>> LAURIE SCHALLER: Thank you for joining us, everyone. While we're waiting for the presentation to begin, you can take this time to download the spending plan. The link is posted in the chat. And that way that work sheet will calculate as you enter your information into that spreadsheet. And we'll get started in about five minutes. Thank you.

 (Silence).

>> LAURIE SCHALLER: Hello, everyone. Thank you for joining tonight's webinar on Spending Plan development. Please check the chat box for the link to download the spending plan to your laptop or computer so that as we go through tonight's presentation, that spreadsheet will calculate your numbers as you enter them in. Thank you.

 (Silence).

>> LAURIE SCHALLER: Thank you for joining us today. Please save the Spending Plan on your computer or laptop for tonight's presentation. The webinar will begin now, and this webinar is being recorded and the materials including a transcript will be placed on the National Disability Institute Assistive Technology Loan Program site along with our other recorded AT Spotlight Webinars.

 Real‑time captioning is provided during this webinar. The captions can be found by clicking on the CC button in your Zoom controls at the bottom of your screen. When you have questions, please use the Q&A box this evening to post any questions you have during the webinar. And if you are listening by phone and not logged into the webinar, you may also ask questions by emailing HPrice@NDI‑INC.org.

 So tonight's session is on Spending Plan Development and this is brought to you by National Disability Institute's Assistive Technology Loan Program. My name is Laurie Schaller and my contact information is listed here. So I'm in the office Monday through Friday from 8:00 until 5:00, and you're welcome to give me a call with any questions you may have following this presentation.

 So National Disability Institute envisions a society in which people who have a disability have the same opportunities to achieve financial stability and independence as people who do not have a disability and our mission is to collaborate and innovate to create a better financial future for people who have a disability and their family members as well.

 NDI's Assistive Technology Loan Program received grant funding through the U.S. Department of Education's Rehabilitation Services Administration. And we partner with Spring Bank who issues and services pre‑qualified assistive technology loans up to $45,000 for people who live in New Jersey or New York and need assistive technology.

 NDI buys down the loan interest rate so each borrower gets that loan at 4% interest. Lending terms, therefore, are very favorable. For example, a credit score is not needed, and the NDI AT program verifies loan applicants have enough monthly income to afford their monthly expenses, address outstanding credit, and afford the loan too.

 And this is part of our services providing webinars with assistive technology and financial education information. And we also provide referrals to financial counseling programs, and we help people get the assistive technology that they need and often we can find a grant helping the person to get the assistive technology that they need.

 And when you go to our website, you'll find spotlights on different types of assistive technology and it's intended to help people find the right assistive technology to help them. So I welcome you tonight. Many people are interested in learning more about managing their money effectively. And how to do that to develop a good credit history and qualify for affordable loans in the future.

 NDI has prepared this presentation to help you understand what assistive technology is, how to select assistive technology, and options for purchasing AT or assistive technology, and how to prepare a spending plan to reach yours. We invite each of you to think of a goal you would like to achieve this next year. This presentation will help you reach that goal. And of course by participating, you're not required to apply for a loan, but people tell us that this information has been very, very helpful for them.

 So today we will complete a household spending plan. If you look at the chat box, you'll see a link to be able to download the spending plan to your computer or laptop. This will calculate your net income, your monthly expenses, and how much money you have left over at the end of the month. And we'll review how to calculate all expenses, how to calculate your income, and review ways to reduce your monthly expenses and ways to address credit concerns that you may have.

 So generally, a spending plan list is arranged in terms of priorities. So the first thing to pay each month is your rent or your mortgage. We all have choices regarding priorities, but paying rent and utilities on time helps a person to stay in their home. And each spending plan line item will need an entry. So for example, if you paid your mortgage in full and do not have a home equity loan or a trailer or lot rent, you can enter zero in that line.

 If you have a monthly housing expense as listed above, enter that monthly amount that you pay into your spending plan. So this is an example of someone's spending plan. Here at the top, we can see that this person is paying either $950 a month for rent or mortgage. Or they're saving moneys for household repairs. Oh, this person must own a home, because they're also paying property and school taxes.

 And you can see that every category has a number in it. Either a zero if they don't spend any money on that item or they entered the amount that they do spend. So if your rent is more than 30% of your income, you may want to see if you're eligible for rental assistance. Your county may have a long waiting list for help, but a nearby county may have a shorter waiting list for services. Some housing options are specifically designed to accommodate people who have a disability and their family members too. Rent may be reduced based upon that household income.

 And here we have a couple links for housing programs in the state of New Jersey and New York that can help people. So if you have mortgage concerns, if someone in the household is a senior or has a disability, they may qualify to have their property taxes reduced. And we have the links here for that program that can help people to save a bunch of money. I know a person who went to their local town assessor, brought in their disability award letter, and even though that person a working, they were able to save $5,000 on their property taxes with that special program. So they're saving like $450 every month because they were eligible for that program.

 So if you're concerned that your interest rate is high for your mortgage or if your house is worth less than your mortgage, or if you have lost a job or are worried about making your monthly payments, free help is available. And this link will take you to free counseling services.

 Many of the local HUD offices, for example, offer free housing counseling. And you may be able to find home modification funding through a housing and urban development grant or your county Department of Health and Human Services or Rural Housing Development. And there are also grants for weatherization if you need insulation, a new heater, or an air conditioner. With this help, you may be able to reduce your loan amount and/or save money. These resources are listed on our website and it's called the NDI AT Resource Guides. And I have one specifically for New Jersey residents and another for New York state residents.

 So housing repairs. If you own a home, it's important that you set aside money each month to help maintain your home when something breaks or if there's a big storm and some damage is done that you have money set aside to take care of whatever expenses come up. If your home is new, you can start saving to replace your roof or heating unit in the future.

 How much do you spend and need to save each month for future home repairs? So there are also weatherization programs that can help you replace your roof, windows, maybe put in a new heating system. And the link is posted here. Also you may want to check with your tax repairer to learn what expenses may be tax qualified such as putting more insulation into your home or replacing windows or putting in more energy‑efficient appliances like heating and cooling units or home modifications.

 If you own a home, total up your property, school, and local taxes and then divide by 12. This is if your tax payment is not included in your mortgage payment. So I always kept these taxes separately, and I was billed for these once each year, and I would save the money in advance within my spending plan so that when the bill came, I had the money ready to be able to pay on time.

 So if your taxes are already included in your mortgage, you could enter zero. And like I said, there's a special property tax savings program for individuals who have a disability. And you can find that by speaking with your local town assessor.

 So utilities. This is very important to pay each month too. If someone has their utilities turned off, a landlord can evict them or a mortgage company can foreclose on a person who cannot afford to keep their utilities on. So there are also programs to help a person afford their utilities. So there's LI‑HEAP and LI‑WAP for water expenses. And we have links here for both New York and New Jersey. And there's also a benefits finder link.

 So down on your spending plan, the next category I see is water. Excuse me, is groceries. So the USDA suggests that a household spends about $338 a month for an adult. And it could be more if you have someone who needs a special diet, for example. And groceries should include other costs like toiletries and shampoo. You might want to keep track for a month and see what it really costs for your groceries in a month's time.

 SNAP benefits and free food pantries can help families to save money to be able to have enough food in your household. Insurance is another area where you may need to add up all of the different insurance premiums you have. See how much you pay total in a year's time for all those types of insurance. And then divide that by 12. So my car insurance, I just pay that twice each year. So whin ‑‑ when I get the bill, I divide by six. That's how much I have to set aside for car insurance.

 My homeownership insurance only comes once a year, so that I divide by 12. Make sure you have all of your insurance listed here in your spending plan. If you take a defensive driving class, that can save you up to 10% on your car insurance for three years. So that can save money.

 Medical expenses. So I'm hoping that everyone has medical coverage. You can go through the marketplace at any time during the year to see if you are eligible for marketplace insurance. People who receive SSI and/or SSDI benefits are not eligible to participate in the marketplace once they become eligible for Medicaid or Medicare. But a person who has a disability and works is eligible for a special type of Medicaid. It's called a Medicaid Buy‑In program. And it allows that person to have more income and more savings while receiving free medical care and access to many, many services including many types of Medicaid will pay for assistive technology that a person may need.

 So telephone, cable, internet. Bundling these services may help you to save money and then there is the connectivity program that can help to reduce internet and telephone expenses and possibly a cell phone too. And then there are free computer programs available for people who need a computer. Many people who work from home, their employer will provide a free computer. So keep that in mind.

 So auto loan. If you have a vehicle lease or a loan already for a car, please enter your monthly payment into your spending plan. This assistive technology loan program can accept applications for a loan to purchase a modified vehicle or to modify a vehicle or perhaps to refinance a modified vehicle. So we understand there are many grants available to help a person pay for the modification of a vehicle, but most of those programs will not help the person purchase the actual vehicle.

 So that's where we can help and our interest rate is only 4%. And many people who live in cities rely on local transportation services, so you can learn about those services by calling 211 or if you live in New York City, you can dial 311 to find local transportation services specifically for seniors and people who have disabilities.

 If you own a car, you want to start saving money each month to be able to repair that vehicle. So we suggest close to $80 a month for vehicle repairs. So that when your tires need to be replaced, you have that money saved. If like a deer ran into my car the other night when I was driving, so now I get to replace my car door. So we never know when these things are going to happen, but to start to save can help us to be prepared.

 Now, if we buy a reliable vehicle, that can help to reduce our expenses for car repair. Consumer Reports lists the most reliable and unreliable vehicles each year. That's usually in the April edition, and that is usually in a local library. And then AAA complete this spending plan. And when they add in at the costs for having a vehicle. They're shocked to see it costs about $800 a month to have a reliable vehicle.

 So if you have out of pocket expenses for child care or adult care to take care of someone in your household, you can enter those expenses. That may be a tax qualified expense, so you would want to share that with your tax preparer. You may have out‑of‑pocket expenses for tuition, activities in education. That can be fun and it's also a learning experience for youth to learn skills that they can transfer into the workplace when they start working at age 14 to 24 with one of their first jobs.

 And the Christopher Reeves site has recreational ideas for people who have disabilities. And our Resource Guide also posts adaptive recreation listings. So please explore our website.

 So if you pay out of pocket for child support, alimony, enter that into your spending plan. If that already comes out of your pay, you can simply enter zero. Personal care and entertainment. So how much do you spend for things like haircuts? So I'm careful. I go once maybe every four months. So I would say I spend maybe $12 then each month that I set aside so when I go to the hair salon, I have enough money saved for my hair cut.

 So how much are you spending for haircuts, salon, tanning, and tattoos? Do you go to the movies or have a hobby that has some costs? And enter the monthly average for these costs for entertainment into your spending plan too. Because this is important. And this is another thing that makes each person's spending plan a little bit different.

 So my fun, often I pay to go and be coached to play with like a quartet. And then I go for private violin lessons too. So I have extra money in my budget that I can pay for those things. So I'm saving each month for those expenses. So if you have a pet, I know my pet's vet bills have gone way up. So you want to start saving money for that. Some communities have free pet vaccination plans, so you can call 211 to find out where those vaccination sites are.

 And some community development and health and human service agencies offer food assistance for our pets including service animals. So I'm hoping everyone has a bank or a credit union account that does not charge you fees. If they are charging you a fee, you might want to ask what you could do to have fees lowered or reduced to help you save money while you have that checking or savings account.

 Now, I meet some people, they were told they were not allowed to have a checking account. But people who wish to improve their record and open a checking account can ask about the second chance account. And the bank will let you know what steps you can take so that you can open a new account. And we all make mistakes; right? I remember when my daughter first went to college. She kept checking her ATM balance, but she didn't realize that they didn't add in the three purchases she had already made earlier that day. And she was charged all kinds of overdraft fees and things. And I said just go meet with your bank. Tell them you made the mistake, see what you can do to fix it. And they dropped all those extra fees and gave her a second chance to do better with her next purchases.

 So I'm hoping that everyone is able to set aside money for emergencies. So how much can you save each month for the unexpected? This spending plan is going to help to show that. And if you want help like after tonight's session, you can reach out to a credit and housing counselor and financial coaches who can help you talk about your financial goals and take steps to get there. And NDI has provided trainings to the financial counselors and coaches listed here.

 And that training included information specifically for people who have a disability. So people are sensitive and they understand in many cases people are limited to how much money they can save in a regular checking or savings or maybe even a retirement account and what other options are available so the person can save to meet their goals.

 So maybe you've got a number now for all of your monthly expenses. If we missed anything, there's that category for other. So you can add that there. So now let's take a look at all the income that comes into your household. So this example here, the person is working. They bring home a little bit more than a thousand dollars a month. Someone in that household is also getting disability benefits.

 They added their SNAP benefit, what it is each month. Oh, and look. They qualified for HEAP to help them pay for their utilities too. And then they get rental assistance from HUD that helps them to pay for their rent and/or mortgage. And then the person is also getting retirement income. So maybe that's from their own pension or retirement account.

 So in this household, their net income is $4,335 each month. And their monthly expenses are $3,188. Oh, and see here. They're paying $50 each month to their creditors too. So that leaves them an extra $1,147 left over each month. So that can help them to either repay more credit, to save for future expenses, or if the person doesn't own a home maybe they want to use that savings. Some of the home buyer programs, for example, if a person sets aside $1 to save towards their home purchase, they're given $4 in that same account. It's called a 4 to 1 match so that they have money to be able to put down to be able to purchase a home. The grant allows for up to $7,500 for the first‑time home buyer programs. A first‑time home buyer is someone who has not owned a home in the last three years.

 So maybe many more people are eligible to purchase a home than we realize before. So take‑home income. You can include alimony/child support or separate maintenance income. But if you're applying for a loan, you don't have to list that. But usually what I see is people really need that income to be able to afford their monthly expenses. And then when entering your pay or for example, your social security disability benefit, you want to enter the amount that you actually take home.

 So I know sometimes when we get SSDI or retirement benefits, money is taken out to pay for our Medicare Part D. So we want to know really how much you take home each month, and that's how much you have available to pay your monthly bills. Now, everybody is getting ready to do income taxes. So anyone who worked last year, even if they received SSI and/or SSDI should be filing income taxes. And there are free sites where ‑‑ that people can help you to file your income taxes at no cost. That can save you about $300.

 So many people with all the tax credits that they are eligible for get much more than $500 in a refund. So if you see that when you file your taxes, speak with that tax preparer, tell them what you think next year ‑‑ this year ‑‑ I'm sorry. 2024, what your household situation is going to look like. Is there something you can do to change your withholdings either with Social Security Administration or the employer or your pension plan or your retirement fund to change your withholdings so that you have more take‑home money so you can afford to pay your expenses each month on time.

 And there's a link here to the IRS website that helps people to calculate how much money they should have withheld. So I'll share with you, most of the years that I worked and I had two children, I did not need to have any money taken out of my pay for state or federal taxes. Now that my children are grown, they live in their own houses, my situation has changed. Now I tell my employer how much money to take out of my pay for state and federal taxes so that my refund is not more than $500.

 And that gives me the chance to save much more for my retirement now. So over time, our goals change. So it's neat to see what we can do to create more money. From what we already have for income and from the expenses that we're already paying; right?

 So free tax preparation. Here's information. Please keep in mind that there are free tax preparation sites that can help you to qualify for earned income tax credit and other tax credits or deduction s that help you to have a larger refund. Some cases even if you did not have any money taken out of your pay. But you would need to work for the Earned Income Tax Credit.

 There are many expenses that are tax qualified for a household for a person who has a disability. So if something was missed, you can correct your taxes for 2020, 2021, 2022, and 2023. And all that can really be done before April 15th. But you could also ask for an extension. But if you want to have 2020's taxes done, you need to do that before April 15th.

 So to find the closest free tax preparation site, you can use this link here or you can call 211 or if you live in New York City, call 311 to find your local free tax site. National Disability Institute has a new program called Share Our Strength, and there is information for people ‑‑ for families who have a member who has a disability about income taxes and how filing taxes can really help your family to have more money.

 We know that many people who have a disability are simply afraid that they're not allowed to have a refund. You can have a refund, a federal refund is not a countable resource for 12 months. The state refund, though, is countable the month after receipt. So you may want to look for an opportunity to save that money, and we'll talk a little bit more about that.

 So your spending plan now may have calculated your monthly expenses when you put in your income, it will show you how much money is left over at the end of the month now. So you sort of have taken a picture tonight of what so far you have chosen to spend your money on each month. But we can change some of those choices.

 There may be opportunities to reduce monthly expenses. So maybe you want to take a second look and look at each category, see if there's ways that you could reduce your expenses. Is there an opportunity to increase your monthly income? Many people that I talk with who receive SSI or SSDI are not aware they're allowed to work. You're allowed to work, and there are work supports that can help you to keep your benefits for a period of time including your Medicaid and/or Medicare.

 And sometimes all those benefits continue while the person works. Are others in the family working to their fullest ability? What income pays for each bill? Maybe you want to separate out what income you're going to use to pay each bill. Is there money to save regularly? Where can your money be saved? Has something changed like every year I do this spending plan for my household again. It only takes me one hour. But like we're getting ready to do an addition, so I have a downstairs bedroom and bathroom. So once we get that quote, I know that like my property taxes and things are going to go up. So I need to recalculate my spending plan for those additional expenses including the cost of heating another two rooms on our house.

 So this will help me to know before we sign any contract or like purchase a newer car, that we can really afford it. So what is assistive technology? It is any technology, accommodation, or accessible feature that can help a person perform an action that a person who does not have a disability can typically do.

 So assistive technology can include hearing and vision aids, smart home systems, smartphones. So like your iPad, your computer, your cell phone. Stair climbers, standing wheelchairs, home or vehicle modifications like for hand controls or maybe to allow a wheelchair to be moved up inside the vehicle so the person can drive that vehicle themselves.

 There are adaptive recreational equipment that is considered AT. And accessible housing pods and business equipment. And our website has spotlights with webinar recordings about different types of AT equipment and products, so you're welcome to take a look there. I have my favorites. You might find favorites that can really help you in your situation.

 And just remember to save for these things now. And installing a wheelchair accessible ramp. Like we put a walkway up to our house that a wheelchair can go up. And everybody in the neighborhood was like, well, who's going to use that? And I said it makes it so much easier when I'm gardening to bring that wheelbarrow down that ramp rather than trying to drag it up the steps that used to be there. I love it.

 And it can save money. We did that and it only cost us like $500. But I meet people who need a wheelchair ramp ASAP and they get quotes for like $12,000. So maybe we want to make these modifications now before it's an emergency. So you're welcome to look at our webinars and at our Assistive Technology Guides for residents of New York and New Jersey.

 So how to save for and afford assistive technology. So the Social Security Administration provides work supports for those who receive SSI and/or SSDI. There are impairment related work expenses, and that can help a person to keep their benefits longer while they are paying for the assistive technology that they need. Like for an impairment related work expense. So let's see. What would that be?

 Maybe the person needs to purchase hand controls for their vehicle to be able to drive themselves to their work. So that's an example. Or maybe you want a pass program to be able to purchase a vehicle whether it's modified or not, and the American Dream Employment Network is a program here at National Disability Institute. And they help people who receive SSI and/or SSDI to work to their fullest ability and keep their benefits including Medicaid and Medicare as long as possible.

 So we know that when people work with an employment network like the American Dream Employment Network, that they typically earn much more money which means they're going to have more money to be able to save and to have in their retirement too. SSI and many types of Medicaid have resource limits of $2,000 for an individual. It goes up for a couple to $3,000. But it's really not enough money to reach financial goals like purchasing a modified vehicle or purchasing a home. You need to be able to save more than that to reach your financial goals.

 So I mentioned a little bit about the PASS plan. That is a Social Security Administration work support, and that allows a person to set aside money to pay for what they need so that they can work and keep their job and reduce their benefits in the future. There's also the Achieving a Better Life Experience or ABLE Act. And that allows people to save much more money if their disability began before age 26. And there's more protected savings options. There's a link on this slide that you can click to learn more about savings options.

 So employment and assistive technology. If a person needs assistive technology even like if they want to work from home and maybe something in their home needs to be modified, sometimes the State Vocational Rehabilitation Agency or the Commission for the Blind or even sometimes the Department of Labor or an employer may pay for AT that a person needs to complete their education and work from home or work for an employer to reach their financial goals.

 So I have links here for everyone in both states. So we've mentioned this a couple of times now. So SSI and many types of Medicaid have resource limits of $2,000 for an individual, $3,000 for a couple. And maybe more if there's more members in that family. However, there are savings opportunities available that allow SSI beneficiaries to save more and continue to receive SSI benefits and Medicaid. So there is the Family Self‑Sufficiency Fund offered through HUD.

 So if you receive housing assistance through HUD, you want to speak with your housing counselor to learn about that program. There are Individual Development Accounts available in some states that help people to purchase a home, to pay for business start‑up expenses. Or to pay for their education. And then there's the Achieve a Better Life Experience, this ABLE Act. This is the second time tonight that's been mentioned.

 So let's learn about ABLE accounts. So if a person has a disability that began before age 26, they are eligible to open an ABLE account regardless of their age. A child who was born with a disability, their parents can open that ABLE account in that child's name now. And New Jersey and New York state have ABLE savings accounts, and there are also other ABLE plans available to choose from.

 A person is allowed one ABLE account in their name. So what's so special about these ABLE accounts is a person who receives SSI is able to save up to $100,000 in that account, and it does not count towards that resource limit. That can make it possible for that person to save and maybe even save to purchase a home or a car that they need.

 If a person receives SSDI, that could be an adult disability benefit. Or if they receive Medicaid or Medicare, they can save any amount in that ABLE account, and that ABLE savings does not impact their eligibility for those benefit programs. An ABLE account owner, friends and their family, a special needs or a pooled trust or a 529 college savings plan can deposit up to $18,000 into ABLE account this year.

 Now, there's a special work support for those who have a disability. They own an ABLE account and they work. But maybe their employer is not offering them a retirement account. Then that person from their employment earnings, they can contribute up to an additional $14,580 or up to the amount that they earn whichever is less, can be deposited into their ABLE account.

 So for this calendar year, that's $32,000. $32,580 for 2024. And we have free information about the ABLE National Resource Center. And you can learn where you can open an ABLE account and how that helps you. What ABLE funds can be spent on. It can be spent on assistive technology7, education, housing expenses, health care expenses, legal fees and financial management, and it can even pay for that ABLE account owner's funeral and burial expenses.

 And what's neat about it is ‑‑ so let's say you're a parent and you have a child in your household and that child really needs SSI income. Well, we know that the household has to have limited income and limited resources. So money could be deposited into that child's ABLE account now, and then the parent could use those moneys to purchase like a vehicle to be able to be able to transport that child and other family members in.

 Or that parent could use that child's ABLE account to purchase a home that that child lives in and will grow up in. Those are all allowable ABLE expenses. So how do you get a loan with NDI? So if somebody needs to purchase assistive technology like maybe we work together and we try to find your grant first. If we can't find you a grant or I've had some people say it's too much trouble to try to apply for a grant, I just want the loan. I get it.

 Well, you have to be age 18 or older. There's no income cap to get one of our loans. The loan interest rate is 4%. The person does not need to have a credit score. But we want to make sure the person can afford their monthly expenses, that they're taking steps to address their credit. And they can afford the assistive technology loan payment. And by getting this loan, this really offers the opportunity for a person to save money to develop a credit score too. Because our interest rates are usually much more affordable than what AT vendors offer at this time.

 So this is a comparison chart. And here we see someone wants to borrow $10,000 over five years for the assistive technology they need. So in many cases we see an AT vendor charges 16% interest or more. So sometimes that AT vendor cannot offer financing, so they tell someone to use their credit card. Well, that credit card's probably going to charge 24% interest or more. But if that person comes to National Disability Institute, they live in New Jersey or New York, we can offer a loan up to $45,000, the interest rate is 4% for anyone who applies, and people can save a lot of money.

 So in this example for a $10,000 loan, by coming to us, that family over a five‑year period of paying on time each month can easily save $3,540 just on that one item. So we welcome people to share the word, let your case managers know about our program, let others in your community who are driving wheelchair‑accessible vehicles or need hand controls or use vision devices that we are here to help them purchase what they need.

 How long does the loan application process take? Well, usually when a person gets that loan application in to me, we can make a decision within a couple of days. And then the information is sent over to the bank, and the bank usually makes the final decision. And the check is written out to the assistive technology vendor or to the car dealer who's selling the car or to the vehicle modification company that is going to modify a vehicle for a person.

 Let's see what else we have here. So each person can get a free copy of their credit report each year by going to AnnualCreditReport.com. You can get a free credit score and a free credit report at Credit Karma. And when a person applies for a loan here, we'll soft pull your credit report so it doesn't lower your score. And we'll discuss what we see on your credit report when applies for a loan.

 If a person has filed bankruptcy, they need to wait to apply for a loan with us ‑‑ they need to wait for three years. But give me a call. Maybe I can find a grant to help you out at least until you really need to purchase something that we can't find a grant for. But let's see what we can do to work together.

 And so we've got other sources here. We've talked about free credit counseling services and the Association For Financial Counseling Planning and Education, AFCPE. Many of those counselors have participated in training and curriculum provided by NDI so that they are familiar with disability‑specific issues. So that they understand about the need for a person to have a protected savings account, for example.

 So if you have outstanding credit, here's more help to help you address that credit. And that's really a skill set to learn how to repay credit that we've gotten maybe by completing the spending plan and making some changes you'll be able to create more disposable income to maybe be able to repay some credit. Student loans for people who have a disability, in many cases they were discharged. You probably received a notice if that is the case that that was removed from your credit report and you no longer owe a student loan. But there are other programs like Public Service and Student Loan Forgiveness program. That if you have a disability and you're working, and you work for a not for profit or you're a teacher, you may qualify for student loan forgiveness. Or if your income is limited, that can help you, too, to address outstanding student loans.

 So you're welcome to give me a call next month from 8:00 until 5:00. I would love to speak with each of you. Please let people know that this will be posted to our website within the next two weeks. And we have some polling questions for you. Let me see if there's any questions here for me. I don't see any questions in the Q&A box.

 If you have any questions, feel free to ask. Maybe you can share with us, what did you learn by completing your spending plan? Question two: What information in this webinar was most helpful? Do you need help finding a job? What type of assistive technology would you like to learn more information about? So like next month, the TRADE program will be having a presentation. They have sites across New York state and there are similar sites across New Jersey that help people try out different types of assistive technology, sometimes borrow those devices sometimes indefinitely so that they can choose the assistive technology that works Beth for them.

 And I am available to provide presentations across New Jersey and New York state. We could do this spending plan presentation for your group, or we could talk about ABLE accounts or the Assistive Technology Loan Program. And we can discuss information about the work supports for those who receive SSI and/or SSDI who are considering employment so you feel comfortable that there's actually help available to help you earn more money and to be able to reach your financial goals.

 So I thank each of you for joining us tonight. You can put your questions in the Q&A or you can give me a call on Monday at 8:00 in the morning. I'll be here. And have a great weekend, everyone. Thank you.