

Helping You Today *So You Succeed Tomorrow*

# TICKET TO WORK



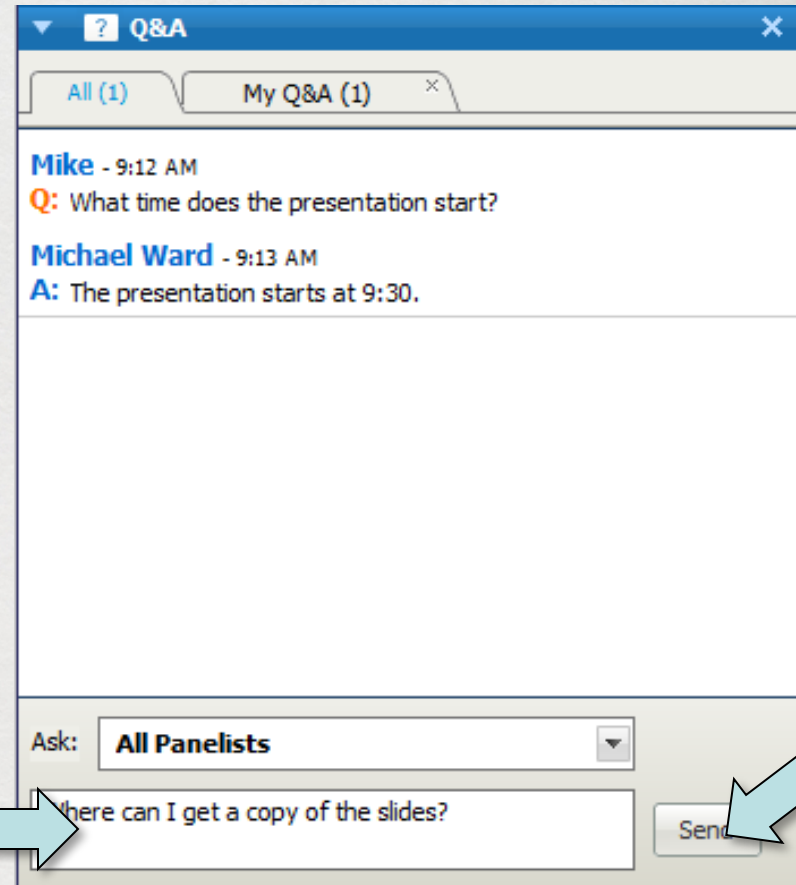
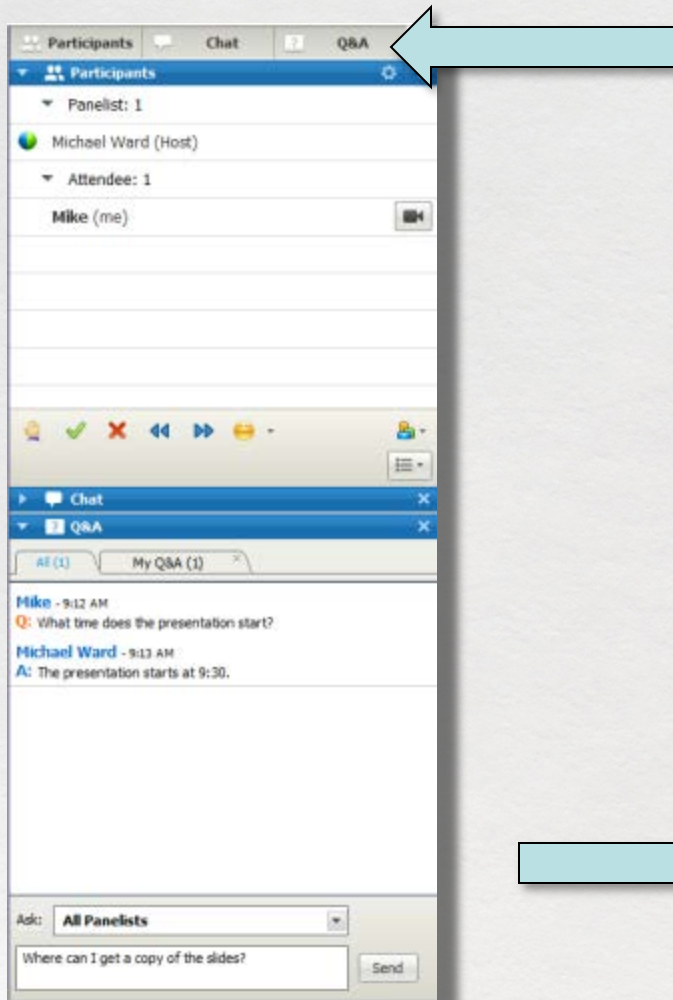
**Free Support Services for  
People Who Have a Disability  
and Are Ready to Work**

**Work Incentives Seminar Event**

Date: Wednesday,  
January 22, 2014  
Time: 3:00-4:30 pm EST

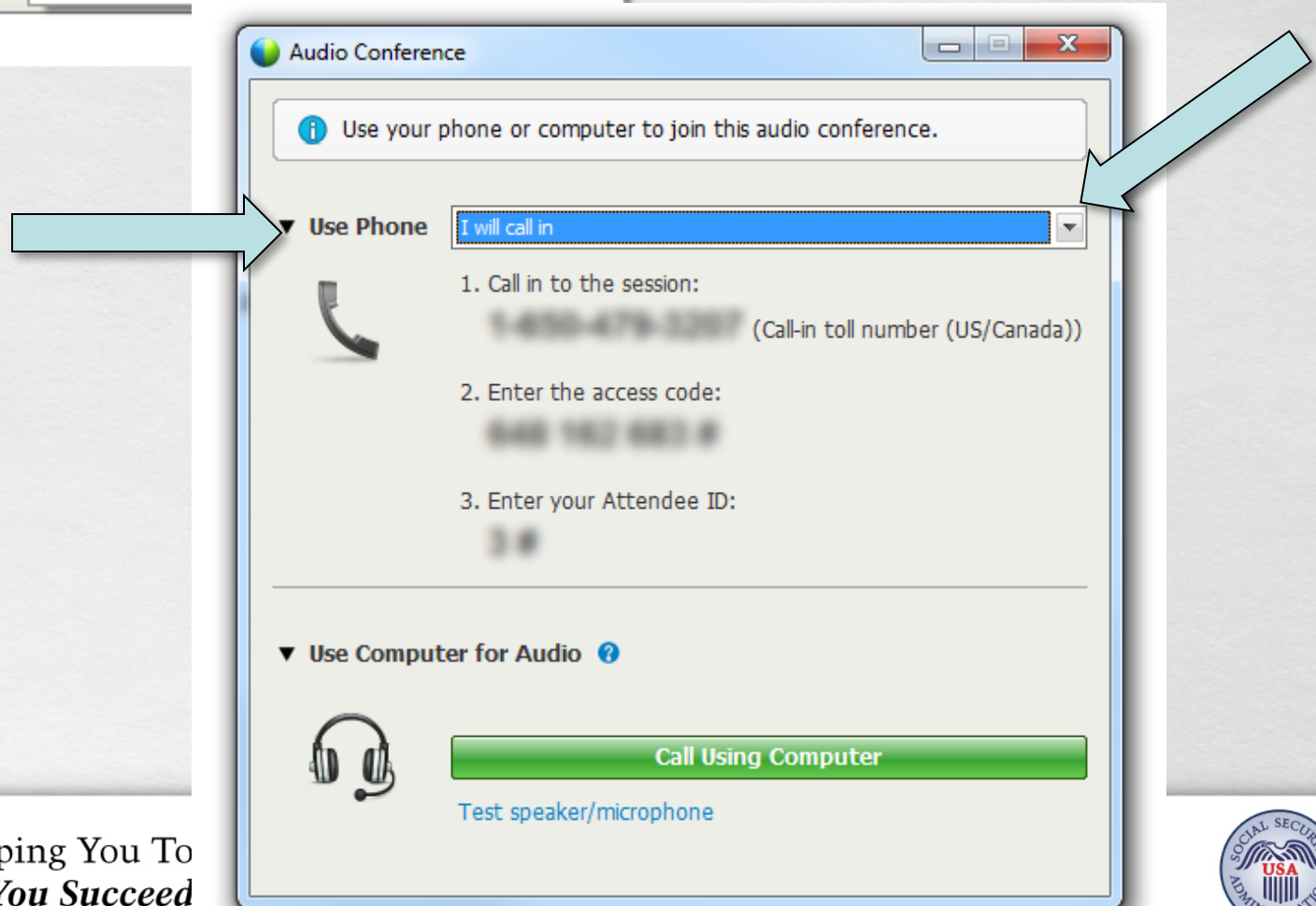
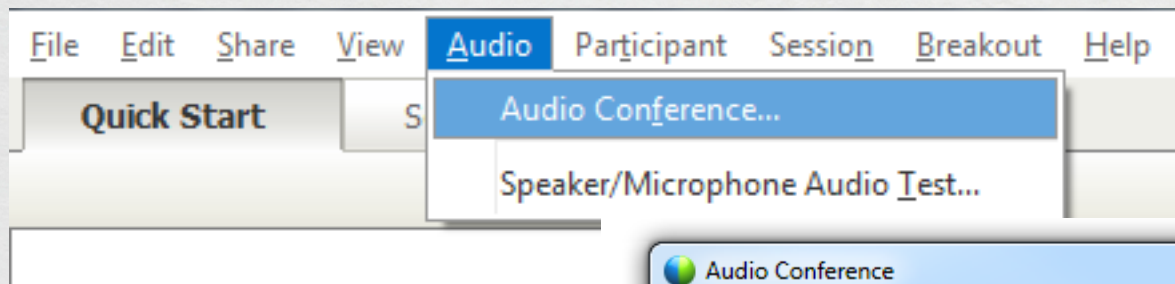


# Adjusting Audio Mode





# Audio and Questions Panels



# Webinar Accessibility



Helping You Today  
*So You Succeed Tomorrow*



# Webinar Accessibility

- Toll-Free number: 855-749-4750
  - Access code: 649-329-505
  - Closed captioning:  
[http://www.ilr.cornell.edu/edi/captions.cfm?activity\\_id=4640](http://www.ilr.cornell.edu/edi/captions.cfm?activity_id=4640)
- Webinar PowerPoint, accessible PDF, and text are located at the URL link you received in your WISE confirmation and access letter.



Helping You Today  
*So You Succeed Tomorrow*





# Webinar Accessibility

- Webinar presentation, transcript, and audio recording will be available in approximately two weeks at:

[www.ilr.cornell.edu/edi/m-wise-webinars.cfm](http://www.ilr.cornell.edu/edi/m-wise-webinars.cfm)

- Webinar question & answer period

During the webinar, submit your questions on the webinar “chat” or to

[webinars@choosework.net](mailto:webinars@choosework.net)

Anytime after the webinar day, email your questions to [support@chooseworkttw.net](mailto:support@chooseworkttw.net)



Helping You Today  
***So You Succeed Tomorrow***



# Agenda

## Welcome and Introduction

Ray Cebula, Employment &  
Disability Institute, Cornell University

## Tools for Financial Independence

Djuna Mitchell, Social Security

Ray Cebula

## Other Resources

Ray Cebula

## Questions and Answers

Presentation Team



Helping You Today  
*So You Succeed Tomorrow*





# What is Financial Independence?



Helping You Today  
*So You Succeed Tomorrow*





# What is Financial Independence?

- Financial independence means **being able to support yourself** to meet your wants and needs.
- It means being able to **make choices and have options** about what you buy, where you live, and what you do with your free time.
- It means **not being limited by Social Security disability benefits and working your way off of cash benefits** whenever possible.

# Financial Independence: Is It Possible for Me?

Today, we'll give you an **overview of programs, services, and incentives** that you can use to get on the road to financial independence.



Helping You Today  
*So You Succeed Tomorrow*





# Tools for Financial Independence



Working can  
lead to more  
than just  
financial  
independence...

- Earn more income





Working can  
lead to more  
than just  
financial  
independence...

- Earn more income
- Gain independence



Working can  
lead to more  
than just  
financial  
independence...

- Earn more income
- Gain independence
- **Meet new people**





Working can  
lead to more  
than just  
financial  
independence...

- Earn more income
- Gain independence
- Meet new people
- **Learn new skills**



# Are There Risks?

- **Absolutely**, which is why you need to be smart!
- Be smart by getting to know **Social Security's Ticket to Work and Work Incentives** programs. They can help you navigate to a good job, a good career, and better, self-supporting future.



Helping You Today  
*So You Succeed Tomorrow*





## Follow the rules...

- Learn **how and when to report your earnings from work to Social Security** and other benefits providers; and
- **Keep good records;** it will help you take advantage of work incentives and avoid overpayments.



Helping You Today  
*So You Succeed Tomorrow*



# Social Security Disability Benefits and Work Incentives



Helping You Today  
*So You Succeed Tomorrow*





# Meet Ben!

## An Introduction to Ticket to Work



Helping You Today  
*So You Succeed Tomorrow*



# Social Security Disability Benefit Programs



Social Security  
Disability Insurance  
(SSDI)



Helping You Today  
*So You Succeed Tomorrow*





# Social Security Disability Benefit Programs



Social Security  
Disability Insurance  
(SSDI)

Supplemental  
Security Income  
(SSI)



Helping You Today  
*So You Succeed Tomorrow*



# Social Security Disability Benefit Programs



Social Security  
Disability Insurance  
(SSDI)


Supplemental  
Security Income  
(SSI)

Both SSDI and SSI =  
Concurrent Benefits



# What is Ticket to Work?

Ticket to Work is a **free** and **voluntary** program to assist SSDI and SSI beneficiaries who have a disability return to work, enter the workforce for the first time, or increase their current work hours.

A white rectangular sticky note with a red pushpin at the top center. The text "Ticket to Work Program" is printed in black. Below the text is the "Ticket to Work Work Incentives" logo, which features the words "Ticket to Work" in a blue serif font and "Work Incentives" in a red sans-serif font, both enclosed within a red and blue oval border.

Ticket to Work  
Program

Ticket to Work  
Work Incentives

A green circle with a white border containing the text "SSDI" in white, bold, sans-serif capital letters.

SSDI

An orange circle with a white border containing the text "SSI" in white, bold, sans-serif capital letters.

SSI

Our representatives at the **Ticket to Work Help Line** can help you understand how the program can work for you. For more information, call **1-866-968-7842** (V), 1-866-833-2967 (TTY), or visit [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work).



Helping You Today  
***So You Succeed Tomorrow***



# What is Ticket to Work?



If you are ready to explore work, then take the following steps:

- **Speak with an expert** at our Ticket to Work Help Line at 1-866-968-7842 (V) or 1-866-833-2967 (TTY).
- **Learn more about Ticket to Work**, read our blog, and view, listen, or read real success stories at [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work).
- **Find an Employment Network** (EN) that meets your needs or work with your state Vocational Rehabilitation (VR) agency.
- **Stay connected to your Employment Team** (Work Incentives Planning and Assistance Projects (WIPA), Protection and Advocacy for Beneficiaries of Social Security (PABSS), EN, or VR) as you explore your work options.



# What are Work Incentives?

- Work incentives **may allow you to keep some of your cash benefits** while you work
- Work incentives also **allow you to keep your Medicaid and/or Medicare** while you work
- **Your work** incentives will vary according to whether you receive SSI, SSDI or both. People who receive both benefits can take advantage of all work incentives
- For more information on several useful work incentives, visit

[www.socialsecurity.gov/disabilityresearch/wi/generalinfo.htm#ssdi](http://www.socialsecurity.gov/disabilityresearch/wi/generalinfo.htm#ssdi)

Work Incentives



SSDI

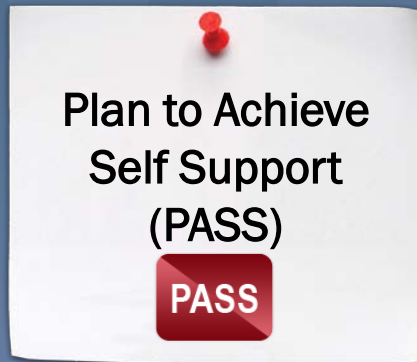
SSI



Helping You Today  
*So You Succeed Tomorrow*



# What is a PASS Plan?



- If you receive SSI or can become SSI-eligible, pay special attention to “**Plan to Achieve Self-Support**” or PASS.
- With an approved PASS, you can set aside some earnings or resources for a specific, work-related goal. It’s a terrific tool to help you become financially independent!
- For more information, visit [www.ilr.cornell.edu/edi/pass/](http://www.ilr.cornell.edu/edi/pass/)



# A Real Ticket to Work Success Story!

## Meet Lisa

- Lisa wanted to support her family, but her agoraphobia prevented her from working.
- Using her Ticket to Work she now works from home and is financially independent.



# Earned Income Tax Credit



Helping You Today  
*So You Succeed Tomorrow*





# Did You Know That the IRS Can Give You a Tax Credit for Working?

- The **Earned Income Tax Credit (EITC)** is a tax credit for low to moderate income workers ages 25 – 64 or 18 – 64 with a qualifying child;
- You **can file for it even if you didn't earn enough to have to file taxes**; and
- You **can file for the credit even if the tax year has passed**, up to three years back.

Using the EITC you can put up to **\$6,044** (2013) or **\$6,143** (2014) into your pocket. If you have earnings from work, all you need to do is file for it!



Helping You Today  
*So You Succeed Tomorrow*





# For more information on EITC and help filing your taxes

- Volunteer Income Tax Assistance (VITA) – 1 800-906-9887
- American Association of Retired Persons (AARP) – 1-888-227-7669
- For more information about EITC visit:

<http://www.irs.gov/eitc>



Helping You Today  
***So You Succeed Tomorrow***



# Individual Development Account



Helping You Today  
*So You Succeed Tomorrow*





# What is an Individual Development Account (IDA)?

- An IDA can help you on the way to financial independence.
- An IDA is great because **it will match every dollar as you are saving** for your goal.
- **Matched amounts start at \$1** and up for every dollar you save.



# What Can an IDA Help You Fund?



- **Home ownership;**
- A **college education** including textbooks;
- **Starting your own business** and other smaller goals that will get you the road to financial independence.
- IDA programs vary, so investigate the options available to you in your area.

# Where Can You Learn More about IDAs?

- IDAs are not available in all states. To see if an IDA is offered in your area go to:

<http://idaresources.org/afigrantees>

- For more information on how IDAs can work for you, visit:

<http://cfed.org/programs/idas/>



Helping You Today  
***So You Succeed Tomorrow***





# If Financial Independence is Right for You, What's Next?



Helping You Today  
*So You Succeed Tomorrow*



Author Paul J. Meyer developed the concept of S.M.A.R.T goals.

By creating S.M.A.R.T. goals for yourself, you can make your dream of financial independence a reality.

## S.M.A.R.T. means:

**S**pecific – Have a precise goal

**M**easurable – How will you know if you are working towards your goal?

**A**ttainable – Have a plan to achieve your goal

**R**ealistic – Make sure your goal is something you are willing and able to work towards

**T**imely – Set a date for achieving your goal



# You Have a Goal, Now What?



**You need a budget** to help you make the best use of your money and to help you reach your goal:

- A budget is a plan of your expenses and income for a period of time, like a month or a year
- A budget can help you to see how much money you have, where you're spending it, and where you can save

# Need More Information or Help with Creating Your Budget?



- Contact your local Center for Independent Living. Find the location nearest you by going to: [www.ilru.org/html/publications/directory/index.html](http://www.ilru.org/html/publications/directory/index.html)
- For more budgeting information, check out: [www.aarp.org/money/budgeting-saving/](http://www.aarp.org/money/budgeting-saving/)  
[www.fdic.gov/consumers/consumer/moneysmart/index.html](http://www.fdic.gov/consumers/consumer/moneysmart/index.html)



# Another Important Tool to Becoming Financially Independent Is...



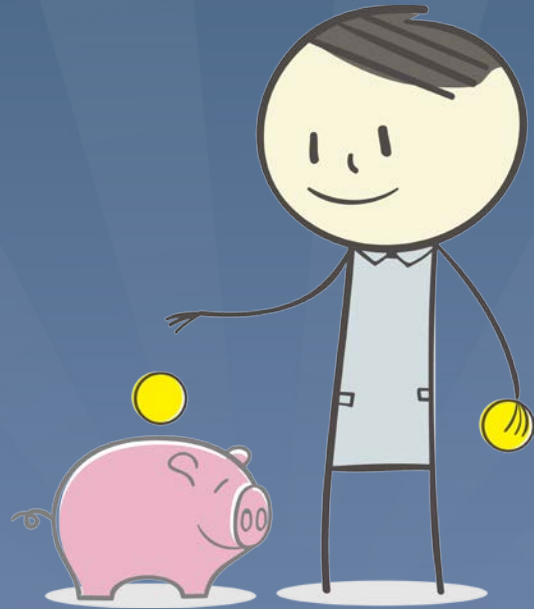
## Opening a bank account!

Having a **savings and a checking account** at a bank allows you to access your money:

- A **savings account** will keep your money safe while you save for your goal
- A **checking account** will give you quick access to your money to pay for bills and buying things while keeping your money safe

# For More Information on Getting a Bank Account

You have many choices when selecting a bank. Some banks offer online services, direct deposit, and much more. Ask about your options before you decide.



- **Bank On programs** work with banks and credit unions to make it easier for you to join:  
<http://joinbankon.org>
- To find a **credit union** in your area, visit:  
[www.mycreditunion.gov/Pages/default.aspx](http://www.mycreditunion.gov/Pages/default.aspx)



# Credit: Another Tool for Becoming Financially Independent

- Having **good credit** means that banks and businesses will let you buy an item before you pay for it.
- If you have good credit, it's easier to get **loans** from the bank for large items, like a home or car, and to pay for **emergency expenses**.



# Financial Independence: Is it Possible for Me?



Helping You Today  
*So You Succeed Tomorrow*





# Financial Independence: Is It Possible for Me?



Yes, financial independence is possible! With hard work, planning, education, training, and support from Social Security and other resources, you can have a *good job, good career, and a better, self-supporting future.*

Take advantage of the resources we've talked about today. We're here to help you succeed in reaching financial independence!

# Other Resources

Ray Cebula



Helping You Today  
*So You Succeed Tomorrow*





# Financial Independence Resources



## Real Economic Impact Tour (REIT)

Visit the REIT online if you are interested in becoming more informed about tools and strategies to advance your economic strength and security. Join with REIT to chart a new path to a better economic future with thousands of like-minded people to develop and control effectively income and assets.

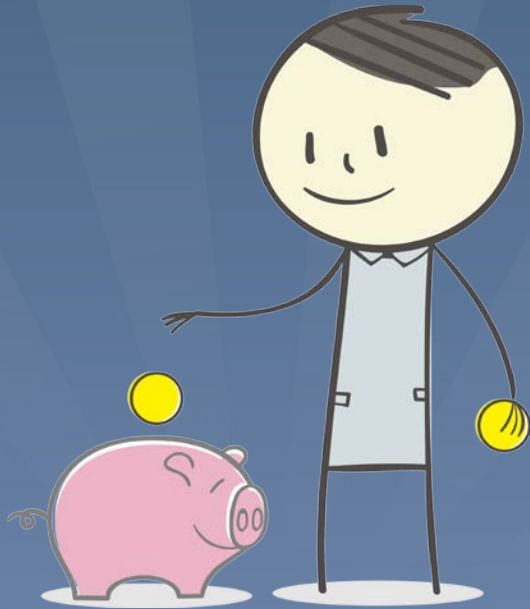
[www.realeconomicimpact.org](http://www.realeconomicimpact.org)



Helping You Today  
***So You Succeed Tomorrow***



# Financial Independence Resources



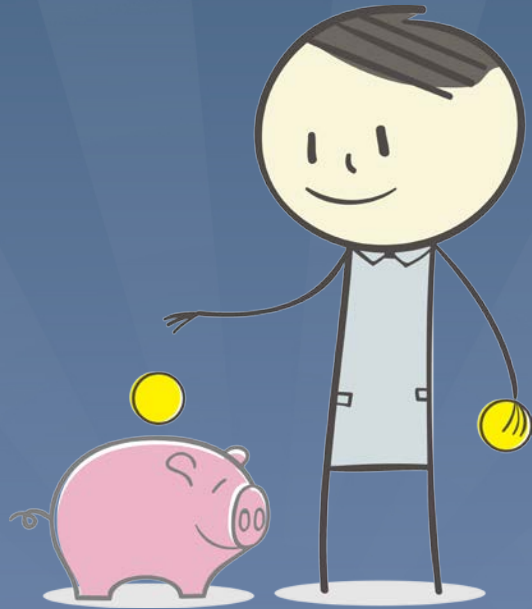
## Money Smart

The Federal Deposit Insurance Corporation's (FDIC) Money Smart is a financial education program designed to help low- and moderate-income individuals increase their financial skills and create positive banking relationships.

<http://www.fdic.gov/consumers/consumer/moneysmart/index.html>



# Financial Independence Resources

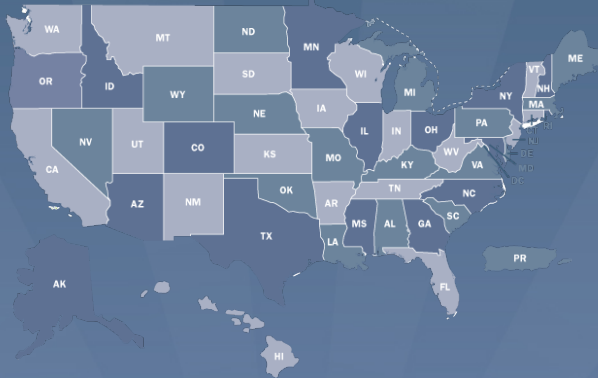


## Consumer Financial Protection Bureau (CFPB)

The CFPB's mission is to make markets for consumer financial products and services work for Americans — whether they are applying for a mortgage, choosing among credit cards, or using any number of other consumer financial products.

<http://www.consumerfinance.gov>

# Where to Get More Information

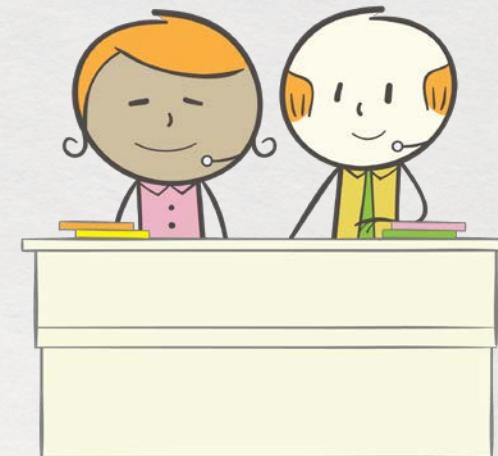


Visit: [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work) to find your local Employment Network and other Ticket to Work and Work Incentives information.

## Call:

Ticket to Work Help Line:

- 1-866-968-7842 (V)
- 1-866-833-2967 (TTY)



Helping You Today  
*So You Succeed Tomorrow*





Questions?



Like us on Facebook: <http://www.facebook.com/choosework>



Follow us on Twitter: <http://www.twitter.com/chooseworkssa>

Ticket to Work Help Line: 1-866-968-7842 (V) or 1-866-833-2967 (TTY)



Helping You Today  
***So You Succeed Tomorrow***

