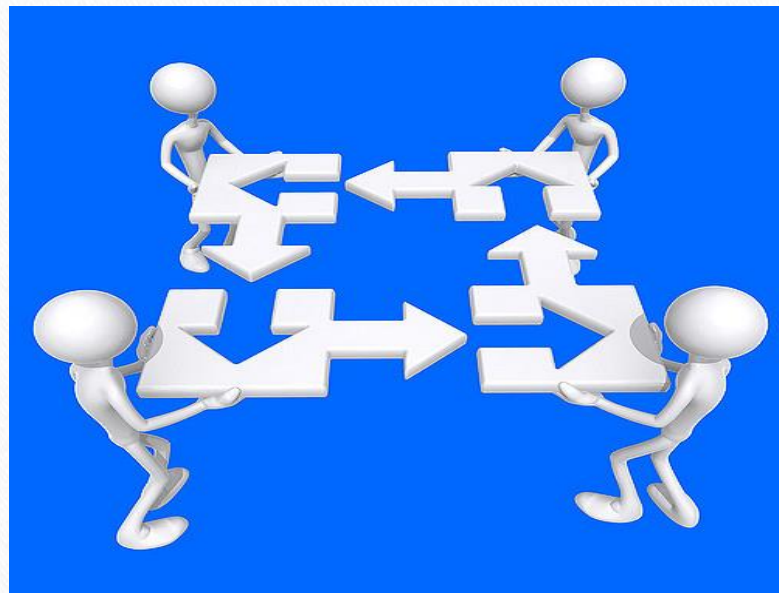
Capital Area Asset Builders (CAAB)

1100 H Street NW, Suite 200

Washington, DC 20005



Understanding your Financial Relationship



Becoming Effective Spenders and Savers

- Learning to manage money is like learning to drive a car – everyone is taught by someone else.
- To make permanent improvements for the future, recognize the money influences in your life, then work past them.
- To control your future you must take responsibility for it.



LEAD CENTER

**Yes, You Can:
Work. Earn. Save. Thrive.**

The LEAD Center is led by National Disability Institute and is funded by the Office of Disability Employment Policy, U.S. Department of Labor, Grant No. #OD-23863-12-75-4-11

The National Center on Leadership for the Employment and Economic Advancement of People with Disabilities (LEAD) is a collaborative of disability, workforce and economic empowerment organizations led by **National Disability Institute** with funding from the **U.S. Department of Labor's Office of Disability Employment Policy**, Grant No. #OD-23863-12-75-4-11.

This document does not necessarily reflect the views or policies of the Office of Disability Employment Policy, U.S. Department of Labor, nor does the mention of trade names, commercial products, or organizations imply endorsement by the U.S. Government.



Define your path....



HOW MUCH CAN I EARN?



Supplemental Security Income - SSI

- The maximum Federal Benefit Rate for SSI (2018) is \$750 for individuals and \$1,125 for couples.
- If you work, you may be able to still continue to receive payments until the earned income counted exceeds the SSI limits.



Continuation of Medicaid Eligibility



- Your Medicaid may continue even if you earn over the SSI limits if you cannot afford similar medical care and depend on Medicaid in order to work.
- For 2017 the threshold amount (amount used to decide if earnings are high enough to replace SSI and Medicaid benefits) is **\$43,825 in the District of Columbia.**

**What happens
between not
working and
earning \$43,825?**



SSI Calculation Sheet 2018

Customer Name _____ Date _____
 CWIC Name _____

Step	Calculations
Unearned Income	
General Income Exclusion (GIE) \$20	-
Countable Unearned Income	=
Gross Earned Income	
Student Earned Income Exclusion	-
Remainder	
GIE (if not used above) \$20	-
Remainder	
Earned Income Exclusion (EIE) \$65	-
Remainder	
Impairment Related Work Expense (IRWE)	-
Remainder	
Divide by 2	
Blind Work Expenses (BWE)	-
Total Countable Earned Income	=
Total Countable Unearned Income	
Total Countable Earned Income	+
PASS Deduction	-
Total Countable Income	=
Base SSI Rate (<i>\$750 individual, \$500 VTR, \$1,125 couple</i>)	
Total Countable Income	-
Adjusted SSI Payment	=
Adjusted SSI Payment	
Gross earned income received	+
Gross unearned income received	+
PASS, BWE or IRWE Expenses	-
Total Financial Outcome	=

Students with Disabilities



- Most scholarships or grants used to pay for tuition, books and other expenses directly related to getting an education, don't count as income if you go to school or are in a training program.
- There is also a Student Earned Income Exclusion (SEIE) where \$1,820 of your monthly earnings (up to a maximum of \$7,350 a year) can be excluded when calculating your SSI cash payment.

Impairment Related Work Expense (IRWE) for SSI



- Work expenses:
 1. You paid for yourself
 2. To go to work
 3. Because of your disability
- These must be items you paid for yourself --- Keep all receipts and proof of payment.

Blind Work Expenses (BWE)



- Include the following: federal, state and local income taxes; Social Security taxes; license fees; professional association dues; union dues; meals consumed during work hours; and mandatory contributions for pensions and disability.

Plan to Achieve Self-Support (PASS)

- The Plan for Achieving Self-Support is a plan for your future.
- A PASS lets you set aside money and/or other things you own to help you reach your goal. For example, you could set aside money to start a business, go to school or to get training for a job.
- Your goal **must be a job that will produce sufficient earnings to reduce your dependency on Supplemental Security Income (SSI) payments.**
- To learn more, www.passonline.org



Social Security Disability Insurance - SSDI (Title II)

- **You can work** while **you** apply for **disability** benefits (and while **you** receive benefits), as long as your earnings do not exceed a certain amount set by the SSA each year, called the SGA limit. SGA stands for "substantial gainful activity."
- In other words, if you earn more than SGA (which is currently \$1,180 per month; or \$1970 for blind applicants), you won't get disability benefits for that month. Unless you are in the Trial Work Period.

SSDI Timeline

Trial Work Period - TWP 9 months over a 5-year period	Extended Period of Eligibility – EPE 36 Month Period	Self-Sufficiency
<ul style="list-style-type: none"> • Gross Earnings over \$850/month uses one TWP month • TWP has no earnings limit – earn as much as you are able and keep your cash benefit, as long as you remain disabled. 	<ol style="list-style-type: none"> 1. First month of Countable earnings over SGA = Cessation Month. 2. Cessation month launches Grace period 3. \$1,180/month or \$1,950/month (blind) = no cash benefit 	Countable Earnings over SGA = Termination

Impairment-Related Work Expense (IRWE) SSDI

- Work expenses:
 1. You paid for yourself
 2. To go to work
 3. Because of your disability
- These must be items you paid for yourself --- Keep all receipts and proof of payment.



Subsidy & Special Conditions



- If you need supports to work, special rules allow some of your earnings to be excluded when figuring your SSDI cash payment.

Continuation of Medicare

- If you have Medicare and you start working, you may have at least 93 months of extended coverage (including the nine month TWP).
- After this, you may buy Medicare coverage by paying a monthly premium if no other insurance is available to you.



Help for Low-Income Medicare Beneficiaries



- If you have limited income and resources, you may be able to get help from your state Medicaid office to pay for your Medicare Part A premiums through the Medicare Savings Programs.
- Call your State Medical Assistance (Medicaid) office to apply or get more information 1-800-MEDICARE (1-800-633-4227) . TTY users call 1-877-486-2048.



**What happens if
I need to return
to SSI or SSDI?**

Expedited Reinstatement of Benefits



- If your SSI or SSDI benefits have ended because of earnings from work and you again become unable to work due to your disability; you have 60 months during which you may request reinstatement of benefits without filing a new application.

HOW MUCH CAN I SAVE?



RESOURCE LIMITS

SSI

- \$2,000 - individual
- \$3,000 – eligible couple
- Not counted as resource:
 - Home you live in and land its on
 - Car used for work or medical or community participation
 - PASS Plan
 - ABLE Account (up to \$100,000)
 - Trusts – Special Needs, Pooled
 - Property Essential to Self Support
 - Certain Matched Savings Accounts

SSDI

- There is no resource limit for SSDI.



ABLE ACCOUNTS

DC ABLE Program

- Disabled before age 26
- Documented Disability
- \$15,000 per year
- \$500,000 account total
 - \$100,000 does not count for SSI resource limit
- Use for Qualified Disability Expenses



For more information on ABLE Accounts and other ABLE programs:
<http://www.ablenrc.org/>

**This is a lot of
information, who
can help me
better understand
my personal
situation?**



SUPPORT AVAILABLE THROUGH DDS

Benefit and financial situations are as unique as you and your family.

The DC Department on Disability Services can assist with work incentive planning and talk about ways to meet your financial goals and your support needs.

Contact:

Christopher Nace, Supervisor, Intake and Outreach

202-527-4968 Christopher.Nace@dc.gov



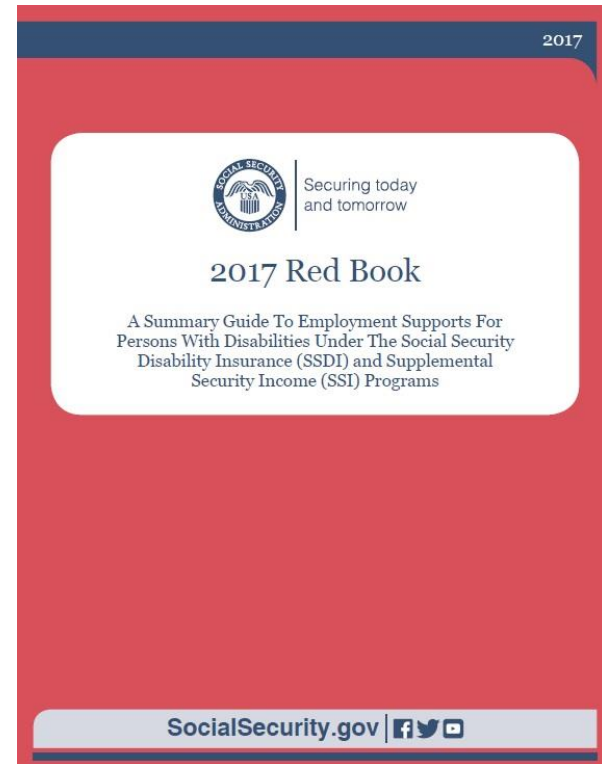
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SSA 2017 RED BOOK

The Red Book is a general reference resource about the employment-related programs of Social Security.

For more information, visit

www.ssa.gov/redbook/





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Let's Give it a Try!

Learning Opportunity:

Activity:

Your Family's Vision for a Good Financial Life

You will need:

- A pen
- Trajectory & Support Star template (in-person)
- A blank sheet of paper (remote)

Website for more resources:

<http://www.lifecoursetools.com>

CHARTING the LifeCourse

Life Trajectory Worksheet: Family



Vision for a Good Financial Life

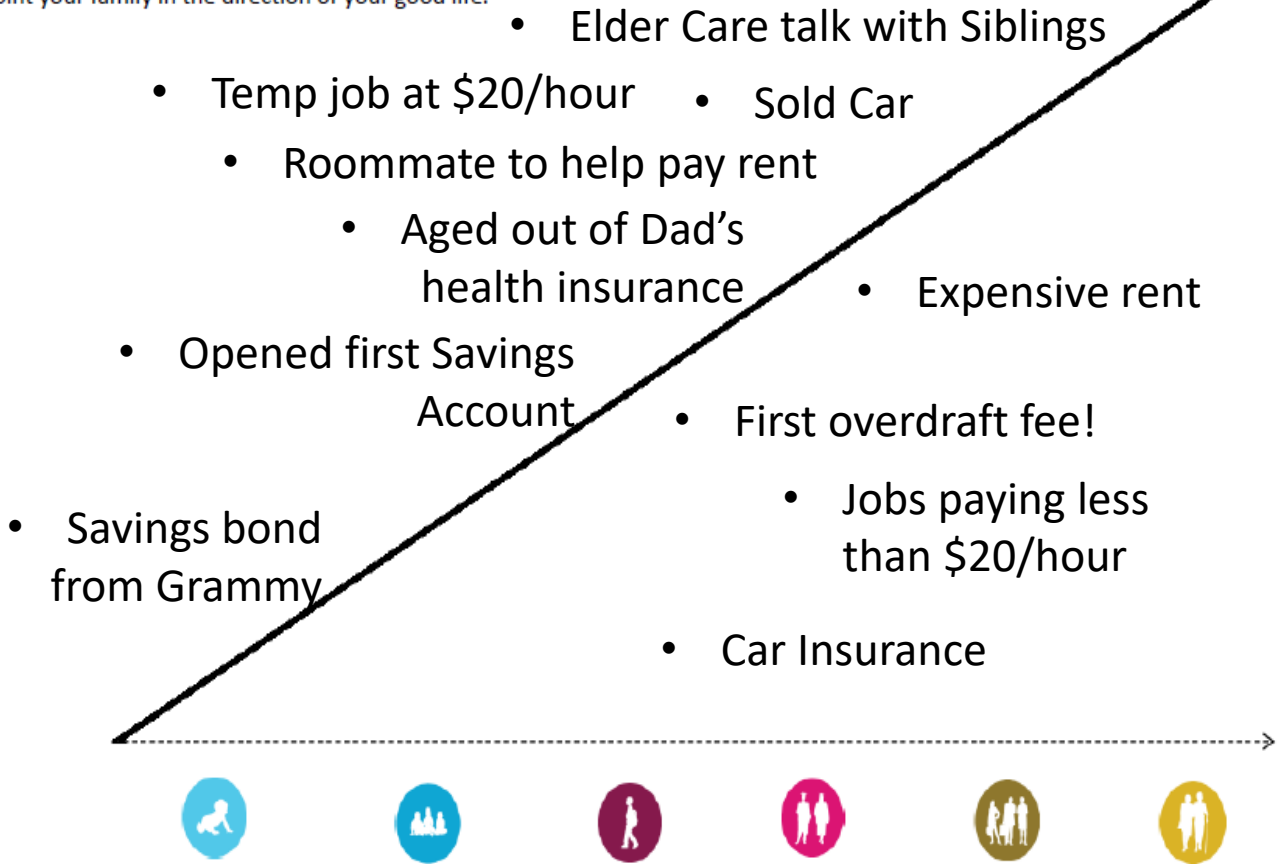
- Retirement Savings!
- Elder Care talk with Siblings
- Emergency and Vacation Funds
- Investments
- Pay for Mom and Step Dad's care
- A retirement business
- My kids/husband are taken care of

What I Don't Want

- Temp job at \$20/hour
- Sold Car
- Roommate to help pay rent
- Aged out of Dad's health insurance
- Expensive rent
- First overdraft fee!
- Jobs paying less than \$20/hour
- Car Insurance
- No money for hobbies
- No health insurance
- Not owning my own property

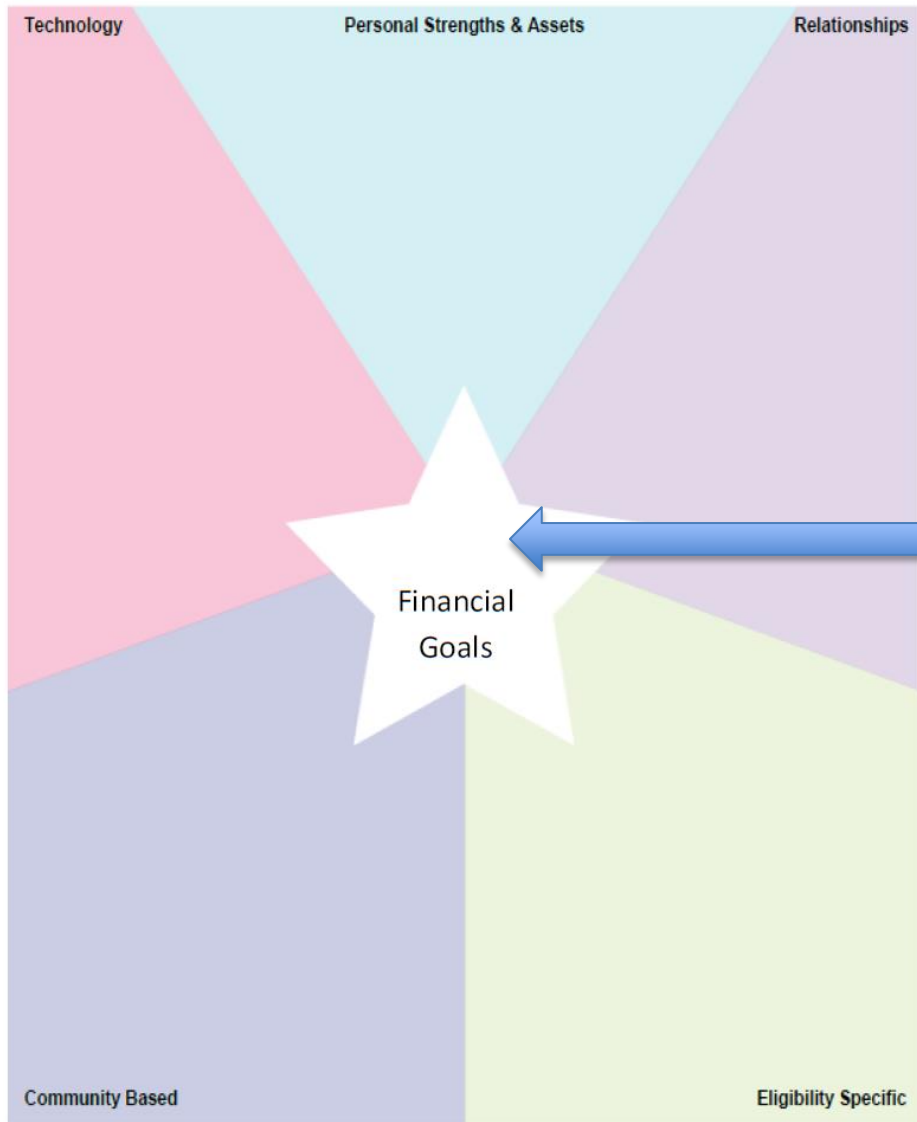
Everyone wants a good life. In the boxes on the right, write or draw what you think a good financial life means for you or your family, and what you do not want.

Use the space around the arrows to think about 1) financial experiences you want to avoid 2) current financial experiences, and 3) needed financial achievements that help point your family in the direction of your good life.





Integrated Supports



Write in the name of who you want to be in focus.

- Your name,
 - Your family's name,
- Or
- The name of your family member

Let's Discuss!

How did that exercise feel for you?

Any challenges to making your trajectory goals or completing your star?

Did you learn anything new about yourself or family member?



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Reaching your Financial Goals

The Art of Budgeting

Becoming an Empowered Spender



The Purpose of a Budget

- To answer the question, “Where is all my money going?” and to ask the question, “Where *should* all my money be going?”
- The budget sets a path between where you are today and where you want to be in the future.

Budgeting In 5 Easy Steps

- Define savings goals
- List all income
- List all expenses
- Subtract expenses from income
- Prioritize expenses and savings to meet income

Analyzing the Budget

- Review the fees you pay to free up savings:
 - Late payment fees on credit cards
 - ATM banking fees, checking fees
 - Fees for last-minute payments by phone
 - Insurance payment increases for late payments
 - Cell phone and internet service fees.

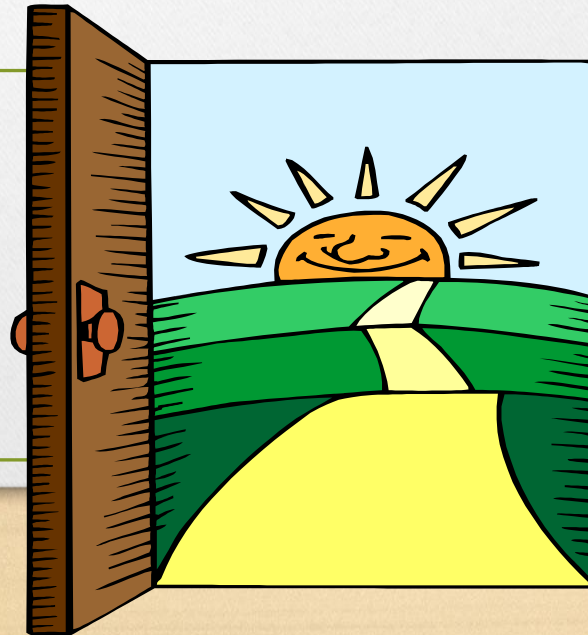
Tips to Increase Income

- Salaried and shift-work income – can you work overtime or additional shifts?
- Can you take on a second part-time job just long enough to reach your savings goals?
- Are there seasonal or extra side-jobs available to you?

Budget Busters

- ATM/Bank fees.
- Misusing Balance transfers.
- Not checking your credit report.
- Not paying your bills.
- Getting a retail store credit cards to make use of discounts.
- Payday loans and cash advances.
- Procrastinating on creating an emergency fund.
- Late payments.
- Borrowing from your 401(K).
- Holidays & Vacations.
- Pride.

Take Charge of Your Credit!



Your Credit Report

The credit report will list:

- Names linked to the Social Security Number
- Addresses listed under each name
- All credit accounts that are currently open or have been closed in the past 7 years.
- Payment activity on each account.
- Contact information for each lender or loan servicer.

Your Credit Score

- Credit scores are three-digit numbers that represent the likelihood you will pay a bill on time.
- There are multiple credit scores in existence. FICO is the most popular.
- Credit scores are constantly changing with new information.

Credit Bureaus

Equifax

PO Box 740241

Atlanta, GA 30374

800.685.1111

www.equifax.com

Experian

PO Box 2104

Allen, TX 75013

800.EXPERIAN

www.experian.com

TransUnion

Post Office Box 2000

Chester, PA 19022

800.916.8800

www.transunion.com



Identity Theft



Tax-Related Identity Theft

The IRS uses your Social Security Number (SSN) to make sure your filing is accurate and complete, and that you get any refund you are due. Identity theft can affect how your tax return is processed.

An unexpected notice or letter from the IRS could alert you that someone else is using your SSN, however, the IRS doesn't start contact with a taxpayer by sending an email, text or social media message that asks for personal or financial information. If you get an email that claims to be from the IRS, do not reply or click on any links. Instead, forward it to phishing@irs.gov.

Child Identity Theft

I owe \$23,000 on my credit cards,
my condo's in foreclosure and
I turn 4 on Friday.



A child's Social Security number can be used by identity thieves to apply for government benefits, open bank and credit card accounts, apply for a loan or utility service, or rent a place to live. Check for a credit report to see if your child's information is being misused. Take immediate action if it is.

Medical Identity Theft



Identity Theft Beyond the Grave



Ways your Personal Data Could be Stolen



Pay Yourself First: The Importance of Saving



Insurance for Banks, Credit Unions and Investment Companies

- FDIC coverage
- NCUA coverage
- SIPC coverage
- State coverage for annuity products

The Right Way to Save



Goal: Emergency Fund

- The right product: FDIC-insured savings or money market account
- The wrong product: stocks, bonds, CDs with penalties, insurance products.

The Right Way to Save

Goal: Savings for a purchase (tuition, house, car)

- The right product: FDIC-insured savings account, money market account, CDs that mature before the purchase date
- The wrong product: stocks, bonds, cash value life insurance, annuities

The Right Way to Save

Goal: Saving for college (long-term)

- The right product: 529 plans, brokerage accounts in the parent's name
- The wrong product: savings accounts, accounts in the child's name

The Right Way to Save

Goal: Saving for retirement (10+ years)

- The right way: employer's retirement plan, IRA, brokerage account
- The wrong way: savings account, CDs

Tips to Reduce Expenses

<http://www.youtube.com/watch?v=HSxvS10FNp8>

Track-o-matic

- Make all payments on time to avoid late fees and higher finance charges.
- Stop paying for services and memberships you don't use.
- Prepare your own food (coffee, snacks, lunches and dinners).
- Take public transportation when possible.

Helpful Websites

- Some websites are helpful in organizing finances and analyzing spending.
- Consider sites that don't require your credit card and banking information.
- Start with your own bank's website and take advantage of free online bill-pay (if available).



**What can I do
to keep myself
moving
forward?**

CHANGE IS CHALLENGING & POWERFUL

- Tiny Habits -- Make small changes to create big impact.
 - Every time I _____ I will _____.
 - Be stronger
 - Identify jobs
 - Embrace compliments
 - Change your way of approaching the day
 - Change your money habits
- Don't let setbacks set you ALL the way back.
 - Identify multiple ways to take steps forward.
 - Talk to your supports – family, friends, neighbors, service providers.
 - Remember that you have the skills to work through everyday problems – and big setbacks.



REMEMBER: YOU CAN DO THIS!

➤ The way you talk about yourself and what you can do is important.

- Remind yourself that you can do this.
- You have 24 Character Strengths that you can use as you move forward and if you hit a barrier. www.viacharacter.org



➤ Spend your time with people who believe in you.

➤ Write down three things that went well each day and what you did to make it happen.





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Questions for Elizabeth, Linda, or Chris?



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Break



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Q & A with DDS Director Andrew Reese



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Community Announcements



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Like, Learn, Change

Thank you!

Next Supporting Families Community of Practice Meeting is **June 8, 2018**

Location:

Department on Disability Services
250 E Street, SW
Washington DC, 20024

Time:

9:30AM-3:30PM

RSVP and Accommodation Requests:
cheryl.bolden@dc.gov (202) 442-8411