



## American Dream Employment Network Spring/Summer 2025 Newsletter

*10 Years of Service: A Journey of Success and Empowerment*

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### A Note from the Director, Kevin Nickerson

As we celebrate 10 years of empowering individuals through the Ticket to Work program—it's an exciting time to reflect on all we've accomplished together. Since 2015, ADEN has been proud to support you in reaching your employment goals, offering not only guidance and resources but also a strong community. We are committed to continuing to help you break barriers and thrive in your career journey.

To all our current and past participants, thank you for trusting us to be a part of your journey. We are eager to see what the next decade brings and look forward to supporting even more individuals on the path to self-sufficiency.

-Kevin Nickerson

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### ADEN Impact: Empowering Participants to Achieve Financial Independence

From 2015 to 2024, ADEN participants have made significant strides in achieving financial stability through the Ticket to Work program. Here are some key highlights:

- **\$91.5 Million in Wages Earned:** ADEN participants earned more than \$91.5 million in wages from 2015 to 2024.
- **157 Graduates:** 157 ADEN participants successfully graduated from the Ticket to Work program.



- **Average Earnings and Work Hours:** ADEN participants earn an average of **\$22.84 per hour** and work an average of **32.5 hours per week**, equating to a monthly salary of **\$3,214**. For comparison, the average Social Security Disability monthly benefit in 2024 was **\$1,537**, and the monthly benefit for SSI recipients was **\$943**.



### Timothy's Success Story

We are thrilled to spotlight one of our participants, **Timothy**, whose perseverance and hard work have led to significant career accomplishments. Timothy's journey exemplifies the transformative power of the Ticket to Work program. With ADEN's guidance and commitment to personal growth, he secured stable employment and gained financial independence.

[Read Timothy's full success story here.](#)

### Latest Updates from ChooseWork: SSA Ticket to Work Program

Stay up to date with the latest updates from the **Social Security Administration's Ticket to Work program**. Visit [ChooseWork - SSA](#) for resources that will help you succeed in your employment journey.

Some important updates include:

- **New Tools for Job Seekers:** Access updated resources designed to help you navigate the Ticket to Work program with ease.
- **Upcoming Events:** Participate in free workshops and webinars that can further equip you to achieve your employment goals.

### Job Readiness Tip: Nail the Interview

Interviews can be nerve-wrecking, but with the right preparation, you can stand out. Here are a few tips to help you prepare:

- **Research the Company:** Learn about the company's mission, values, and culture. Tailor your answers to align with their goals.
- **Practice Common Questions:** Be prepared for questions like "Tell me about yourself" and "Why should we hire you?" Practice your responses to sound natural.



- **Dress Professionally:** Dress in a way that makes you feel confident, whether the interview is in-person or virtual.
- **Ask Questions:** At the end of the interview, ask questions that demonstrate your interest in the company and the role.
- **Follow Up:** Send a thank-you email after your interview to express appreciation for the opportunity and reinforce your interest in the position.

Find more information on interviews, check out these additional resources:

[Presenting Your Best Self to Employers](#)

[Job Interview Answers: Where Do You See Yourself in Five Years?](#)

[Interview Prep Tips and Tricks](#)

[Tips for Acing a Job Interview](#)

[Leaving a Good Impression After the Interview](#)

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### **Avoid Job Scams: 6 Warning Signs to Watch For**

As you search for work, be aware of common job scams. Some red flags include:

- Being asked to pay fees upfront
- Offers that sound too good to be true
- Unprofessional communication
- Requests for personal information early in the process

Trust your instincts and always research employers before accepting offers. The **Ticket to Work** program can help you safely navigate job searches and avoid scams.

Learn more at: [ChooseWork.SSA.gov/Blog](https://ChooseWork.SSA.gov/Blog)

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## Changing Landscape of SSA Overpayments

04.15.2025

According to the Inspector General's office, SSA made nearly \$72 billion in improper payments from 2015-2022, according to an [August, 2024 release](#). Overpayments can impact any beneficiary of Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI). Let's review what causes overpayments and how you can prevent them.

Overpayments occur when SSA beneficiaries receive benefit checks they were not due, and this can occur for a variety of reasons. However, for those served by ADEN, it's most likely due to work earnings. Many beneficiaries falsely believe that if they receive benefits from SSA, it must be due to them. So why do overpayments occur when you return to work even when you are reporting your wages to SSA, as required? Let's discuss how this happens with SSI vs. SSDI beneficiaries.

First, for SSI recipients, SSA calculates the benefit amount that is due based on a budget month (looking back two months ago), and the eligibility month (the current month). Social Security uses a process called Retrospective Accounting, which examines income and resources two months prior to the eligibility month. In short, SSA is looking at any kind of income received, to calculate benefits due. Since SSI is paid out on the 1<sup>st</sup> of the month, the first month you go to work will result in an overpayment since you now have more income in the "eligibility" (current) month. This is one way that SSI recipients get overpayments. SSA will often waive this overpayment, if requested. However, if you are not reporting wages to SSA and get overpaid, that is a different situation. SSA will recoup those overpaid benefits. Therefore, the best remedy to prevent overpayments is reporting wages monthly. Because SSI is a needs-based program, SSA monitors income reported closely, and adjusts payments accordingly.

If you feel you were not at fault in causing the overpayment and you cannot afford to repay it. SSA has a form called [Request for Waiver of Overpayment Recovery](#) that would need to be completed. It is recommended that you work with your ADEN representative, a certified Work Incentive Practitioner, to assist you with this process.



For SSDI beneficiaries, the rules are very different. SSA offers several work incentives that allow you to maintain your benefits while working for a period, regardless of how much you earn. This is called a [Trial Work Period \(TWP\)](#). SSA offers 9 TWP months to allow SSDI beneficiaries an opportunity to try working while maintaining benefits. These months count as a Trial Work month if earnings are over the Trial Work Level, which is \$1,160/month for 2025. After the TWP months have been used, SSA provides another 36-month period that begins after the last TWP month has been used, called an [Extended Period of Eligibility \(EPE\)](#). During the EPE, SSA will monitor if your earnings are above the Substantial Gainful Activity (SGA) level, which is \$1620 in 2025, or \$2,700/month for those who are blind. Additionally, after you have completed the TWP, SSA provides a three-month “Grace Period” which allows you to continue to receive cash benefits. SSA will then suspend your cash benefit for those months you earn over SGA. However, you remain connected to the program during this 36-month period and if earnings fall under SGA, SSA will reinstate your cash benefit check. These are work incentives, designed to help beneficiaries try working again. While these incentives are very helpful, overpayments occur if SSA does not make timely decisions about when your benefits should be suspended.

If you are working, you should be watching for SSA to send a form to you toward the end of your TWP, called a Work Activity Report. This report will help SSA evaluate your earnings, and make decisions about whether benefits should be suspended. If this report has not been provided to you by SSA by the end of your TWP, you should request it, to help avoid continued benefits payments when you are gainfully employed. This is the reason many overpayments occur for those that receive SSDI. You should work closely with your ADEN representative to establish a timeline of your work incentives so you know when you should expect benefits suspension. If you do receive benefits after your projected suspension, you should set that money aside as SSA will eventually request those funds back.

Kevin Nickerson

Director // American Dream Employment Network

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## Looking for Employment? TAP into Resources!

We know that finding the right job can be challenging, but resources are available to help you succeed. **TAP into Resources** like the **Talent Acquisition Portal (TAP)** and **DirectEmployers** to connect with inclusive employers who value diversity in the workplace.



### Talent Acquisition Portal (TAP)

The **Talent Acquisition Portal (TAP)** connects job seekers with disabilities to inclusive employers actively hiring. TAP features a wide variety of job listings across multiple industries nationwide.

#### How to Get Started:

- Contact your ADEN Member to have an invite sent to you.
- Create your profile on the TAP portal.
- Search for jobs that match your skills and interests.
- Connect with employers who prioritize diversity and inclusion.

Learn more at: [Talent Acquisition Portal \(TAP\)](#).



**DirectEmployers** is another excellent resource where top employers post job opportunities that align with the mission of inclusive hiring. This platform provides a network of companies committed to equity in the workplace.

Explore job listings tailored to your skills and experience and find positions with employers who support workplace inclusion.

Visit: [DirectEmployers](#).



## **Participant Survey: We Value Your Feedback**

We are committed to enhancing the services we provide, and your feedback is crucial to helping us achieve that goal. Please take a few moments to complete the survey by clicking the link below. It is designed to gather your valuable insights and experiences. Your responses will directly influence how we improve our offerings to better support you and others in the future.

[Take the Survey](#)

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We're here to help you navigate the challenges of employment and benefits. If you have any questions, don't hesitate to reach out to your ADEN representative.

**Thank you for being part of the ADEN community!**

