

 **Disability Supplemental Guide to**
YOUNG ADULT INSTRUCTOR GUIDE



The Disability Supplemental Guide to Hands on Banking® Young Adult Instructor Guide provides information on employment and financial resources that can help eliminate barriers for young adults with disabilities as they take steps towards financial well-being and self-sufficiency.

Acknowledgements

This Disability Supplemental Guide was developed by National Disability Institute's Training and Technical Assistance Team.

National Disability Institute is a national research and development organization with the mission to drive social impact to build a better economic future for people with disabilities and their families.

National Disability Institute's Real Economic Impact (REI) Network is comprised of an alliance of organizations and individuals dedicated to advancing the economic empowerment of people with disabilities. The network consists of more than 4,500 partners in all 50 states.

Members include nonprofits, community tax coalitions, asset development organizations, financial education initiatives, corporations and private-sector businesses, federal/state/local governments and agencies, and individuals and families with disabilities. All partners join forces to embrace, promote, pursue access to and the inclusion of people with disabilities in the economic mainstream.

To learn more about how to make a Real Economic Impact, join us: www.realeconomicimpact.org.

For more information about the Disability Supplemental Guide, please send an email to: ask@ndi-inc.org.

National Disability Institute would like to thank Wells Fargo for their support of the Disability Supplemental Guide.



Financial Education Tools and Resources

OVERVIEW OF HANDS ON BANKING®

Hands on Banking®/El futuro en tus manos® (handsonbanking.org/ndi) is a free, fun, non-commercial financial education program available in both English and Spanish that teaches people, in all stages of life, about the basics of responsible money management, including how to create a budget, save and invest, borrow responsibly, buy a home, and establish a small business.

Program Highlights

- Available online with printed instructor guides;
- Courses for kids, teens, young adults, and adults;
- Financial fundamentals for entrepreneurs;
- Personal finance lessons for members of the military, seniors, and their families;
- Resources for individuals, educators, non-profits, and workplace
- Available in English and Spanish;
- Designed for individual or classroom learning;
- Aligns with state and national education standards for mathematics, reading, and economics;
- Free, non-commercial content;
- Animated, interactive, and entertaining; and
- Easy to navigate and fun to present.

Hands on Banking offers flexibility in the ways information can be delivered in the American Job Centers. The program includes individual resources and instructor guides with tools and detailed information on content, activities, and tips on how to deliver the information.

Hands on Banking can be offered as a workshop or job seekers can access the online program, courses and more at handsonbanking.org/ndi




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Disability Supplemental Guide to

HANDS ON BANKING YOUNG ADULT INSTRUCTOR GUIDE



 The Disability Supplemental Guide to Hands on Banking® Young Adult Instructor Guide provides additional information specific to young adults with disabilities. Each of the topics and lessons provided in the *Hands on Banking* Instructor Guide are important topics for persons with disabilities to learn as well. This supplemental guide provides you with additional tools and resources specific to young adults with disabilities. The disability community is very diverse and some persons with disabilities may rely on public benefits as their main source of income. Some of the public benefits they receive might have limitations attached, such as a resource limit that may prevent an individual from enhancing their financial well-being. This guide provides information on employment and financial resources that can help eliminate barriers for young adults with disabilities as they take steps towards financial well-being and self-sufficiency.

To learn more about disability, please refer to the Disability Sensitivity Guide, a tool to increase awareness among educators and instructors and provide communication strategies to create a more inclusive environment.

Programs That Support Young Adults with Disabilities

A person with a disability may receive payments from the Social Security Administration (SSA). There are two types of SSA benefits an individual might receive: Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI). Some people who have a disability receive both. It is common for financial education instructors to get questions from individuals who are receiving an SSA benefit about certain rules attached to each benefit to maintain eligibility. There are resources and programs that are available to answer those questions. Financial education instructors should refrain from addressing any of those questions unless they are a certified benefits counselor. The following information will provide a high-level overview of the two programs and resources to guide individuals when they have questions on the benefits and work supports they receive.

SOCIAL SECURITY BENEFITS

Social Security Disability Insurance (SSDI) is based on a medical diagnosis and the inability to earn Substantial Gainful Activity (wages). To receive an SSDI cash payment, a person must have a current work history and sufficient work credits (earned over time through FICA [Federally Insured Contribution Act]) or meet certain criteria to be able to draw from a parent's work history. All SSDI benefits are based on a work history and medical eligibility. An individual's personal/family resources are not considered.

Supplemental Security Income (SSI) is a needs-based program, not a work history program. A person eligible for SSI must meet the same medical eligibility as a person eligible for SSDI. They must also be financially eligible and not have resources totaling more than \$2,000 for an individual.

BENEFITS COUNSELORS

The Social Security Administration funds over 80 programs across the country called Work Incentive Planning and Assistance (WIPA) projects that provide benefits counseling to persons with disabilities. In addition, Community Work Incentive Coordinators (CWIC) are trained by SSA and work at Employment Networks (ENs) or community service agencies to provide the following to individuals who receive benefits:

- ➔ in-depth counseling about benefits and the effect of work on those benefits;
- ➔ outreach efforts to beneficiaries of SSI and SSDI (and their families) who are potentially eligible to participate in federal or state work incentives programs; and
- ➔ to work in cooperation with federal, state and private agencies and nonprofit organizations that serve SSI and SSDI beneficiaries with disabilities.

To find Work Incentive Planning Assistance, a Community Work Incentive Counselor or an Employment Network, visit the Find Help webpage (choosework.ssa.gov) on the SSA/Ticket to Work website.

Keep In Mind Tip: It is important that an instructor refer individuals to a WIPA project rather than trying to answer any specific questions pertaining to an SSA benefit.

Employment Options for Young Adults with Disabilities

Individuals with disabilities can and do work. Oftentimes there is a myth that persons with disabilities do not work and all of their needs are met through public benefit programs. That is not the case. Just like persons without disabilities, employment is a key step for an individual to build their financial well-being. For young adults with disabilities, there are different types of employment opportunities that they can access. It is important for the individual to determine the type of employment that is best for them. Different types of employment include:

➔ FULL-TIME, PART-TIME, SEASONAL

There are times when young adults may need to work part-time or work only during the summer while concentrating on doing well in school. Some students and young adults are able to work full-time. All of these employment options exist to help young adults work and meet employers' needs for getting work accomplished.

➔ SELF-EMPLOYMENT

There are many services for young adults who want to start their own business or work as an independent contractor. For example, a young adult can do yard work for neighbors or set up a stand to sell items in their community.

➔ COMPETITIVE INTEGRATED EMPLOYMENT

People who have a disability are encouraged to work to their fullest capability. The Americans with Disabilities Act (ADA) ensures that a person who has a disability is allowed to apply for any job in the community that matches their skills and education. The person needs to be able to do the essential duties of the job. When a person with a disability applies to and competes with other job applicants from the community to get a job, this is considered Competitive Integrated Employment. The person who is hired is paid at least minimum wage or higher. The benefits are the same as those provided to people who do not have a disability and do the same job.

➔ CUSTOMIZED EMPLOYMENT

Sometimes a person with a disability can perform some of the essential tasks of a job, but not all. When an employer changes the work process or job description in a way that focuses on an employee's strengths and maximizes the person's ability to complete work, this is considered customized employment. Over time, a person may be taught additional tasks and increase the things that they do as part of their job. With customized employment, the employee has the responsibility to do a good job and the employer makes some changes in the structure that allows the person to do this. The process of identifying a job candidate's strengths, interests and abilities is considered the discovery process. The idea is to match the skills of the worker to the work that needs to be done. An example might be an individual who has the interest and ability to monitor the quality of pieces being manufactured more than others are able to do. Assigning the person who is skilled in checking quality can improve production for the company. This is a win-win for the employee and the employer.

➔ SUPPORTED EMPLOYMENT

Sometimes a person needs help from a job coach who guides a person with a disability during part of the work day. A job coach helps people with disabilities learn, interact appropriately with co-workers and perform their work at the job site. As the person with a disability learns their job responsibilities, they take on more responsibility and may no longer need the services of a job coach.

➔ SUBSIDIZED EMPLOYMENT

Sometimes an agency will pay some or all of a new worker's wages to give the person a chance to show that they can learn and do the job. After a period of time, usually three to six months, the employer agrees to directly hire the person and pay the same wage, providing benefits as they do for others who do the same work.

➔ APPRENTICESHIP

There are training opportunities, called apprenticeships, for young adults who have a disability. The training takes place in the work setting and can offer certification to people who successfully complete it. This may lead to a job offer with the employer. There are many types of jobs that have apprenticeship training. Explore examples on the U.S. Department of Labor webpage: [bit.ly/DOL-Apprenticeship](https://www.dol.gov/ebsa/learning/learning-center/learning-center-articles/2017/07/2017-07-20-apprenticeship).

Employment Programs and Supports for Young Adults with Disabilities

Young adults with disabilities have access to employment support programs to assist them with obtaining and maintaining a job. The following provides an overview of some of those programs. Please note that some of the programs have certain eligibility criteria.

VOCATIONAL REHABILITATION'S SCHOOL TO WORK PROGRAM

Vocational Rehabilitation (VR) is a program that assists persons with disabilities obtain and maintain employment. Each state has a Vocational Rehabilitation program. Vocational Rehabilitation's School to Work program specifically assists young adults who are making the transition from school to work. To find your State Vocational Rehabilitation contact, go to [bit.ly/JAN-VR-Agencies](https://www.dol.gov/ebsa/learning/learning-center/learning-center-articles/2017/07/2017-07-20-apprenticeship).

Vocational Rehabilitation provides a variety of services that may include career exploration, training, job readiness and other employment readiness supports. Vocational Rehabilitation may provide a benefits planner for young adults who receive disability benefits from the Social Security Administration. Disability benefits may include SSI and/or SSDI. Benefits planning is an important service that encourages young adults who receive disability benefits to work to their fullest capacity while using the SSA work supports specific to their benefit. Work supports allow people with disabilities to pursue education, training and employment while receiving their disability benefits and being paid. This gives a person the chance to learn to earn, use and save money.

AMERICAN JOB CENTERS (AJC)

American Job Centers provide individuals, including young adults and young adults with disabilities, a full range of services for job seekers under one roof. These services may include assistance with creating a resume, learning interviewing skills, training and job leads. Employment services are available to young adults ages 14 to 24. To find your local office, visit the American Job Centers website: [bit.ly/AmericanJobCenters-Help](https://www.dol.gov/ebsa/learning/learning-center/learning-center-articles/2017/07/2017-07-20-apprenticeship).

ASSISTIVE TECHNOLOGY

Examples of assistive technology are wheelchairs, hearing aids, modified vehicles and computers that read text. Assistive technology is an item designed to help people perform certain tasks. Vocational Rehabilitation may provide assistive technology to help a person in a work training program, college or for a job. Assistive Technology Assistance Programs can help people try equipment and borrow devices. There are also loan programs in many states that help a person buy assistive technology for items that are not available to be borrowed or when funding will not cover a purchase. To find a program near you, visit [bit.ly/NDI-AT-Loan](https://www.dol.gov/ebsa/learning/learning-center/learning-center-articles/2017/07/2017-07-20-apprenticeship).

JOB SEARCH AND INTERVIEWING TIPS FOR YOUNG ADULTS WITH DISABILITIES

American Job Centers and Vocational Rehabilitation provide workshops on how to search for a job, prepare for an interview and maintain employment. A person can request a chance to practice an interview before scheduling an interview with an employer. This is called a mock interview. People who have not worked have learned skills in school and around the home that can be used within a workplace. It is important for a person with a disability to share their stories about how they accomplish tasks at school, and at home, and how the skills are similar to those needed to get a job done in the workplace.

ACCOMMODATION

A reasonable accommodation is any modification or adjustment to a job or the workplace that will help a qualified applicant or employee with a disability apply for a job and successfully perform important job requirements. The Americans with Disabilities Act (ADA) includes using a reasonable accommodation to ensure that a qualified person with a disability can apply for a job and work with rights and privileges equal to those of people who do not have a disability.

- ➔ **THE JOB ACCOMMODATION NETWORK (JAN):** The Job Accommodation Network can provide suggestions regarding accommodations that may help a person work. In addition, employers can contact JAN for guidance on how to help workers who have a disability or need an accommodation. Employers often find that accommodations cost less than \$500. When an employer provides an accommodation, they have the opportunity to keep a person who is trained and can do their job. To learn more, visit the Job Accommodation Network website: askjan.org.
- ➔ **DISCLOSING DISABILITY:** When a person needs to request an accommodation, they may be asked to provide a written notice of a disability to an interviewer or their employer's human resources manager. People need to apply for jobs that they know they can do. A person does not need to disclose the fact that they have a disability if they do not need an accommodation.

Most jobs provide training that helps new employees learn to do the job. A person with a disability has a right to the same training and to be able to show that they can do a good job.

For more information, read the U.S. Department of Labor's "Advising Youth with Disabilities on Disclosure:" bit.ly/DOL-Advising.

Accessible Banking Products and ATMs

People who have a disability have the same rights as people who do not have a disability. A person who has a disability can open a checking and/or savings account, save with investment products such as federally matched Individual Development Accounts (IDAs), certificates of deposit (CD) and money market accounts. Most ATMs are designed to be accessible; some ATMs have Braille to help a person who is blind and other ATMs have speaker capabilities.

A person who has a disability can ask for help or an accommodation to complete their banking transactions.

Protected Savings Programs for Young Adults with Disabilities

For some individuals that receive a public benefit like Supplemental Security Income or Medicaid, there is a resource limit attached to the benefit. A resource limit means that an individual cannot have resources over a certain amount, which is usually \$2,000. In most cases, that resource limit may prevent individuals from saving over \$2,000 for fear of losing their public benefits. There are protected savings programs for individuals who might receive a public benefit with a resource limit attached to it. A protected savings program allows a person to save more than the \$2,000 resource limit and keep their benefits. The following provides a brief overview of protected savings programs. It is important to note that as a financial education instructor, you do not have to be an expert on these savings programs. It is important that general information be shared and individuals should be directed to the appropriate resource to get additional information.

ABLE ACCOUNT

A person who has a disability, with the age of onset before 26, is eligible to open one ABLE account if they receive SSI, SSDI or have a certification of a disability from a licensed physician. Friends, family and the individual can contribute up to \$14,000 to the account each year. Savings up to \$100,000 are excluded from the \$2,000 resource limit for SSI eligibility. If the savings is more than \$100,000, the SSI beneficiary will not be eligible for a SSI payment those months, but when the balance in the account is reduced below \$100,000, the person will receive their SSI based upon their income calculation. This means that the person continues to be eligible for SSI and does not need to reapply due to their ABLE savings. Savings in an ABLE account are also exempt from Medicaid resource limits.

To learn more, visit the ABLE National Resource Center website: ablenrc.org.

SPECIAL NEEDS TRUST

There are several public benefits, such as SSI and Medicaid for beneficiaries with disabilities, that count resources when deciding on a person's eligibility for a benefit. In many cases, a person with a disability needs Medicaid in order to receive medical care and supports to live and work independently in the community. Putting money aside in a Special Needs Trust allows a person with a disability to continue their eligibility for benefits. The savings are needed to cover costs associated with having a disability. There are significant legal fees associated with setting up this type of savings account.

POOLED TRUST

A Pooled Trust is set up by an agency that manages the funds saved in a trust for a person who has a disability. The savings is invested for all of the account holders jointly. The savings are spent on expenses associated with the individual and their disability. The managing agency charges a fee for managing the trust.

To learn more, visit the Spotlight on Trusts webpage (bit.ly/SSA-Spotlight-Trusts) on the Social Security website.

PLAN TO ACHIEVE SELF-SUPPORT (PASS)

A person who is eligible for Supplemental Security Income, and would like to save money towards an employment goal, can potentially save money in a PASS account. The savings need to be used for specific costs that the person with the disability will pay to support their work goal. Savings are intended to help the person complete education, cover costs associated with starting work or self-employment. To learn more, visit the PASS Online webpage: passonline.org.

Quick Reference Guide to Resources

There are many websites and community service/ employment agencies that help young adults who have disabilities work and manage their incomes. Below is a short list:

ABLE National Resource Center: ablenrc.org

Alternative Financing Programs: bit.ly/NDI-AT-Loan

American Job Centers: bit.ly/AmericanJobCenters-Help

Benefits Counselor: choosework.ssa.gov

Disclosing Disability: U.S. Department of Labor, "Advising Youth with Disabilities on Disclosure": bit.ly/DOL-Advising

Job Accommodation Network: askjan.org

Plan for Achieving Self Support: passonline.org

State Vocational Rehabilitation: bit.ly/JAN-VR-Agencies

Trusts: bit.ly/SSA-Spotlight-Trusts

"What You Can Do?" - The Campaign for Disability Employment: bit.ly/CDE-Campaign

Youth Apprenticeship Program: bit.ly/DOL-Apprenticeship

"Young Adult Resource Guide" – Massachusetts Department of Mental Health: bit.ly/MA-Young-Adult-Resource-Guide

Helping you prepare for financial success



It's never too soon to teach the importance of saving, and to show our commitment, Wells Fargo has developed a free, financial education program to make learning about saving easy. Hands on Banking® helps take learning to the next level.

To find out more, visit handsonbanking.org.

Wells Fargo salutes the National Disability Institute's commitment to increasing financial capability among people with disabilities.

Together we'll go far

