

The Webinar Will Begin Shortly

- Today's webinar will begin at 1:00 p.m. EDT.
- All lines are muted and you will not hear any sound coming through your computer until the webinar begins.
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Building Financial Security for
People and Families with Disabilities



Consumer
Affairs



Work Incentives in Action!



Building Financial Security for
People and Families with Disabilities



Consumer
Affairs



Listening to the Webinar

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Listening to the Webinar (continued)

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1-855-241-8681

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Captioning

- Real-time captioning is provided during this webinar.
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Submitting Questions

For Q&A: Please use the **Chat** box or **Q&A** box to send any questions you have during the webinar, and we will direct them accordingly during the Q&A portion.

If you are listening by phone and not logged in to the webinar, you may also ask questions by emailing them to amilioto@ndi-inc.org.

Please note: This webinar is being recorded and the materials will be placed on this webpage:

<https://www.nationaldisabilityinstitute.org/resources/webinars/empowerednyc-webinars/>.

Technical Assistance

If you experience any technical difficulties during the webinar, please use the **Chat** box to send a message to Al Milioto, Project Coordinator, or email him at amilioto@ndi-inc.org.

Introduction



Nancy Boutot

National Disability Institute

Manager, Financial Empowerment

nboutot@ndi-inc.org

Empowered NYC

EmpoweredNYC is an initiative that has created new strategies and tools to enable New Yorkers with disabilities to improve their financial stability.

This initiative is advancing financial capability by ...

- Offering tailored one-on-one financial counseling for people with disabilities enhanced with new expertise, outreach and tools; and
- Providing this monthly webinar training series for service providers like you.

Strategic Partners

City of New York, led by:

- NYC Department of Consumer Affairs Office of Financial Empowerment
- NYC Mayor's Office for People with Disabilities

- National Disability Institute
- Citi Community Development
- Poses Family Foundation
- Advisory Board of municipal offices, disability service providers and financial empowerment service providers

Empowered NYC Referrals

Refer your clients to one of our financial counselors:

- They specialize in one-on-one financial counseling.
- Counseling services are free and confidential.
- Counselors can help the person access their credit report.
- Counselors have a deeper knowledge of disability benefits.
- Sessions will be available in all five boroughs of NYC.

To make an appointment with a financial counselor, go to nyc.gov/EmpoweredNYC.

Objectives

- Understand the Social Security Administration work incentives that can support individuals with disabilities who want to work
- Learn how work incentives benefit individuals on SSI and SSDI
- Recognize when a work incentive may be utilized
- Know how to request work incentives
- Learn about specific, real-life situations where work incentives have been utilized

Today's Speaker



Michael Godino

Certified Benefits Practitioner

Access to Employment and Information, LLC

SSA Ticket to Work Employment Network (EN)

Malverne, New York 11565

Office: 516.612.3368

mikeg125@optonline.net

Managing SSA Benefits:

Making Benefits Work!

Introduction:

Brief History:

- Benefits Practitioner
 - Practicing 12 years
 - Certified 3 years
- Manager of an Employment Network since 2017

Real-Life Scenarios

- Impairment Related Work Expenses (IRWEs)
- Student Earned Income Exclusion
- Blind Work Expense
- Managing Benefits
 - Making the system work!

Scenario 1

- Woman in her early 50's
- Good job, stopped working to raise two children
- 12 Years later, found she could not return to work
- Receiving SSI, Medicaid
- Living in a room far from where she wants to be
- We found and landed a teacher assistant job
- Wages about \$1400 for 9 months a year

IRWEs: Medications, Transportation, Talk-Therapy

- She had to buy a new wardrobe (denied).
- She drives to work as she cannot use public transit (denied).
- She has an out-of-pocket expense of \$300 per month for talk-therapy (denied).
- We put together a reconsideration and it was approved.

Scenario 2

- Young man (19) in college, blind and living at home with mom and dad
- Affluent, middle-class family living and working in suburbia
- Child number three entering college
- Assistance due to blindness?
 - IRWEs
 - BWEs
 - Student Earned Income Exclusion (SEIE)

Work Incentives: IRWEs, BWEs, Student Earned Income Exemption (SEIE)

- When he registered for school, he asked the NYS Commission for the Blind for tuition help.
- Affluent, middle class (vs. SSI)
- He was denied because of family income and assets; however, he claimed independence for SSI, and using the Student Earned Income Exclusion (SEIE), he qualified for his full SSI check 12 months a year.

Scenario 3

Making the System Work for Self Employment

- Blind, SSDI Recipient
- Self Employed
 - receiving taxable earning
 - pays taxes % of the SSDI cash benefit
 - Medicaid Buy-In
- Managing an LLC owned by another person
- Manages monthly income as a portion of the LLC revenue
- Works to maximize his income while not jeopardizing his benefits

Today's Speaker



Daryl Ackley

President/Executive Director

Ackley Counseling & Employment Services

Medford, Oregon 97501

541-826-8344

daryla@ackleyaces.com

Introduction

- Retired after 22 years as a vocational rehabilitation counselor for Oregon Commission for the Blind
- Specialized in supported self-employment
- Six years experience as an independent job developer
- Started Ackley Counseling & Employment Services (ACES) in 2016:
 - Contracts with Oregon Commission for the Blind, Oregon VR, ODDS
 - Subcontracting with an Employment Network for Ticket-To-Work services, developing PASS and other Social Security Resources for participants

Benefits of Assisting Participants in Developing Social Security Plans for Achieving Self Support (PASS).

Scenario 4 – Plan to Achieve Self Support (PASS)

- SRM is an individual referred by her VR counselor to develop a PASS.
- SRM is deaf and has an intellectual/developmental disability.
- VR assisted her in training to become a licensed nail technician.
- No initial or ongoing coaching services set up.
- Determined SRM needed initial and ongoing coaching.
- ACES was contracted to provide these services.
- Determined she could benefit from a PASS for additional training to become a full esthetician, which is almost required in the field to be competitive.
- PASS completed and approved to access \$8,715 in funding to attend.

Scenario 5 - PASS to Explore Vocational Interests

- JHH Completed Discovery services shortly after transition from high school.
- Still had a difficult time determining a job goal.
- Assisted him in writing and getting an SSA Vocational Evaluation PASS approved, to explore work and other career ideas.
- He used the PASS funding to pay for a job coach to complete informational interviews toward his self-employment ideas.
 - These were services that could not be funded by other entities (especially researching self-employment).
- JHH decided to end his paid work experience and PASS and focus on pursuing self-employment options he learned during PASS exploration.
- PASS included funding for ACES (provider agency).

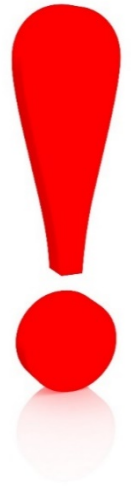
Action Items

Assist people with disabilities to make an appointment with a financial counselor:

www.nyc.gov/EmpoweredNYC

Locations:

- W. Tremont Ave., Bronx
 - E. Tremont Ave., Bronx
 - Pitt St., Lower Manhattan
 - Kingston Ave., Crown Heights, Brooklyn
 - Hanover Square, Manhattan
- Lehman College – Lehman Students only
 - Kingsborough Community College – KCC students only
 - Institute for Career Development – ICD customers



Resources

- **SSA Red Book** – serves as a general reference source about the employment-related provisions of the SSDI and the SSI Programs for educators, advocates, rehabilitation professionals and counselors who serve people with disabilities.
<https://www.ssa.gov/redbook/>
- **Work Incentives – Detailed Information** – Chart that highlights all the SSDI and SSI work incentives that are available.
<https://www.ssa.gov/disabilityresearch/wi/detailedinfo.htm>
- **Working While Disabled: How We Can Help** – SSA Publication
<https://www.ssa.gov/pubs/EN-05-10095.pdf>

Contacts

Nancy Boutot

National Disability Institute (NDI)

nboutot@ndi-inc.org

Wanda Lopez

Office of Financial Empowerment (OFE)

walopez@dca.nyc.gov

Crystal Rivera

Office of Financial Empowerment (OFE)

crivera@dca.nyc.gov

Abby Mayerhoff

Mayor's Office for People with Disabilities (MOPD)

amayerhoff@mopd.nyc.gov

Questions?

Join Us For Our Next Training:

Tales from the Field: Stories from One-On-One Counseling Sessions!

Date: Tuesday, June 11, 2019

Time: 1:00 p.m.-2:00 p.m.

Registration:

https://zoom.us/webinar/register/WN_AjVhNUNzSneoGct2j6y2LA

Please take our survey. Your feedback will help us develop a training series to meet the needs of NYC providers.

NYC Department of Consumer Affairs (DCA) Office of Financial Empowerment (OFE)

- **DCA** protects and enhances the daily economic lives of New Yorkers to create thriving communities.
- Within DCA, **OFE** is the first local government initiative in the country with the mission to educate, empower and protect New Yorkers and their neighborhoods so they can improve their financial health and build assets.

Learn more:

<https://www1.nyc.gov/site/dca/partners/financial-empowerment.page>



NYC Free Tax Prep Campaign

OFE Coordinates a tax coalition that operates 200+ free tax preparation sites across NYC, helping New Yorkers with low-incomes file their taxes for free and access valuable income boosting tax credits, such as the Earned Income Tax Credit (EITC).



**NOTHING
SCARES A
NEW YORKER.
EXCEPT TAX
SEASON.**

**NYC
FREE
TAX PREP**

Trusted, professional filing
Don't fear your taxes! If you earn \$64,000 or less, you may qualify for free online filing or in-person filing with an IRS certified VITA/TCE volunteer preparer.
Call 311 or visit nyc.gov/taxprep
#FreeTaxPrep

NYC Office of the Mayor
**Comptroller
of the City**
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**BRING
HOME
THOSE
TAX
PREP
SAVINGS!**

**NYC
FREE
TAX PREP**

Trusted, professional filing
You can do a lot with the money you save on tax prep. If you earn \$64,000 or less, you may qualify for free online filing or in-person filing with an IRS certified VITA/TCE volunteer preparer.
Call 311 or visit nyc.gov/taxprep
#FreeTaxPrep

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nyc.gov/taxprep

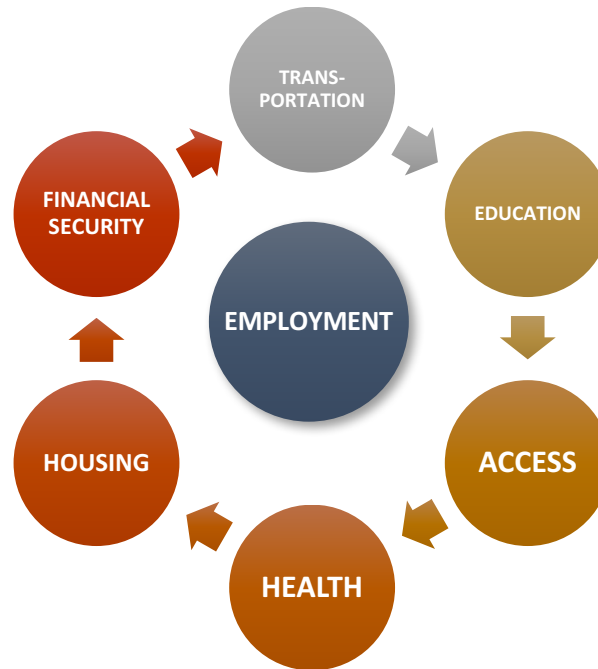
NYC Mayor's Office for People with Disabilities (MOPD)



- **MOPD** works to ensure that New Yorkers with disabilities can lead happy, healthy and productive lives.
- **NYC: ATWORK** connects people with disabilities to meaningful, living wage jobs across the five boroughs.
- **MOPD** improves services and programs for the over 920,000 New Yorkers who self-identify as people who are living with a disability.



NYC Mayor's Office for People with Disabilities



AccessibleNYC Pillars



THE FIRST PUBLIC-PRIVATE PARTNERSHIP FOR EMPLOYMENT FOR NEW YORKERS WITH DISABILITIES

- Innovative, cross-systems approach to building a sustainable pipeline of qualified talent to meet the needs of businesses in high-growth industry jobs across NYC
- Business-led, business-driven initiative
- **NYC: ATWORK** is a collaboration among providers, businesses in high-growth sectors, vocational rehabilitation, schools and colleges and NYC government.

AccessibleNYC Pillars

Citi Community Development

- Citi Community Development leads Citi's commitment to financial inclusion and economic empowerment for underserved individuals, families and communities across the U.S.
- Through innovative collaborations with municipalities, community groups and leading nonprofit organizations, Citi's expertise, products and services are harnessed to help expand opportunity for all.



CitiCommunityDevelopment.com

National Disability Institute (NDI)

- **NDI** Is a national nonprofit organization dedicated to building a better economic future for people with disabilities.
- The first national organization committed exclusively to championing economic empowerment, financial education, asset development and financial stability for all persons with disabilities. NDI Affects change through public education, policy development, training, technical assistance and innovative initiatives.

