

## Public Benefits and Financial Literacy



Lisa Brown, MS, CRC, W/P  
NYESS Assistant Director  
[Lisa.Brown2@omh.ny.gov](mailto:Lisa.Brown2@omh.ny.gov)  
(518) 474-3358

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### Introduction

- This NYESS training is designed to provide basic information on both SSA benefits and Financial Literacy
- Staff are encouraged to share information with SSA beneficiaries and dispel common myths about working while receiving public benefits
- Every SSA Beneficiary should have access to Benefits Advisement to address their specific situation

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### Topics we will cover today

- NYESS
- Why is working a good idea?
- Benefit Basics
  - SSI/SSDI benefits
  - Work Incentives
  - Healthcare Benefits (Medicaid and Medicare)
- Housing Models
- Ticket-to-Work (TTW)
- Financial Literacy - Budgeting

*\*We are covering a basic overview of the work incentives available and not every potential scenario for each benefit. Please contact us for more information!*

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# Section One- New York Employment Services System (NYESS)

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## NYESS – What is it?

- **NYESS is:**
  - A statewide partnership
  - A collaborative employment services case management system
  - A Ticket-to-Work Administrative Employment Network
  - A primary employment Data Source
- NYESS is **not** just a data system, or an AEN for the TTW program: Our primary focus is as a **resource for all things related to employment**

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## Customer Resources

### **NYSDOL Career Centers services include:**

- Resume writing Support
- Interview Skills
- Labor Market Information
- Identifying Employment and Training Opportunities
- Benefits Advisement

Find the [Career Center](#) in your area to connect with a Disability Resource Coordinator.

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## Customer Resources

### **Public Benefits**

- Do you qualify for public benefits? Use this [Public Benefit Screening](#) to find out.

### **Work Incentives**

- The [YTIOnline SSI Benefits Calculator](#) shows how your benefits may change, if:
  - you are working
  - you receive SSI benefits

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## Customer Resources

- The [SSA Red Book](#) is your go-to source for all information regarding SSA benefits, related health insurance, and how income will affect your benefits.
- The [Earned Income Tax Credit](#) (EITC) helps low to moderate-income workers and families get a tax break. Claiming the credit can reduce the tax you owe and may also give you a larger refund.
- Want to work and keep your Medicaid? There are two major programs you should explore – 1619(b) and MBI-WPD.

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### Which Medicaid program is right for me?

1619(b)	MBI-WPD
You are earning up to \$52,286 in wages annually and have less than \$2,000 in resources;	You are earning wages up to \$73,932 in wages annually and have/want to have resources up to \$30,182;
AND	AND
have a qualifying disability;	have a qualifying disability;
AND	AND
are currently receiving a SSI cash payment;	have not received a SSI cash payment in the last 36 months;
OR	OR
are no longer receiving a SSI Cash Payment due to earned income but have in the previous 36 months;	have received SSI within the last 36 months but want to have greater earnings and savings capacity;
AND	AND
want access to free Medicaid!	want access to free Medicaid!

•Use this [1619\(b\) Template Letter](#) to alert your local SSA office about potential eligibility  
 •Learn more about the [Medicaid Buy-In Program for Working People with Disabilities](#)

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## Customer Resources

Section 301 of the Social Security Act is a rule that allows you to continue receiving SSI/SSDI even if you are no longer considered disabled by SSA. To be eligible for continued SSI or SSDI benefits under Section 301, you must be a part of one or more of the following:

- a vocational rehabilitation program
- the Ticket-to-Work program
- be engaged in another qualifying rehabilitation program
- have an SSA approved PASS Plan
- have an Individualized Education Plan

Use the [Section 301 Template Letter](#) to communicate with your local SSA Field Office about potential Section 301 eligibility.

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## Customer Resources

### Department of Labor Resources

- The Department of Labor has websites to help you explore careers, look for jobs, and create job seeker profiles. CareerZone and JobZone sites help connect job seekers with jobs that fit their unique skills.
- CareerZone is a career exploration tool, designed for individuals who have little to no work history and need a place to start.
- [JobZone](#) is a similar tool but geared towards job seekers with a work history.
- If you are looking for employment, access the Department of Labor's [New York State Job Bank](#) to find open positions near you.

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# Learning Center

### Annual Required Trainings

- [Cornerstones of Confidentiality Training](#)
- [Health Insurance Portability and Accountability Act \(HIPAA\)](#)
- [Information and Cybersecurity Awareness Training](#)

### Resources

- [Office of Mental Health \(OMH\) Security Management System \(SMS\) NYESS User Guide](#)
- [Americans with Disabilities Act \(ADA\) Fact Sheet](#)

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# Learning Center

### Ticket-to-Work Trainings

- [Ticket-to-Work Training](#)
- [Work Incentive Seminar Events \(WISE\)](#)

### Ticket-to-Work Resources

- [Social Security Administration \(SSA\) Overpayments](#)
- [Reporting Your Wages](#)
- [Ticket-to-Work Brochure](#)
- [Ticket-to-Work \(TTW\) Fact Sheet](#)
- [Impairment Related Work Expense Request Form](#)
- [Ticket-to-Work \(TTW\) Individual Work Plans](#)
- [Ticket-to-Work \(TTW\) Enrollments](#)
- [Ticket-to-Work \(TTW\) Documents: Clearance and Signatures](#)
- [Ticket-to-Work \(TTW\) Checklist](#)
- [Ticket UnAssignment](#)
- [Activities and the Ticket-to-Work \(TTW\) Program](#)

The Learning Center tab is updated frequently, please check back for additional information, regularly

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## New York Employment Services System

## Find a NYESS Provider Near You

**EMPLOYMENT**

The Employment First policy is part of a national movement to support the employment of people with disabilities.

Ticket to Work is a Social Security employment program for individuals with disabilities who want to work and earn enough to become self-supporting.

Operating under a whole-person philosophy, New York State has successfully brought together its employment services systems to create a **single approach to linking and coordinating employment supports**, using the Medicaid Infrastructure Grant as the catalyst.

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**Find a NYESS Provider Near You**

Find NYESS Providers Near: My Location  Search Radius: 25 miles

**Madison County One Stop**  
(Herkimer/Madison/Oneida WDB)  
133 North Court Street, NY, 13163, US  
☎ 3153832400

**Madison Cortland ARC - Lenox Ave (The Arc of Madison-Cortland)**  
701 Lenox Ave, NY, 13421, US  
☎ 3153333845110

**Madison Cortland ARC - Broad Street (The Arc of Madison-Cortland)**  
588 Broad Street, NY, 13421, US

**Madison Cortland ARC - Fairer Ave (The Arc of Madison-Cortland)**  
218 Fairer Ave, NY, 13421, US

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## Questions ?

Do you have any questions about NYESS or how NYESS can help you?

UNMUTE

Unmute and share or type in the chat box....

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## Section Two – Why Working is a Good Idea

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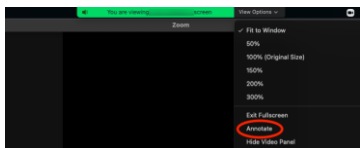
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### How to annotate on the White Board

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### White Board Activity

Why do you think working is a good idea for people we support?



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### What do you need to know?

Employment *is* a good idea!

- Going to work has been shown to not only increase your overall income, but also helps to improve your:
  - Physical Health
  - Mental Health
  - Socialization
  - Meaningful Activity
  - Self Worth
  - Work Ethic
  - And an overall better Quality of Life...

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### Employment Myths

- Traditionally, it takes a long time to obtain SSA and other public benefits, so individuals are sometimes anxious about going to work with the possibility of losing them
- Additionally, family and friends have "heard" stories about individuals going to work and losing benefits, and as a result don't encourage an individual to pursue employment.

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### Employment Myths

- "I can only work 20 hours per week, if I want to keep my benefits"
  - There are several variables involved in keeping your SSA benefits while working, and it's **not** all about the number of hours a person works.
  - While number of hours is one factor, other variables include benefit type (SSI or SSDI), hourly wages, and work incentives.
  - A Benefits Advisor can provide clarity for your specific situation.

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### Employment Myths

- "I have a disability, so I can't go to work."
  - SSA recognizes that individuals receiving SSA benefits (individuals who have been determined disabled by SSAs definition) can work, and created the Ticket-to-Work program to encourage individuals to go to work, and gain financial self-sufficiency
  - You are eligible for the Ticket-to-Work program if you receive SSI and/or SSDI benefits, are between the ages of 18-64, and want to go to work
  - It is a **voluntary** program where you can receive employment services at no cost

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## Employment Myths

- "I can't work until I'm considered "stable" by my Psychiatrist."
  - The myth that individuals must be considered "ready, or "stable", or even "compliant" before they go to work is simply not true
- Supports are available to help a person obtain and/or maintain employment, even while they are managing barriers to employment (i.e., mental health symptoms, housing or transportation needs, or educational needs, etc.)
- Individuals who are homeless can still obtain and maintain employment with the right supports.

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## Employment Myths

- "If I go to work, I will lose my healthcare benefits"
  - There are ways for you to maintain both your Medicaid and/or Medicare benefits if you go to work and earn more than allowable by benefit
    - Medicaid1619(b)
    - Medicaid Buy-In for Working People with Disabilities
    - Medicare

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## Section Three – Benefit Basics

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# Questions ?

Are you comfortable talking about Social Security benefits with the individuals you serve?



(SSI and SSDI)

Unmute and share or type in the chat box.....

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# What do you need to know?

Working while receiving public benefits *is* a good idea!

- Not everyone needs to be a benefits expert, but we **do** need to understand a couple of basics
  - An individual will have more \$\$\$ in their pocket and will not be penalized for working while receiving SSA benefits but the individual **must** report their income
  - An individual will be eligible for free Medicaid in *almost* all scenarios
  - There are common frustrations and anxieties associated with public benefits and need to be part of the conversation
  - There are many common myths about what happens when someone on public benefits earns wages, and we're part of the problem if we don't talk about them

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# What do you need to know?

Benefits advisement resources and information **must** be within everyone's reach

- Anyone receiving public benefits should be connected to benefits advisement
  - Each situation and benefit/financial picture is different and needs to be considered
- Do you have contact with a certified benefits advisor?
  - If your answer is "no" contact NYESS to let us help you figure it out!
- Do you have a go-to site for info about benefits?
  - If your answer is "no" contact NYESS to let us help you figure it out!
  - NYESS Customer Resource Page <https://nyess.ny.gov/customer-information.html>

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## Benefit Basics

### Here are the basics about benefits that you should know!

- SSI and SSDI are separate SSA benefit types and calculate wages in different ways but in either case working *is* a good idea
  - Always consult a benefits advisor
- Wages must be reported in all scenarios to decrease the possibility of over-payments or related penalties – but if over-payments occur, please consult a Benefits Advisor
- If an individual earns enough for cash benefits to stop there are ways to continue receiving free Medicaid
  - 1619(b) of the Social Security Act
  - Medicaid Buy-In for Working People with Disabilities (MBI-WPD)
- If an individual would like to save more than allowable resource limits, they can
  - Achieving a Better Life Experience Act (ABLE)
  - Plan to Achieve Self-Support (PASS)

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## Section Four – SSA Cash Benefits (SSI)

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## Supplemental Security Income Program (SSI)

### SSI

- The SSI program provides a cash benefit payment to people who have *limited income and resources* and not enough work history credits to receive SSDI
- Resource limits
  - Single individual \$2,000
  - Individual with a spouse \$3,000
- Federal Benefit Rate (FBR) - \$943
- SSI Work Incentives
  - Student Earned Income Exclusion
  - Impairment-Related Work Expense
  - Blind-Work Expense

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## SSI Work Incentives

### Student Earned Income Exclusion

- Allows a person who is under age 22, working (either part-time or full-time) and regularly attending school (either part-time or full-time) to exclude some of their earnings from the SSA calculation of their income
- In 2024 the amount that can be excluded is \$2,290 monthly, up to a yearly maximum of \$9,230
- **Example:**
  - A 19-year-old individual is receiving SSI benefits, going to school part-time, and working part-time. He earns \$2,000 in July. He submits his wage information monthly (as is recommended by SSA) and tells SSA that he is going to use the Student Earned Income Exclusion, for July. When SSA calculates his August SSI benefit check, they will subtract \$2,000 off his Earned Income, which allows him to keep most of his SSI benefit check, and his earned income (\$2,000).

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## SSI Work Incentives

### Impairment-Related Work Expense (IRWE)

- IRWEs are costs for items or services that an individual **needs** in order to work **because** of their disability, and these costs are **not being reimbursed** by anyone else
- IRWE Approval Request form:  
<https://employment1st.com/NYESS/impairment-Related-Work-Expense-IRWE-Request.pdf>
- Social Security will deduct the costs of an IRWE from the countable income when determining eligibility for Social Security disability benefits

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## IRWE Examples

- **Examples** of IRWE expenses:
  - Supported Employment Services
  - Attendant Care
  - Transportation Costs (Specific Regulations – see chart)
  - Medical Devices
  - Prosthesis
  - Work-Related Equipment and Assistants
  - Medications
  - Therapies

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### IRWE Transportation Decision Chart

If...	AND...	Then...
public transportation is available in the community	can be used by the disabled individual	the expense cannot be used as an IRWE.
public transportation is available in the community	cannot be used by the disabled individual	the cost of a cab/taxi specialized service or own vehicle, could be an IRWE depending on the necessity and verification of payment of this expense.
public transportation is not available in the community	the individual can drive an unmodified vehicle	these expenses cannot be used as an IRWE.
public transportation is not available in the community	the individual cannot drive an unmodified vehicle	the costs of operating a modified vehicle including mileage to/from work, purchase and repair of modifications to vehicle can be deducted. Use the IRS mileage rate in <a href="#">DI 10520.030</a> .

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### SSI Work Incentives

**Blind Work Expense**

- The Blind Work Expense work incentive is similar to the IRWE – they are both **costs for items or services that you need to work**, and these costs are **not being reimbursed** by others, **HOWEVER**, the Blind Work Expense **does not** have to be related to your specific disability
- These costs do have to be **"reasonable costs"** according to the SSA definition – Reasonable is a cost that is customarily charged for the covered or similar services or supplies

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### Blind Work Expense

• **Examples:**

- Supported Employment Services
- Attendant Care
- Transportation Costs Medical Devices
- Prosthesis
- Work-Related Equipment and Assistants
- Medications
- Therapies

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## Section Five – SSA Cash Benefits (SSDI)

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### Social Security Disability Insurance (SSDI)

- SSA provides cash benefits to individuals who have worked and paid into the SSA Insurance Program
- The amount an individual receives is based on the work earnings, over their working years
- There are several work incentives available for individuals who receive SSDI and want to work:
  - Trial Work Period (TWP)
  - Extended Period of Eligibility (EPE)
  - Expedited Reinstatement (EXR)

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### SSDI Work Incentives

#### Trial Work Period (TWP)

- Allows you to test your ability to work for at least nine months without losing your SSDI benefits
- You will receive full SSDI cash benefit regardless of how high your earnings might be, as long as you report your work activity and you continue to have a disabling impairment
- Your TWP begins when you earn over \$1,110 per month (TWL) – in 2024 (this level may change at the start of every new year)

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### Trial Work Period

- Examples:
  - If an individual is currently receiving SSDI benefits and they want to go to work, they have a nine-month period to earn as much money as they want (can) as a safety net to see how working goes
  - If an individual earns \$1,110 in January 24, SSA will count January as the first TWP month. If the individual's income falls below the \$1,110 in February – that month will not be counted as one of the nine trial work months.
  - The Trial Work Months do not have to be consecutive

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### SSDI Work Incentives

#### Extended Period of Eligibility (EPE)

- It automatically begins the month after the TWP ends
- It is a 36-month period in which you will receive SSA cash benefits for all months your earnings are below the SGA level, if you continue to have a disabling impairment
- Substantial Gainful Activity (SGA) - \$1,550

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### SSDI Work Incentives

#### Extended Period of Eligibility

##### Examples:

- Once the TWP ends, and an individual earns over SGA level () the first time, the process starts to terminate benefits – Cessation Month, and 2 Grace Period months
- However, if the individual earns under SGA level, they will be able to receive their SSDI check again

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### SSDI Work Incentives

#### Expedited Reinstatement (EXR)

- It is a safety net for people who successfully return to work and their SSDI cash benefits are terminated
- If your cash benefit payments end because of your increased earnings, and within five years your earnings fall below SGA level, you may be able to have your benefits started again, right away, through a request for EXR
- SSA has 6 months to determine if you will get your SSA cash benefit back, and you can request to get your SSDI benefits while SSA is reviewing your request
- If SSA determines that you will not get your SSA cash benefit back, you do not have to repay the money they gave you during this review period, and you can reapply for SSA benefits

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### Questions ?

Do you have any questions about SSDI benefits, and how to explain basic information to the individuals you serve?



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## Section Six – Healthcare Benefits

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## Questions ?

Are you comfortable talking with your customers about Medicaid and Medicare coverage?



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## Medicaid Benefits

- If an individual lives in New York State and they are eligible for SSI cash benefits, they will automatically be eligible for Medicaid benefits
- There are two major rules for Medicaid that may allow an individual to maintain their Medicaid benefits even if they earn enough to lose their SSI benefits

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## Medicaid 1619(b)

- 1619(b) is a special Medicaid rule that allows an individual to maintain Medicaid coverage even if earnings become too high for an SSI cash benefit
- If an individual is eligible for 1619(b) it will be an automatic process, however, there is a template letter available on the NYESS website to alert SSA of this change: <https://nyess.ny.gov/docs/cust-info/1619b-template-letter.pdf>
- Eligibility requirements:
  - Eligible for SSI cash benefits for at least one month
  - Would be eligible for an SSI cash benefit except for the earnings
  - Still disabled
  - Still meet all of the other eligibility rules, including the resources test
  - Need Medicaid in order to work
  - Have gross earned income that is insufficient to replace SSI or Medicaid

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### Medicaid Buy-In for Working People with Disabilities (MBI-WPD)

- The Medicaid Buy-In program offers Medicaid coverage to people with disabilities who are working and earning more than the allowable limits for regular Medicaid. **It's FREE!**
- Individuals may have a gross income as high as \$68,988 and up to \$92,950 for a couple
- An individual may have non-exempt resources that do not exceed the MBI-WPD resource level of \$20,000 for a one-person household and \$30,000 for a two-person household.
- To learn more information here is the link for the MBI Toolkit: [https://www.health.ny.gov/health\\_care/medicaid/program/buy\\_in/docs/working\\_people\\_with\\_disabilities.pdf](https://www.health.ny.gov/health_care/medicaid/program/buy_in/docs/working_people_with_disabilities.pdf)

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### Medicaid Buy-In for Working People with Disabilities (MBI-WPD)

- The MBI-WPD program has been **expanded** and these changes will take effect **1/1/25**:
  - **Age Limit** – there will no longer be an upper age limit, and benefits will continue past age 65
  - **Asset Limit** – will be expanded to \$300,000
  - **Income Limit** (*net* countable income) – up to \$27,340 per **month (\$320,080, annually)**

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### Medicare

- Most individuals who receive a Social Security Disability Insurance (SSDI) cash benefit are also eligible for Medicare coverage
- Following the Trial Work Period (TWP) individuals can continue to receive at least 93 months (seven years and nine months) of Medicare coverage including:
  - Hospital Insurance (Part A) – Premium Free
  - Supplemental Medical Insurance (Part B), if enrolled
  - Prescription Drug Coverage (Part D), if enrolled
- After premium-free Medicare coverage ends due to work, an individual can buy continued Medicare coverage if you remain disabled

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# Questions ?

Do you have any questions about how to discuss the Healthcare options:

Medicaid and Medicare?



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## Section Seven – ABL Accounts and PASS Plans

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## ABLE Accounts

### Achieving a Better Life Experience (ABLE)

- An ABLE account is a savings program for eligible people with disabilities who have resources that would make them ineligible for other benefits
  - If you receive a \$10,000 inheritance and put that money in a regular savings account, you will be over the resource limit for SSI and automatically lose your SSI benefits. However, if you put the inheritance in an ABLE account, it will not count toward your resource limits, and you can maintain your SSI benefits.
- Use an ABLE account to pay for medical and living expenses in order to maintain health, independence, and quality of life
- You can contribute \$18,000 annually (2024), and up to \$100,000 without it impacting your SSI eligibility

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### PASS Plans

#### Plan to Achieve Self-Support (PASS)

- A PASS Plan allows an individual to set aside money (other than SSI cash benefits), for a specific time period, so that the individual can go to work and achieve their work goals, without losing their SSI cash benefit
  - (example: setting aside money to buy a car, so that an individual can get to work)
- The PASS Plan is developed and approved through the Claim Representative at the local SSA office

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### Questions ?

Do you have any questions about ABLE Accounts or PASS Plans?



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## Section Eight – Housing & Employment

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### What does Employment have to do with Housing?

- Both employment status and housing status are essential social determinants of health and mental health
- In some cases, housing providers act as the individual's Representative Payee, so they play an important role in supporting any employment-related goals and interventions
- Income earned through employment can lead to increased financial independence and improved housing outcomes

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### The role of Housing Providers in supporting employment goals

#### Housing Providers:

- Refer any individual who's interested in employment to a local employment provider
- Reinforce skill building related to daily living skills like hygiene, time management, and budgeting
- If acting as Representative Payee, they must keep on top of Social Security paperwork and reporting requirements and should establish a go-to benefits expert
- The Housing Providers should *never* discourage housing participants from working to their full potential; if their income impacts the housing model, a benefits advisor can support the individual to help them figure it out!

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## Section Nine – Ticket-to-Work (TTW)

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## Questions ?

What do you know about the Ticket-to-Work program?



Unmute and share or type in the chat box....

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## Ticket-to-Work (TTW)

- TTW is an employment program through SSA that can work in coordination with an individual's existing supports!
- The TTW program is voluntary and can help an individual obtain and maintain employment without any cost to the individual
- Eligibility:
  - Receive SSI and/or SSDI benefits
  - Between the ages of 18 and 64
  - Want to go to work

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## Ticket-to-Work (TTW)

- If an individual is eligible for TTW, SSA will automatically send them a letter, which will include:
  - An explanation of the TTW program
  - A list of potential employment providers
  - A "Ticket"
- It is not a literal "ticket"

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## Ticket-to-Work (TTW)

### Benefits of participating in TTW

- If an individual assigns their "Ticket" to an Employment Provider, SSA will suspend the Continuing Disability Review (CDR), if the individual continues to make timely progress
- **Continuing Disability Review** – a review to determine that an individual still meets the SSA definition of being disabled
- **Timely Progress** – a demonstration that the individual is making *timely* progress within the TTW program
  - By working
  - By going to school

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## Ticket-to-Work (TTW)

- An Employment Provider can assist an individual to prepare for, obtain, and maintain employment
- An Employment Provider can offer Benefits Advisement so the individual can better understand how working will impact their benefits

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## Ticket-to-Work (TTW)

Through the TTW program here are examples of some of types of services an individual might receive, at no cost:

- Creating or Updating a Resume
- Practice Interview Skills
- Career Exploration
- Job Search
- Coordination of Interviews with Employers
- Benefits Advisement
- Support during New Employee Orientation
- Job Coaching

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## Questions ?

Do you have any questions about the Ticket-to-Work Program?



Unmute and share or type in the chat box.....

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## Section Ten – Financial Literacy - Budgeting

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## Questions ?

Do you feel comfortable talking with the individuals you serve about finances?  
(Budgeting, Credit Cards, Savings)



Unmute and share or type in the chat box.....

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New York Employment  
Services System

## Budgeting

- Getting started may seem overwhelming, but if you take it one step at a time, it will be easier
- Income
  - Identify your income sources
  - Look at the number of weeks in the month
  - Divide your NET income by the number of weeks in the month to determine how much income you have to available each week
- Expenses
  - Identify your expenses
    - Both NEEDS and WANTS
    - Create a list of monthly expenses
  - Divide each expense by the number of weeks in the month to determine how much money you need to cover your bills each week

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New York Employment  
Services System

## Budgeting

- Creating and keeping to a budget is the first step in financial self-sufficiency
- A budget is a list of:
  - The total **NET** income an individual expects to receive monthly (from all sources)
  - The money we plan to spend monthly (including bills, needs and wants)

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New York Employment  
Services System

## Gross Income Versus Net Income

- **Gross** Income – the sum of all wages, before taxes are taken out of your check
- **Net** Income – the sum of all wages, after taxes have been taken out of your check
  - This is the amount on your payroll check and it is the actual amount of money that you can spend

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## Budgeting



- Use the **Spending Tracker** to keep track of your spending for a month
  - Cell Phone (Cell Phone costs, including accessories, etc.)
  - Debt Payment (Credit Cards, Student Loans, etc.)
  - Eating Out (Fast Food, etc.)
  - Education & Childcare (School Lunches, School Supplies, Childcare Costs, etc.)
  - Entertainment & Personal Care (Going to the Movies, Getting Your Hair Cut, etc.)
  - Groceries & Other Supplies (Groceries, etc.)
  - Health Expenses (Co-pays, Over the counter medications, Gym costs, etc.)
  - Helping Others (Contributions to Charity, etc.)
  - Housing & Utilities (Rent, Gas/Electric, Internet, etc.)
  - Pets (Food, Veterinarian, Shots, Medicine, Boarding, etc.)
  - Transportation (Gasoline, Tolls, Auto Repair, Car Payment, etc.)
  - Other (Includes both **NEEDS** and **WANTS**)

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## Monthly Expenses



- Keeping track of monthly expenses can seem overwhelming
- Individuals generally don't want to account for every penny they spend
- However, it's a great way to
  - Learn where an individual is spending their money
  - See how much money an individual will need each month to make ends meet
  - See how much money an individual may have left over each month

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A Spending tracker can help you analyze and change your spending habits



1. Use an envelope to collect your receipts.      Spending for the month of: \_\_\_\_\_

2. Use the tracker to record your spending.      [http://www.nyces.com/Download/SpendingTracker.pdf](#)

3. Add up your totals each week and each month.

	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	CATEGORIES TOTALS
Cell Phone						
Debt Payment						
Eating Out						
Education & Childcare						
Entertainment & Personal Care						
Groceries & Other Supplies						
Health Expenses						
Helping Others						
Housing & Utilities						
Pets						
Transportation						
Other						
<b>TOTAL MONTHLY SPENDING</b>						

- In order to see how much is being spent each month – keep track of how much money you need each week.
- If a bill is \$200.00 for the month, divide it by 4 (or the number of weeks in the month) and use that total for each week.

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## Budgeting

- Keep track of where you spend your money, and how much each item costs
  - Look at the total income and benefits and the total expenses for each week
  - Do you have enough to cover all expenses each week?
  - Are there things you can adjust or postpone so you have enough to cover your needs each week?

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## Re-Adjust Spending

- In our example, the monthly expenses are more than the net income, which means that this person is not able to pay all the bills that they have, each month
  - Total Income: \$2,174.00
  - Total Expenses: \$2,740.00
  - Total – Spending **\$566.00** more than is available
- It might be time to look at ways to save money on monthly expenses

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## Savings

- If you can lower your monthly expenses to \$2,000 you may be able to save some of your income
  - Total Income - \$2,174.00
  - Total Expenses - \$2,000.00
  - Total Savings: \$174.00
- This takes practice, and cannot happen overnight
- There may be some months where unexpected expenses come up, and you just do the best you can do

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# Questions ?

Do you have questions about discussing budgeting & financial literacy with the individuals you serve?



Unmute and share or type in the chat box.....

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## Section Eleven - Credit

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## Credit

- Credit (our ability to borrow money) can be very helpful to us. It helps us pay for our homes, cars, groceries, clothes, education, healthcare, prescriptions, etc. when we do not have the cash to do it. It helps us "ride the ups and downs" of our lives.
- Having credit cards can be risky. It might be more tempting to buy things and charge them to our credit cards when we don't have to pay it back right away. However, credit card debt adds up quickly (because of the interest), and before we know it, we might be up to our necks in debt.

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### Credit

- Some Credit Cards can be easy to get because some companies offer incentives to get a card – cash back on purchases, discounts at your favorite stores, and initial low interest rates.
- Try to keep in mind that there is a difference between what we want and what we need. Make sure to read the fine-print, and ask the hard question that most store clerks do not (or cannot) answer: "How much will I end up paying when everything is said and done?"

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### Credit

#### Helpful Terms

- o **Minimum Payment** – the smallest amount of money that we have to pay by the date our credit card or loan payment is due
- o **Principle** – The actual amount of money we borrowed, not including the interest.
- o **Interest Rate** – The money that a bank, company, or person charges us for what we borrowed from them. This is usually a percentage of what we owe, per year – an annual rate.

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### Credit

#### Tips to avoid the credit trap:

- Compare credit card companies to get the card with the lowest interest rate
- Keep track of your interest rates because companies cannot raise the rate without warning
- Pay your bills on time, and try to pay more than the minimum balance
- Limit the number of credit cards you have – to reduce your risks

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## Credit

- Try not to charge more than 30-50% of your credit limit. Your credit score can go down and this usually means that you are getting into more debt than you can handle.
- Credit card companies may try to get you to buy insurance and protection from identity theft – which may not be necessary
- Try to only charge what you have to and have a plan to pay it back

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## Credit

### Credit Scores

- When we purchase something on credit a lender expects us to pay back what we borrowed plus a certain interest rate.
- Lenders decide what interest rate they will charge primarily based on the credit history and current credit score of an individual.
- Credit scores range from 300 to 850, and are categorized as: poor, fair, good, very good, and excellent. A good score is between 670 to 739.

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## Credit

### Good Credit

- Good credit means that our credit history is good, that we have handled our money well, we have paid our bills and we have paid them on time
- Good credit is important to have because lenders will feel more confident that we will pay our debts and be more likely to lend us money. When we have good credit, companies feel that the risk they are taking in lending us money is lower, so they will charge lower interest rates.

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## Credit

- Typically, the better our credit, the lower the interest rates we will be charged.
- Having good credit is especially important when we have to make large investments, such as getting a car loan, a tuition loan, or a mortgage.

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## Credit

### How do I Build Good Credit?

- Have a steady work record
- Pay bills on time, or as soon as possible
- Open a checking and/or savings account
- Apply for small loans or credit cards that you can pay back and on time
- Keep less than 30-40% credit used of the total line of credit

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## Credit

### Bad Credit

- Bad credit can happen when we have had money troubles and may not have paid our bills on time, or at all. This can make lenders not want to lend us money, or charge much higher interest rates
- Bad credit can also affect other areas of our lives. It can affect the cost of car insurance, prevent us from obtaining a lease, and may even disqualify you for a job.

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## Credit

### Why do I have Bad Credit?

- Pay loans late or not at all
- Pay utilities late
- Not paying taxes, traffic tickets, child support, alimony, or other payments that we are required to pay by law

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## Credit

### Credit Reports

- The first step is to get a credit report – to see what is being report about you. A credit report is a record that has information about who we are, our credit history, any loans that we have had, any bankruptcies, and any late payments we have made.
- It is important to get our credit report once every year. We can request a free copy of our credit report from each of the three major credit companies in the U.S.
- We should not request our credit report too often. Once or twice a year will be enough because every time someone asks for our report, our credit score may go down.
- Watch out for the not-so-free "free credit reports" – they could cost a monthly fee.

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## Credit

### Credit Report

- Check for errors on your credit report.
- We need to make sure that what we have already paid off is listed as being paid
- We should check to make sure that no one took our credit card information or our identity and used it to buy things for themselves.

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## Credit

- It is our responsibility to report our stolen identities to the three credit companies:
- Equifax: 1-877-576-5734; [www.alerts.equifax.com](http://www.alerts.equifax.com)
- Experian: 1-888-397-3742; [www.experian.com/fraud](http://www.experian.com/fraud)
- TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com)

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## Predatory Lending

*If it sounds too good to be true, it probably is*

- Lending money to people in unfair ways – that essentially rips him/her off. Another term is "loan shark"
- Saving up to pay off debt or to buy a car or a house takes time and patience. When we are offered a "quick and easy" way to get out of debt, it can be tempting.
- When things like this are offered, there is almost always a catch, so be sure to read the fine print.

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## Predatory Lending

- Predatory lenders charge very high interest rates, so you have to repay much more money than what you originally borrowed
- Predatory lenders offer to loan you more than you can afford, and many times encourage you to keep borrowing more and more
- They offer deals that seem too good to be true

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## Predatory Lending

- They try to pressure you into making quick decisions and borrow as much money as possible by offering you "deals"
- They ask you to sign forms that are difficult to understand
  - Payday loans
  - Overdraft Protection
  - Car Title Loans
  - Tax Refund Application Loans (RALs)

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## Predatory Lending

Life happens...and sometimes we need to pay for things we can't afford.  
 The important things to keep in mind are:

- If you have to borrow money, borrow it from people you know and trust
- Try not to borrow more money than you will be able to pay back

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## Questions ?

Do you feel comfortable  
 talking about Credit with the people you  
 serve?



Unmute and share or type in the chat box....

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## Section Twelve - Fraud

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### Fraud

#### Fraud

- Targeted vulnerable populations are bombarded with potential fraudulent messages, everyday
  - Phone Calls
  - Text Messages
  - Emails
- It's critical that these topics come up, during regular employment conversations.

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### Fraud

- Help people navigate the "real" from the "fraudulent"
  - We are usually required to take IT trainings annually
- Questions may come up
  - "I received this text message, but I don't know what to do about it."
  - "This email says that I have to pay them \$500 in order to get the job."

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### Fraud

Do you feel comfortable having conversations about Fraud?

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### Section Thirteen - Resources

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### Budgeting Forms

- Income and benefits tracker
  - [Income-and-Benefits-Tracker.pdf \(employment1st.com\)](#)
- Spending Tracker
  - [Spending-Tracker.pdf \(employment1st.com\)](#)

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## Resources

- Impairment-Related Work Expense (IRWE) Request  
[Impairment Related Work Expense Request Form \(unt.edu\)](#)
- Work Incentive Seminar Events (WISE) Seminars through SSA.  
These webinars are held monthly – register online at:  
<https://choosework.ssa.gov/wise/>
- Ticket-to-Work website:  
<https://choosework.ssa.gov/>

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## Questions?

**NYESS** is your resource for all things related to employment!  
Please contact us with any questions.



*Lisa Brown, MS, CRC, WIP*  
NYESS Assistant Director  
[Lisa.Brown2@omh.ny.gov](mailto:Lisa.Brown2@omh.ny.gov)  
(518) 474-3358

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