



## Building Capacity for Financial Wellbeing

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### *Technical Assistance Brief*

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### Introduction

This brief is a supplement to the Disability and Employment Technical Assistance Center's (DETAC) learning module Shared Solutions: Improving Results for Financial Wellbeing. The module consists of three lessons: 1) Building Capacity and Referral Networks, 2) Self-Directed Financial Wellbeing, and 3) Core Planning Components. The purpose of this document is to reinforce core planning strategies for people with disabilities through the illustration of three case scenarios of individuals with disabilities. Technical guidance will be provided throughout each of the case studies on both individual-specific action steps as well as implications for partnerships and collaboration. The guidance is provided in attempt to model the process network partners might use in working with individuals and referral networks in their own respective locations.

### *Building Capacity and Referral Networks*

Core network partners consist of Centers for Independent Living (CIL), Developmental Disability Councils (DDC), Protection and Advocacy centers (P&A) and University Centers of Excellence in Developmental Disabilities (UCEDD). While it is often the case that network partners advocate for and provide access to or referral to disability benefits, service coordination, employment services, and in some cases direct services for work incentive counseling, it is less common that networks have at their fingertips the full range of coordinated and responsive financial capability services.

Given this, and as discussed in the lesson Building Capacity and Referral Networks, financial capability work often requires core network partners to expand relationships with other agencies, non-profits, and financial institutions with deep subject matter expertise in financial wellbeing. These include other community-based organizations, cooperative extension programs within state universities, community development corporations, housing entities, economic development institutions, and financial institutions. In many cases, this means establishing relationships and capacity for new referral networks, rather than necessarily assuming direct responsibility for providing this service. In this way core networks are expanding inclusion for people to have access to services in the community while also helping new partners to understand concepts including but not limited to universal design, accommodations, and diversity, equity, and inclusion; thus, a mission centered approach to development. In most cases no single entity provides all these services. Therefore, collaboration between service providers in the form of established referral networks is essential for creating access to timely and accurate information.



## ***Core Partners for Financial Security and Wellbeing***

Utilizing a person-centered approach to financial wellbeing core partners for financial security and wellbeing include the following subject matter expertise:

- **Financial institutions.** This includes banks, credit unions and other financial institutions that provide services and products to enhance financial security.
  - Safe and insured banking products for checking, savings, and lending as appropriate. Ideally these are banks insured by the Federal Deposit Insurance Corporation (FDIC) or credit unions insured by the National Credit Union Association (NCUA). Deposit accounts are free or offered at a minimal cost. Products vary by financial institution.
  - FDIC insured banks and NCUA insured credit unions often provide financial education services to members as part of their outreach or Community Reinvestment Act (CRA) program.
- **Financial education agencies.** Many non-profits and cooperative extension programs at land grant universities offer group or individual financial education services to the public for free or for a nominal expense. In addition, there are a variety of national organizations that have established financial education curricula available to the public free of charge, including accessible publications in multiple languages and for specific affinity groups. A partial list of resources is included below.
  - The USDA National Institute of Food and Agriculture and the national Cooperative Extension program has eight decades of experience offering financial education to the public. For UCEDDs attached to land grant universities, consider establishing financial education referral networks with your pre-established extension service which are frequently spread out across county governments in your state. For more information visit: [National Extension Money Management: Part 1 | National Institute of Food and Agriculture \(usda.gov\)](#)
    - ◆ The 4-H Cooperative Extension program also offers curricula for youth. Visit this link for more information: [Teaching Kids About Money? We Can Help. | 4-H](#)
  - The Consumer Financial Protection Bureau (CFPB) offers a range of curricula and educational materials and templates which support financial literacy. For more information, please visit: [Resources for Financial Practitioners, Educators & Professionals | Consumer Financial Protection Bureau \(consumerfinance.gov\)](#)
  - CFPB is also a resource for consumers to file a complaint against entities providing products or services who they feel have taken advantage of them. For more information about this process visit: [Submit a complaint | Consumer Financial Protection Bureau \(consumerfinance.gov\)](#)
  - The Department of Treasury-FDIC offers a financial education curriculum in numerous formats and through the Google Play app store. For more information, visit: [FDIC: Money Smart - A Financial Education Program](#)



- Jumpstart is another resource and available through the Google Cloud. For more information visit: [Home - Jumpstart Certification Program \(cloudonair.withgoogle.com\)](https://cloudonair.withgoogle.com)
- **Work Incentive Counseling Services.** Community Work Incentives Counselors are certified professionals who have gone through extensive training in Social Security Administration programs and work incentives, as well as applicable Medicaid and Medicare policies, housing, tax, ABLE accounts, and other policies that impact the treatment of benefits, earned income, financial assets, and health insurance programs. Work incentive specialists are critical partners in competitive integrated employment for people with disabilities and are subject matter experts on applicable work incentives.
  - A key resource for network partners is the Social Security Administration’s Red Book, which highlights the treatment of earned income and applicable work incentives. Please see this guide, which is updated annually, at this link: [Social Security Online - The Red Book - A Guide to Work Incentives \(ssa.gov\)](https://www.ssa.gov/redbook/)
  - Most work incentive specialists have pre-established relationships with PASS Cadres – regional subject matter experts who review Plans for Achieving Self Support (PASS) plans. It is strongly recommended that you engage a Work Incentive Counselor near you before reaching out to a PASS Cadre. The contact information for the PASS Cadre nearest you is here: [Social Security Online - Location of PASS Cadres \(ssa.gov\)](https://www.ssa.gov/pass/)
  - The National Association of Benefit and Work Incentive Specialist (NABWIS) is comprised of work incentive specialists. Check out this website for more information on a work incentive counselor near you, as well as upcoming events: [Home - National Association of Benefits and Work Incentive Specialists \(joinnabwis.org\)](https://www.joinnabwis.org)
  - The link attached here is the notification for 2021 awards for Work Incentives Planning and Assistance grants and may be useful in helping you locate sites near you that offer work incentive counseling expertise: [The Work Site - Work Incentives Planning and Assistance \(ssa.gov\)](https://www.ssa.gov/workincentives/)
  - Finally, the Ticket to Work is an important resource for many people receiving Social Security that wish to re-enter the workforce. For more information on the Ticket to Work, visit: [Choose Work! - Ticket to Work - Social Security \(ssa.gov\)](https://www.ssa.gov/tickettowork/)
- **Tax preparation services.** Many low- or moderate-income taxpayers are not aware of the tax credits or free tax preparation services available to them in the community. Internal Revenue Service (IRS) trained volunteers are available each year to help people process their returns and claim the credits that they worked so hard to earn. In addition to face-to-face services, some financial institutions and/or community organizations offer remote or self-serve tax preparation alternatives. **What is important to note is that in many cases it is not necessary for low-income taxpayers to PAY for having their taxes prepared.** In addition, unless held in non-ABLE financial account in excess of 30 days, and in excess of the asset limit, in most cases tax refunds are excluded from monthly eligibility for benefits, Medicaid redetermination, or other subsidy programs, such as housing assistance. Thus, network partners are strongly encouraged to assist



people with disabilities in claiming the credits they earned and to file their taxes for FREE, avoiding costly, predatory, and high-cost services. It is also very important that consumers know what their asset limit is for various benefits so that they don't exceed this limit as it could jeopardize Medicaid or other subsidies they may depend on for their health and income support needs.

- **Tax Dependents and Legal Guardianship Status.** It is important to note that many young adults with disabilities are considered dependents on their parent or head of household tax returns, especially when living at home. Therefore, it is important to first communicate with parents or heads of household and/or guardians before referring workers to tax preparation clinics as it could result in other financial implications. Below is a list of free tax filing clinics for those who are eligible in local communities as well as the listing for the IRS Taxpayer Advocate who may assist with taxpayer disputes.
  - Free taxpayer assistance: The IRS Volunteer Income Tax Assistance (VITA) and the Tax Counseling for the Elderly (TCE) Programs offer free tax help for taxpayers who qualify at thousands of sites across the country. Click here for more information: [IRS Free Tax Return Preparation Programs | Internal Revenue Service](#)
  - The Taxpayer Advocate provides important technical support to taxpayers to protect their rights and assistance to resolve disputes with the Internal Revenue Services. Click here for more information: [Home - Taxpayer Advocate Service \(TAS\) - Taxpayer Advocate Service \(irs.gov\)](#)
- **Asset Accumulation Resources.** A variety of asset accumulation strategies exist within Social Security and Medicaid work incentives (PASS and Property Essential for Self-Support (PESS)), ABLE accounts, and resources determined through individual state Medicaid Buy-In programs as well as Special Needs Trusts and Pooled Trusts. In some cases, which need to be confirmed by in-state work incentive specialists, there are also savings accounts attached to Section 8 Housing Vouchers as well as private individual development accounts. Listed below is a partial listing of resources. Network partners are strongly encouraged to conduct resource mapping in home communities to determine what pre-exists and for whom, prior to establishing new products, and for determining the treatment on benefits, income, assets, health insurance programs and income taxes.
  - **ABLE accounts.** ABLE accounts are savings accounts for people with disabilities who meet eligibility qualifications. Deposits in accounts are excluded from Social Security and Medicaid and other disability benefit eligibility determinations and can accept deposits from third parties. For more information about ABLE accounts, consult the ABLE program in your state and the national ABLE Account technical assistance center at the National Disability Institute: [Frequently Asked Questions - ABLE National Resource Center \(ablenrc.org\)](#)
  - **Medicaid Buy-In Programs.** Medicaid Buy-In Programs exist in most states across the country. It is important for anyone supporting a person with a disability that they first determine eligibility for the Buy-In program in their state and consult with a work incentive specialist. Asset limits and legislation change over time, and the best “go-to” source is the work incentive specialist in your



area who will be up to date on asset limits and the treatment of earned income in savings accounts per Medicaid policy.

- For more information about Special Needs Trusts and Pooled Trusts please visit: <https://specialneedsanswers.com/pooled-trust>; <https://www.specialneedsalliance.org/>; <https://www.shared-horizons.org/>; <https://youtu.be/cavcQfGWe1U>.

Now that the core services related to financial security and well-being are highlighted, the case scenarios will be described followed by technical guidance on action steps. It is important to note that the operating assumption is that each individual will receive person centered planning to highlight their culture of money, important implications about approach to core planning and identification of areas of priority. Please consult the module on Person Centered Financial Wellbeing and Core Planning Components in the learning module platform for more detailed information.

### **Case Scenario 1: Matthew**

Matthew is an 18-year-old high school student who lives at home with his parents and 3 siblings. He comes from a modest middle-class background. He has been included in the general education curriculum for his entire public education career, competing in track and field, the high school band, and music programs. Matthew and his family are very involved in the arts. His dad is involved in music production and his mother is involved in the performing arts. Matthew enjoys math and anything to do with computers. He is autistic and has an Individual Education Plan. He receives occupational therapy and targeted academic supports for his writing assignments, some academic accommodations, and modifications, as well as social supports for managing his anxiety and with social interactions at school. He “walked” with his classmates for graduation and will continue to receive supports and services through IDEA to work on his transition goals. Some of his measurable post-secondary goals include obtaining a part-time job, pursuing his interest in information technology careers, and getting his driver’s license. Matthew’s long-term goal is to enroll in college to eventually become a computer programmer or sound engineer. His parents are concerned about school ending because the few close contacts he has are leaving for college in August. They are worried Matthew will self-isolate and play video games all day.

Matthew just started receiving Supplemental Security Income (SSI) in the amount of \$841. He pays a 1/3 of the SSI income to his parents for rent, as his parents think it is important for him to understand budgeting and the cost of living. He is also eligible for Medicaid as well as private health insurance through his dad’s plan. From Matthew’s standpoint, he is “done” with high school and doesn’t want to be stigmatized as a “super-senior”, but he and his family know that he’ll need support both short and long term to pursue his interests and keep him engaged and on the path to greater independence. In the new year he wants to take a class online or attend one in person at the local community college, but the high school is unwilling to pay for the class because they already offer something similar. Recently, he and his family had to consider guardianship. Matthew’s parents believe that he would do well with Supported Decision-Making approach rather than legal guardianship but aren’t sure how to proceed. Matthew has specific challenges around hyper focusing on activities of interest, i.e., gaming and acting on impulse. They are supporting Matthew with this by serving as his Representative Payee until he learns more about money management, and financial responsibilities as a young adult.



Matthew knows he needs support to accomplish his goals but doesn't want to be in the physical building of the high school anymore. He also doesn't want his parents involved in everything all the time. While it is likely he qualifies for long-term supports and services, he is currently on the waiting list for services from the adult developmental services organization. He has met a few times with Vocational Rehabilitation but is not yet in an established Individual Plan for Employment. He needs both financial support and targeted supports and services to help him develop a career pathway and to continue developing his independence. He has heard that an Apple watch might be helpful.

### ***Key questions and technical guidance***

1. **Matthew currently receives Social Security Income (SSI). He wants to work. How would you find out what work incentives apply to his situation?**
  - Review the Social Security Administrations Red Book.
  - Consult a Community Work Incentives Coordinator.
2. **How might Matthew's parents help him with his longer-term goals and financial future? Listed below are ideas that Matthew's parents might consider.**
  - If Matthew's parents qualify for a Child Tax Credit in 2021 for each of their children, a portion of these funds could be deposited in an ABLE account or a Trust (Special Needs Trust or Pooled Trust account) to support his future. This depends on financial feasibility within the family.
  - Other income/savings could be deposit funds in a trust or ABLE account to save for Matthew's future. This depends on financial feasibility within the family.
  - Matthew's parents could coach him on his saving and spending plans.
  - Matthew's parents could coach him on organizing his records and maintain a filing system of his pay stubs and Social Security and Medicaid correspondence.
3. **What is Matthew and his parents' responsibility, should he start employment when it comes to Social Security and Medicaid benefits? What should they anticipate once Matthew starts working?**
  - Notify Social Security Administration and Medicaid within 5-10 days when any employment changes occur. Any change in employment status, wages, hours per week need to be reported. If hours fluctuate each week, it is best to report the average hourly number of hours per week and to notify SSA that the hours fluctuate.
  - Matthew needs to be careful not to overspend SSI; it is best for him to spend from wages earned instead of SSI to avoid an overpayment and having to pay back the money to SSI. If Matthew has to spend the SSI check before his wages from work kick-in, he should work with a Community Work Incentive Coordinator to determine how much SSI he may have to set aside or deduct from the next check.
  - Matthew should be encouraged to keep copies of all paystubs and submit these to SSA and Medicaid at the end of each month. Along with submitting paystubs, it is advisable for Matthew to report any changes in employment within 5-10 days of the



change (hours, wages, dates of employment). This helps to ensure SSA can adjust SSI payments and helps to prevent overpayments.

#### 4. **How might Matthew be involved in money management and budgeting?**

- Matthew can plan a budget and review his spending and deposits on a regular basis.
- Make deposits from wages in his ABLE account.
- Establish a debit card from his ABLE account and make planned purchases.
- Organizing his pay stubs, receipts, and bank records.
- Establish short- and longer-term savings goals. See CFPB templates and toolkit for financial literacy materials.
- Participate in a financial education program.
- Establish budgeting apps on his SMART phone or iPad.

### ***Case Scenario 2: Tracy and Marcy***

Marcy is a 36-year-old, deaf, single mother of a 16-year-old daughter with an intellectual and developmental disability. Marcy has a behavioral health disorder and qualified for SSI when she aged out of the foster care system. She had her daughter at a young age, and as the primary caregiver has limited work experience. Her SSI is \$841 per month. Now, her daughter, Tracy, a minor, also receives SSI in the amount of \$794 per month and receives special education services from the high school where they are supporting Tracy in establishing measurable post-secondary goals. Marcy and Tracy live in a subsidized apartment. Both receive Medicaid as their health insurance. Marcy also qualifies for Supplemental Nutrition Assistance Program (SNAP), fuel assistance and a supplemental cash assistance program. No child support or alimony is available.

Tracy's IEP team recently met about transition and the team is recommending that Tracy start establishing measurable post-secondary goals and experimenting with employment as all the data suggests that youth who work have better outcomes. Marcy wants the best for her daughter but has a limited work history and is worried about the impact income will have on their SSI payments as well as their rent and SNAP benefits. They barely make ends meet as it is and if Tracy starts to work, Tracy's SSI check will reduce, and the income could also impact Marcy's SSI as well as their rent subsidy. She is also worried about transportation because her car may not pass inspection and gas prices are so high, they can barely afford to use the car. If her SSI is lowered, how will they pay the rent? Marcy is fearful that work will create havoc in their ability to pay their living expenses. Tracy wants to work like her friends do at the local grocery store, but it doesn't seem like her mom wants her to. She doesn't want her mom to worry so she doesn't say much at the meetings. The Special Education director feels like the mom is being an obstacle when the team has provided a lot of options to help Tracy succeed. She is just trying to stop Tracy from going to work because she wants to keep her SSI check. Marcy doesn't want to rock the boat but doesn't like attending these meetings because no one understands their situation like she does. She is very stressed and wishes they would just leave them alone. She gets overwhelmed by all the mail and can't deal with them on the phone because they don't listen to her. She has started to avoid the IEP meetings because they are too intense for her to deal with on top of everything else and the fact, they don't secure an interpreter for her in advance. Vocational Rehabilitation (VR) recently met with the team, but Tracy and Marcy haven't returned the paperwork to get services from them. If



there is no commitment to employment, the VR counselor cannot continue to attend future meetings.

### ***Key questions and technical guidance***

#### **1. What is the root obstacle right now for Tracy to pursue employment?**

- Marcy doesn't appear to be on board with the idea of Tracy working. This may be due to fear, possibly explained by the lack of information and distrust she has of "the system". She wants her daughter to work but is afraid of the impact on their scarce resources.

#### **2. Why is Marcy not participating in meetings?**

- Marcy has distrust and fear of "the system". She feels she is being judged by people when in fact she's trying to protect her fragile economic situation and doesn't feel understood by the professionals involved with her daughter.
- Marcy has a long history with state agencies and doesn't trust them. She has been told that if she works too much, she will lose her SSI. Now the school district wants her daughter to work. She is upset at the school for making her look like a bad mom to her daughter. She wants the best for her daughter but doesn't know what to do and they are stressing her out.

#### **3. What can the school district do to help build trust and confidence in the family so they can move forward?**

- Overall, a wraparound approach to planning may benefit the entire family, not just Tracy.
- The school can ask Marcy if she has knowledge about how employment works; explore whether she already has a support system in place and/or is aware of supports available at the Family Resource Center; if she wants a referral to the Center for Independent Living; if ASL interpreters or CART reporters are needed at meetings; if she herself is interested in employment and a referral to VR.
- If Marcy is interested in working, she will qualify for VR, along with Tracy. The CIL can support her self-advocacy at IEP meetings and at VR meetings for she and her daughter. VR can provide access to a Certified Work Incentive Specialist that can educate both Marcy and Tracy with technical assistance around work incentives. VR can support both on their career pathways.

### ***Case Scenario 3: Ben***

Ben is 34 years old and a college graduate from an engineering program. He worked for several years as junior engineering professional but at 28 he experienced a breakdown and traumatic brain injury. He was hospitalized for a long period of time. For the past 2 years he has lived in an 811-housing unit, and he receives out-patient counseling from the community mental health center. He also receives in-home assistance from developmental services a few hours a week.

Recently, Ben began working part time for a concert event center. He knows he can do more and is lonely at his age. He finds it hard to live in a housing complex that is surrounded by older adults



and people with disabilities. It makes it difficult for him to meet a girlfriend or to have company over his same age. He wants to get his own apartment and get a car, so he has more freedom. But both his parents and brother are worried about him taking on too much too soon.

He hasn't filed his taxes in several years due to unemployment and knows that his credit score is in the tank. Housing is hard to find, and if he got a job that paid better, he might be disqualified from his current situation.

Ben is his own guardian and receives Social Security Disability Insurance(SSDI) in the amount of \$998 per month in unearned income. He only works 10 hours a week at \$10.00 per hour (\$433 per month in earned income) which amounts to about \$1,431 per month. He currently qualifies for Medical Assistance under the Medicaid program and receives subsidized housing. But if he starts working and earning much more he will have to buy-in to Medicaid to keep his health insurance.

### ***Key questions and technical guidance***

1. **Ben is not happy with his living or work situation. What work incentives or programs exist for him so he might earn more and move into a better living situation? (Note: Refer to resources in the course for more information.)**
  - Work incentives. For example: Trial Work Periods, Plans for Achieving Self Support, the Medicaid Buy In, and others.
  - Consult the Social Security Administration's Red Book on Work Incentives.
  - Refer Ben to a Community Work Incentives Counselor for more information. Counselors can interpret Ben's Benefits Planning Query to determine how many Trial Work Periods he has used up and how many he has left to use in planning his employment.
  - Ben may qualify for tax refunds from prior years that he didn't file, particularly during COVID which could qualify him for stimulus payments he has yet to receive.
  
2. **Ben's parents are really worried about him destabilizing his mental health and jeopardizing his housing if he works too much. They have suggested to him on more than one occasion that they think they should be his legal guardians. Who can help Ben pursue his goals and concerns moving forward?**
  - Ben has the right to deny guardianship and can contact the state's P&A Center to obtain more information about his rights.
  - Ben can pursue Supported Decision Making instead of guardianship.
  - The CIL is also available to support his self-advocacy and to inform him of his rights.
  - Ben can explore employment support from VR using the Ticket to Work and/or potential individual supports and services through an Independent Plan for Employment.
  - A Community Work Incentive Counselor can advise him on applicable work incentives to ensure where he stands with Trial Work Periods and Substantial Gainful Activity.



3. **Knowing Ben’s goals how might he begin to improve his credit and savings, and who might assist him?**

- Because Ben worked in the past year, he may qualify for the Earned Income Credit. A local Volunteer Income Tax Assistance site could prepare his taxes for free, and they could also look back to make sure that he received the COVID stimulus checks that he qualifies for. These resources can support his personal savings plan.
- Community Work Incentive Coordinator could help determine if the Medicaid Buy In program is a viable option for Ben. Depending on the state Ben lives it may allow higher asset limits to save for his future. He may also qualify for a PASS plan which could potentially induce SSI so he can save for a car.
- Ben could work with a financial education program at the housing authority to get a better handle on his credit. He can order his credit report and work with the housing authority or with the Center for Independent living to support him on his financial education goals using some of the templates available through Your Money, Your Goals.

4. **Given Ben’s situation what subject matter is needed to inform his decisions moving forward?**

- Community Work Incentive Counseling for Trial Work Periods, Substantial Gainful Activity and Medicaid Buy In and whether a PASS makes sense; housing subsidy; Ticket to Work.
- Volunteer Income Tax Assistance for tax prep and look back.
- Housing Authority for financial education programs; impact of work on housing.
- CIL for support in self advocacy and personal goals for work, rights, and financial goals
- VR and/or Job Centers for employment supports.
- P&A Center about guardianship and Supported Decision Making concerns.

## Summary

The learning module Shared Solutions: Improving Results for Financial Wellbeing compliments other course modules designed to promote high quality competitive integrated employment for people with disabilities. Engaging in financial capability work often involves expanding new partnerships to build capacity and provide the necessary subject matter expertise in tax preparation, credit counseling, community work incentives counseling, and other asset building opportunities. The case studies outlined above offer real life scenarios of the interactions and types of decision-making that people with disabilities confront on a regular basis. Person centered planning underpins all of this work. For more information, please refer to the core planning components discussed in the DETAC [Learning Management System](#).

