



Public Benefits and Financial Literacy



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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 Working is 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!*

New York Employment Services System (NYESS)

NYESS



NYESS – What is it?

- **NYESS is:**
 - A statewide partnership
 - A collaborative employment services case management system
 - A primary employment Data Source
- NYESS is **not** just a data system: Our primary focus is as a **resource for all things related to employment**

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Questions?

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



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Why Working is a Good Idea



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Question?

Why do you think working is a good idea?



What do you need to know?

Employment *is* a good idea!

- Research has shown that working is a **Social Determinant of Health** and 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...



Employment Myths



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 their benefits, and as a result don't encourage an individual to pursue employment
- Often, an individual's SSA benefit check may be included in the family's monthly budget, and it may make the family a little nervous to think of the possibility of losing that money, if the individual goes to work

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.

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
 - An individual is eligible for the Ticket-to-Work program if they 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 a person can receive employment services at no cost

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.

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 type
 - Medicaid1619(b)
 - Medicaid Buy-In for Working People with Disabilities
 - Medicare

Questions?

Do you have any questions
about Employment Myths
or the Facts?



Benefit Basics



Question?

Are you comfortable talking about Social Security benefits with the individuals you serve?
(SSI and SSDI)



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

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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SSA Cash Benefits



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Supplemental Security Income

SSI

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Supplemental Security Income (SSI)

SSI

- The SSI program provides a cash benefit payment to people who have **limited income** and **limited resources** and not enough work history credits to receive SSDI benefits
- **Resource limits**
 - Single individual \$2,000
 - Individual with a spouse \$3,000
- **Federal Benefit Rate (FBR)** - \$994 (changes annually)
- **SSA looks at Unearned Income and Earned Income**

SSI Work Incentives

• SSI Work Incentives

- Student Earned Income Exclusion
- Impairment-Related Work Expense
- Blind-Work Expense
- Subsidy/Special Conditions

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 2026 the amount that can be excluded is \$2,410 monthly, up to a yearly maximum of \$9,730
- **Example:**
 - A 19-year-old, who is attending school part-time, and working part-time, earns \$1,500 in one month. He will contact SSA and let them know that he is going to use the SEIE for that month. He will be required to submit his wages (which he should already be doing) and send confirmation that he is attending school. He can use this benefit each month up to the **annual maximum**.
 - If he earns more than \$2,410 in one month, the maximum that can be excluded is \$2,410 for that month.

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

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

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 DI_10520.030 .

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

Blind Work Expense Examples

Examples:

- Supported Employment Services
- Attendant Care
- Transportation Costs (Specific Regulations - See chart)
- Medical Devices
- Prosthesis
- Work-Related Equipment and Assistants
- Medications
- Therapies

IRWE/BWE Transportation Decision Chart

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SSI Work Incentives

- A "subsidy" is support provided by the employer that may result in receiving more pay than the actual value of the services you perform.
- "Special conditions" refers to support and on the job assistance provided by your employer, or by someone *other than* your employer, for example, a vocational rehabilitation agency. Because of this support, you may receive more pay than the actual value of the services you perform.

SSI Work Incentives

- A subsidy or special condition may exist if any **one** of the following conditions are met:
 - An individual receives more supervision than other workers doing the same or a similar job for the same pay
 - An individual may have fewer or simpler tasks to complete than other workers doing the same job for the same pay.
 - An individual is given additional or longer paid breaks than other workers doing the same job for the same pay
 - An individual has a job coach or mentor who helps with the performance of some of the work
- SSA considers the existence of subsidies and/or special conditions when they make a substantial gainful activity (SGA) decision, and only use earnings that represent the real value of the work performed

SSI Calculation Worksheet

STEP	Calculations
STEP 1	Unearned Income
	General Income Exclusion (GIE)
	Countable Unearned Income
STEP 2	Other Earned Income
	Student Earned Income Exclusion (SEIE)
	Reasonable
	IRA contributions
	Reasonable
	GIE (if not used above)
	Reasonable
	Earned Income Exclusion (EIE)
	Reasonable
	Impairment Related Work Expense (IRWE)
Reasonable	
Divide by 2	
Blind Work Expense (BWE)	
Reasonable	
Blind Work Expense (BWE)	
Reasonable	
STEP 3	Total Countable Unearned Income
	Total Countable Earned Income
	Total Countable Income
STEP 4	Blind (SIK) Rate (2025): FMR \$841 or YTR \$395
	Total Countable Income
	Adjusted SSI Payment
STEP 5	Adjusted SSI Payment
	General Income Exclusion
	Other Income Exclusion
	PAWA, BWA or IRWE, EIE, contributions, OP (if any), SSI contributions
	Total Financial Outcome

Federal Benefit Rate in 2026 = \$994

- Step 1 – Unearned Income
- Step 2 – Earned Income
- Step 3 – Total Countable Income
- Step 4 – Adjusted SSI Payment
- Step 5 – Total Financial Outcome

SSI Calculation

- It is important to complete all 5 steps with the individual and emphasize the positive financial outcomes in step 5
- Visit our website at <https://NYESS.NY.GOV> and navigate to the Customer Resources tab to find the link to an online SSI Calculator

Work Incentives

The [YTIOnline SSI Benefits Calculator](#) shows how your benefits may change, if:

- You are working
- You receive SSI benefits

Questions?

Do you have any questions about SSI?



Social Security Disability Insurance

SSDI

Social Security Disability Insurance (SSDI)

- SSA provides cash benefits to individuals who have worked and paid into the SSA Insurance Program
- An average adult will need to earn 40 Work Credits in order to be eligible for SSDI benefits
 - Individuals can earn up to 4 credits per year (one credit per quarter)
 - Individuals will be eligible once they have earned 40 credits – ten years
- The amount an individual receives is based on the work earnings, over their working years

SSDI Work Incentives

- 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)
 - Impairment-Related Work Expense (IRWEs)
 - Subsidy & Special Conditions

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 \$1,210 per month (TWL) – in 2026 (changes annually)

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 if working is right for them
 - If an individual earns \$1,210 in January 26, SSA will count January as the first TWP month. If the individual's income falls below the \$1,160 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

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) - \$1,690 (changes annually)

SSDI Work Incentives

Extended Period of Eligibility

- Once the TWP ends and an individual earns over SGA level the first time, SSA will begin the process of suspending benefits
 - Cessation Month
 - 2 Grace Period months
- However, if the individual earns under SGA level, they will be able to receive their SSDI benefits again (during this 36-month period)

SSDI Work Incentives

Expedited Reinstatement (EXR)

- It is a safety net for people who successfully return to work and their SSDI cash benefits are suspended
- 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

SSDI Work Incentives



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IRWE Examples



- **Examples** of IRWE expenses:
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Question?

Do you have any questions about SSDI benefits?



Healthcare Benefits



Question?

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



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

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

Medicaid 1619(b)

1619(b) Limits (2026)

- Gross Income:
 - \$68,654 (changes annually)
- Resources:
 - \$2,000

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 \$79,284 and up to \$106,788 for a couple
- An individual may have non-exempt resources that do not exceed the MBI-WPD resource level of \$32,396 for a one-person household and \$43,781 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

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

Questions?

Do you have any questions about Medicaid and Medicare?



ABLE Accounts



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 \$20,000 annually (2026), and up to \$100,000 without it impacting your SSI eligibility

ABLE Accounts

Eligibility Requirements:

- Have a disability that was present before the age of 46 and **one** of the following:
 - Classified as Blind (from SSA's definition)
 - Entitled to SSI or SSDI because of that disability
 - Have a disability on the SSA list of compassionate allowances conditions
 - Have a written diagnosis from a licensed physician

ABLE Accounts

- NY ABLE
 - <https://www.mynyable.org/>



Questions?

Do you have any questions about ABLE Accounts?



PASS Plans



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 without riding the bus)
- The PASS Plan can be created by the individual but must be approved through the Claim Representative at the local SSA office

PASS Plans



- Childcare
- Vehicle
- Computer
- Start a business
- School expenses,
- Equipment and tools
- Transportation
- Uniforms
- Other items or services needed to reach an employment goal

Questions?

Do you have any questions
About PASS Plans?



Supplemental Nutrition Assistance Program (SNAP) Requirements

SNAP Work Requirements

- New work requirements for ALL Able-Bodied Adults Without Dependents (ABAWDs) took effect 3-1-26
- An ABAWD is an individual between the ages of 18-64 who is able to work and not living with a child under 14 years old
- ABAWDs are now required to work, volunteer, or participate in job search or training to get SNAP benefits for more than 3 months

SNAP Work Requirements cont..

- Work requirements include 20 hours per week of paid or unpaid work
- Working at least 20 hours per week OR earning at least \$217.50 per week
- Performing in-kind work by exchanging services for something other than money for at least 80 hours per month

SNAP Work Requirement Exemptions

Individuals might not have to follow the ABAWD work rules, if:

- The individual is younger than 18 or older than 65 years old
- Someone in the household is younger than 14 years old
- The individual receives disability benefits, such as Veterans Affairs or New York State disability benefits (SSI and/or SSDI)
- For a full list of work requirement rules and exemptions, please visit: www.otda.ny.gov/programs/snap

Housing & Employment



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

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!

Ticket-to-Work

TTW

Question?

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



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

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"

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

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

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

Questions?

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



Financial Literacy - Budgeting



Question?

Do you feel comfortable talking with the individuals you serve about finances?

(Budgeting, Credit Cards, Savings)

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

Budgeting

- Budgeting is a very personal process
 - Not everyone spends/saves their money in the same way – which is okay
 - We must consider cultural, and personal differences
 - While you may be considered the "expert" on employment services, you may discuss with the individual that how they spend their money is up to them
 - Explain that your role is to just get them started in understanding how to set up and maintain a monthly budget

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)

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

Plan the best times to save and spend with this Income and benefits tracker

1. Fill in the amount earned on your income each week by the employer for each week. Enter a 0 if you did not work at all during the week.
2. Add up the amount you receive each week and add with benefits to get a weekly total.
3. Add up the weekly totals to figure out your income for the month.
4. Make copies of the tracker to follow your income each month to track.

How to track net income

Net income is what you actually bring home to your paycheck. To get your net income, subtract the amount that was taken out.

Use the Income and Benefits Tracker to track your net income for the month, include **all income from all sources**:

Income for month of:

	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5
Job 1					
Job 2					
Child support					
Spouse benefits					
SNAP					
TANF					
Other government programs					
Other					
Total weekly income					
Total income for the month					

- Wages from employment
- Child Support
- SSA Benefits
- Public Benefits (SNAP, TANF)
- Other Government Programs
- Other

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How to track net income

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Monthly Income

Week 1 - \$568.50
 Week 2 - \$518.50
 Week 3 - \$568.50
 Week 4 - \$518.50

Total NET Income: \$2,174.00

Income for month of:

	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5
Job 1	240.00	240.00	240.00	240.00	N/A
Job 2	N/A	N/A	N/A	N/A	N/A
Child support	50.00	50.00	50.00	50.00	N/A
Spouse benefits	228.50	228.50	228.50	228.50	N/A
SNAP	N/A	N/A	N/A	N/A	N/A
TANF	N/A	N/A	N/A	N/A	N/A
Other government programs	N/A	N/A	N/A	N/A	N/A
Other	50.00	50.00	50.00	50.00	N/A
Total weekly income	568.50	518.50	568.50	518.50	N/A
Total income for the month	\$2,174.00				

Questions?

Do you have any questions on how to talk with your customers about figuring out their monthly income?



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**)

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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Savings

- If you can lower your monthly expenses to \$2,000 you may be able to save some of your income
 - 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
- Total Income - \$2,174.00
 - Total Expenses - \$2,000.00
 - Total Savings: \$174.00

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Budgeting & Financial Literacy

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



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Financial Literacy- Credit



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.

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?”

Credit

Helpful Terms

- **Minimum Payment** – the smallest amount of money that we have to pay by the date our credit card or loan payment is due
- **Principle** – The actual amount of money we borrowed, not including the interest.
- **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.

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

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

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.

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.

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.

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

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.

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

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.

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.

Credit

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

Questions?

Do you have any questions about Credit?



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Predatory Lending



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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?



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Financial Literacy – Fraud



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Fraud

Fraud

- Targeted vulnerable populations are bombarded with potential fraudulent messages, everyday
 - Phone Calls
 - Text Messages
 - Emails
 - Letters
- It's critical that these topics come up, during regular employment conversations so our customers can be warned

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Fraud

The Four "P"s:

- Pretend – the individual may pretend to be from a government agency (like SSA) or pretend to be someone they're not
- Problem – the individual may claim that there is a problem with your SSN, or other legal matters (grandchild is in jail)
- Pressure – the individual may put pressure on you to act quickly and encourage you not to tell others
- Pay – the individual may ask for Bitcoin, Gift Cards, or even Cash

Fraud

- Romance Scams
 - Hang-Out, Telegram, What's App – are untraceable
 - Do not accept friend requests from people you don't know
 - Set up Face Book to not allow other than family or friends
 - If the individual has minimal pictures, or minimal friends – it's a red flag
 - Usually three categories
 - Doctor
 - Military
 - Hunk
 - People are often embarrassed that they don't tell anyone that they've fallen for a scam – so many are unreported

Fraud

- Help people navigate the "real" from the "fraudulent"
 - We are usually required to take IT trainings annually about "phising"
- 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."

Fraud

Tips

- Hang up the phone
- Don't click on any links
- Check the information you're being told with reliable sources (like your bank) to confirm
- Go to <https://www.SSA.Gov/Scam> to report a scam and get additional resources
 - Even if it may be embarrassing, it is recommended to be reported to help the public learn about the scams, to inform trends in scamming, and to attempt get your money back

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New York Employment Services System

Questions?

Do you feel comfortable having conversations about Fraud?



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New York Employment Services System

Resources



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New York Employment Services System

Budgeting Forms

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

NYESS Resources

- New York Employment Services System
 - [New York Employment Services System | New York Employment Services System](#)
- NYESS YouTube Channel
 - [NYESS – YouTube](#)
- Work Incentive Network Specialists (Benefits Advisors)
 - [NYESS locations](#)

Resources

- SSA Red Book
 - [Social Security Online - The Red Book - A Guide to Work Incentives \(ssa.gov\)](#)
 - What is New in 2026
<https://www.ssa.gov/redbook/newfor2026.htm>
- Job Seekers Guide for Employment
 - <https://employment1st.com/nyess/job-seekers-guide-for-employment.pdf>
- ABLE Accounts
 - <https://www.mynyable.org>
- Plan to Achieve Self-Support (PASS)
 - [PASS Online](#)

Resources Continued...

- 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/>
- My Social Security Account:
 - [My Social Security | SSA](#)

Questions?

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



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