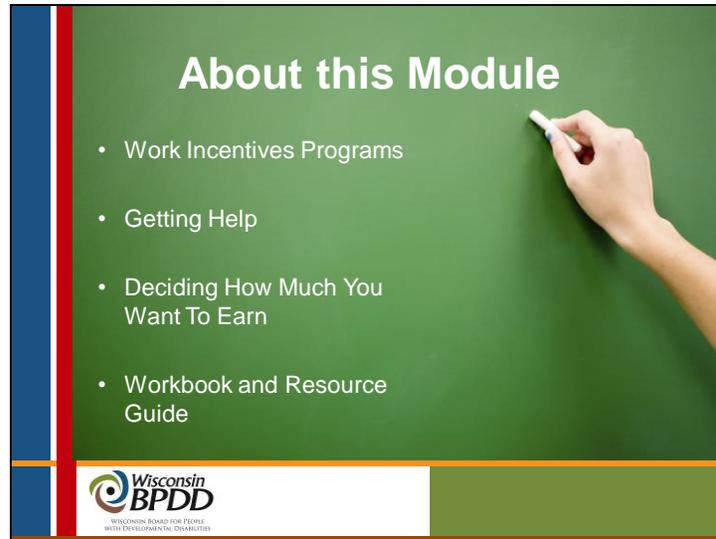


Slide 1

The slide features a white background with a blue and red vertical bar on the left side. At the top center is the logo for 'in Control Wisconsin', where 'in' is in black, 'Control' is in red with a gear icon, and 'Wisconsin' is in black below it. The main title 'Self-Directed Employment Planning' is centered in a large, bold, black font. Below it, the subtitle 'Module 5: Dealing with Public Benefits' is centered in a smaller, grey font. At the bottom left, there is a small logo for 'Wisconsin BPDD' (Wisconsin Board for People with Developmental Disabilities) with the text 'WISCONSIN BOARD FOR PEOPLE WITH DEVELOPMENTAL DISABILITIES' underneath. A small disclaimer at the bottom center reads: 'This project was supported by federal funds given to the Wisconsin Board for People with Developmental Disabilities under PL 106-402 from a grant by the United States Department of Health and Human Services and the Administration on Developmental Disabilities. Points of view in this document are those of the author and do not necessarily represent the official position or policies of the U.S. Department of Health and Human Services'.

Welcome to Module 5 of the Self-Directed Employment Planning Training. This module is called “Dealing with Public Benefits.”

My name is Collin. I am a self-advocate from Madison, Wisconsin. I will be your narrator for this module.



In this Module, you will learn a little about Work Incentive programs for Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI). You will also learn how to get help to learn more about your benefits and to use the Work Incentives available to you. This information should help you decide how much you want to earn.

There is a section in the workbook that goes with module five. After you go through this module, you can use the workbook to answer the questions and continue to create your plan for employment. There is also a section in the Resource Guide that goes with this module. If you have not downloaded the workbook or resource guide yet, click on the Resources tab on the right-hand corner of the screen to download the workbook before you go through this module.

## Benefits are Complex

- Listen more than once
- Ask for help
- Skip what doesn't apply to you
- Amounts change every year



3  WISCONSIN BONDING FOR PEOPLE WITH DEVELOPMENTAL DISABILITIES

The contents of this module may be difficult for you to understand. Benefits are very complex. You may want to watch this module more than once. Or you may want to ask someone to watch it with you to help you understand the material. Take as much time as you need. Do what is best for you to learn.

So that you don't get more information than you need, if you receive SSI benefits, you can skip the section in this module related to SSDI work incentives. If you receive SSDI benefits, you can skip the section in this module related to SSI work incentives.

If you are not sure what benefits you receive or if you receive both SSI and SSDI, you should listen to both sections in this module.

The benefit amounts and calculations in this training reflect the Social Security Administration's 2019 Federal Benefit Rate and Substantial Gainful Activity amount.

## Myths and Facts

<b><u>False:</u></b> If I earn more than \$85 in a month, I will lose my SSI payment.	<b><u>True:</u></b> The SSI check is reduced \$1 for every \$2 you earn after the first \$85. You will have more money if you are working.
--	--



Public benefit systems are very confusing. You may get wrong or misleading information from people who are trying to help but do not know all the rules of the programs. For example it is common for family members or support staff to believe that someone who gets Supplemental Security Income (SSI) will lose benefits if he or she makes more than \$85 per month. The information they have is not true. They have misunderstood how SSI works. The truth is a person who is working and getting SSI will see their SSI check go down \$1 for every \$2 they earn after the first \$85. This means, if you are working and you get SSI, you will have more money each month if you are working. Even though your SSI check is going down, you still come out ahead with more money each month by adding your work earnings and your SSI check together.

<b>Example</b>	
<b><u>Not Working:</u></b>	<b><u>Working:</u></b>
SSI Payment = \$711	\$688 monthly earnings + \$469.50 SSI payment
<b>Total Monthly Income = \$711</b>	<b>Total monthly Income = \$1,157.50</b>



Here's an example. If Tom gets SSI and is not working, he has to live on an SSI payment of \$711 each month.

If Tom works 20 hours per week for \$8.00 per hour, he will make \$688 in earnings each month. Less than half of his earnings each month are counted when figuring out his SSI payment. To figure out his SSI payment, the Social Security Administration subtracts \$85 dollars from his earnings and then divides the remainder of his earnings by two. This amount, \$301.50, is subtracted from his SSI payment. Therefore, Tom's SSI payment will be \$469.50. When you add his work earnings and his SSI payment together, his total monthly income is \$1,157.50, which is more money each month than if he wasn't working. Tom is better off financially by working.

This may seem complex but don't worry. There are professionals, known as Work Incentives Benefits Specialists available throughout the state that can help you. You do not have to be an expert on Social Security Benefits and Work Incentive programs. However, it is helpful to have a basic familiarity with the most common SSI and SSDI Work Incentives. In this module you will learn more about these basics and where to find help.

## SSI Benefits

- Supplemental Security Income
- For people with disabilities who have little or no income and assets
- Medicaid (MA)



The slide features a title 'SSI Benefits' at the top center. Below it is a bulleted list with three items: 'Supplemental Security Income', 'For people with disabilities who have little or no income and assets', and 'Medicaid (MA)'. To the right of the list is the official seal of the Social Security Administration, which includes an eagle with wings spread, the letters 'USA' in red, and the words 'SOCIAL SECURITY ADMINISTRATION' around the perimeter. At the bottom left of the slide is the logo for Wisconsin BPDD, which includes the text 'Wisconsin BPDD' and 'WISCONSIN BONDING PROGRAM FOR PEOPLE WITH DEVELOPMENTAL DISABILITIES'.

We will first start by learning about SSI Benefits and Work Incentives. SSI stands for Supplemental Security Income. SSI is a federal benefit program administered by the Social Security Administration. SSI is a benefit for people with disabilities who have little or no income. The purpose of SSI is to provide a cash benefit to meet a person's basic needs for food, clothing, and shelter. A person who is eligible for SSI automatically receives Medical Assistance. Medical Assistance is also called Medicaid or MA. To be eligible for SSI a single person with a disability must have less than \$2000 in assets and own only one house. A person on SSI can own a vehicle as well; and actually a person on SSI can own more than one vehicle if the additional vehicle is considered Property Essential to Self Support or excluded under a Plan to Achieve Self-Support, for example a truck or van used for a business.



## SSI Benefits

- State Supplements
- Gradual decline in payment as income increases



7

People who receive SSI also receive supplemental payments from the State. The amount of your supplements may range depending on your living situation and the amount of support you need. The state supplement for a single person is \$83.78. And, if you need support at home or if you live in a group home, you may also get an additional \$95.99 each month. If you get one or both of these supplements you will receive them as long as you receive at least \$1 of federal SSI each month.

If you receive SSI and you begin working, you will see your SSI payment go down. This gradual decline of \$1 less of SSI for every \$2 you earn, helps you to gradually decrease your need for SSI as you begin to earn more money by working. As you learned with Tom's example, people on SSI are always better off working.

## SSI Benefits

SSI Work Incentives:

- Student Earned Income Exclusion
- Continuation of Medicaid coverage under 1619(b)
- Impairment Related Work Expense
- Blind Work Expense
- Plan to Achieve Self Support



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 Wisconsin Board for People with Developmental Disabilities

8

Some important SSI Work Incentives to know about are:

Student Earned Income Exclusion

Continuation of Medicaid coverage under 1619(b)

Impairment Related Work Expense

Blind Work Expense, and

Plan to Achieve Self Support

Let's learn a little more about each one of these. In your workbook, there is a list of these work incentives along with a brief description. You can choose the ones you are interested in learning more about.

## SSI Work Incentives

Student Earned  
Income Exclusion



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The Student Earned Income Exclusion allows students who are working and under the age of 22 to earn income without affecting their SSI payment. Up to \$1,820 of income in a month, or a total of \$7,350 per year, will not be counted when figuring out the student's SSI payment.

## SSI Work Incentives

Continuation of  
Medicaid through  
1619b



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Continuation of Medicaid Coverage under 1619(b) would allow you to keep Medicaid even after your earnings from work are too high for an SSI cash payment. You can continue your Medicaid benefits until you reach the Wisconsin state threshold amount of \$ 34,037 in annual earnings. This means that even after you earn over \$1500 each month by working, you are covered by Medicaid through SSI as long as you keep your SSI eligibility and make just over \$2,800. per month from work. If you have high Medicaid costs you may even get a higher income threshold amount for Continuation of Medicaid Coverage under 1619(b).

## SSI Work Incentives

Impairment  
Related Work  
Expense



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BRIDGING POTENTIAL AND PROVIDING OPPORTUNITIES

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Impairment Related Work Expenses (or IRWEs) are work expenses that you pay for that are related to your disability that are deducted from your gross earnings when calculating your SSI payment. This means that you will receive more SSI in order to cover the cost of these disability related work expenses. Common IRWEs include specialized transportation, work related equipment or assistance if you pay for these, residential modifications that help you get to work, and regularly prescribed medications that help you maintain work.

## SSI Work Incentives

Blind Work Expense



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If you qualified for SSI due to blindness, you can take advantage of Blind Work Expenses. Blind Work Expenses are calculated like Impairment Related Work Expenses except the Blind Work Expense does not have to be directly related to your visual impairment. Examples provided by the Social Security Administration are: service animal expenses, transportation to and from work, Federal, State, and local income taxes, Social Security taxes, attendant care services, visual and sensory aids, translation of materials into Braille, professional association fees, and Union dues.

## SSI Work Incentives

Plan to Achieve Self-Support (PASS)



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A Plan to Achieve Self-Support (or PASS) is a written plan that allows you to set aside income that would normally affect your SSI payment for a certain period of time so that you may pursue a work goal. With a PASS you could set aside money to go to school, start a business, or get vocational training that helps you achieve an employment goal.

## SSI Work Incentives

Property Essential  
for Self Support  
(PESS)



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Property Essential for Self-Support (or PESS) allows you to own resources and equipment necessary to be self-supporting with work or self-employment. If you own **an unincorporated business as a sole proprietor or general partner**, PESS allows you to have assets in your business in order to have the money you need to replace equipment when you need to, pay business expenses, and grow your business. The money you need for your business is not counted toward your \$2000 personal resource limit for SSI and Medicaid eligibility.

## SSDI Benefits

- Social Security Disability Insurance
- Medicare after 24 Months
- No Asset Limit
- “All or Nothing” Check



Social Security Disability Insurance, or SSDI, is a federal benefit available to people with disabilities who have paid in enough money through employment taxes (or their parent has paid in enough money through employment taxes) to the federal government to qualify for cash payment. When you work, Social Security taxes are one of the payroll taxes that are taken out of your paycheck each pay period.

SSDI beneficiaries begin to get *Medicare* insurance 24 months after starting SSDI. People who get only SSDI **do not** have asset limits like people who receive SSI do.

SSDI is sometimes called the ‘all or nothing’ check. This is because, unlike SSI payments, SSDI *does not gradually* go down with work earnings. If someone who receives SSDI earns more than \$1,220 of *countable earnings* in a month, they will not get their SSDI payment. The \$1220 threshold amount is known as Substantial Gainful Activity, or SGA. SGA goes up a little bit each year. In 2019, the SGA amount is \$1,220 per month. A person gets their SSDI check or not depending if their earnings are above or below SGA. One important thing to keep in mind is that SGA is based on your *countable earnings*. There are work incentives that may allow you to work above SGA and keep your benefit check.



**SSDI Benefits**

- Trial Work Period
- Extended Period of Eligibility
- Extended Period of Medicare Coverage
- Expedited Reinstatement
- Subsidies or Special Conditions
- Impairment Related Work Expense
- Blind Work Expense
- Plan to Achieve Self-Support

16  WISCONSIN BOARD FOR PEOPLE WITH DEVELOPMENTAL DISABILITIES

The important Work Incentives that help SSDI beneficiaries are called:

- Trial Work Period
- Extended Period of Eligibility
- Extended Period of Medicare Coverage
- Expedited Reinstatement
- Subsidies or Special Conditions
- Impairment Related Work Expense
- Blind Work Expense
- Plan to Achieve Self-Support

Let's learn a little more about each one of these. In your workbook, there is a list of these work incentives along with a brief description. You can choose which ones you are interested in learning more about.

# SSDI Work Incentives

Trial Work Period



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17

Trial Work Period allows you to test your ability to work for 9 months. During the trial work period you can earn more than Substantial Gainful Activity and receive your SSDI payment. You will use a Trial Work Period when you earn \$880 or more per month (in 2019).

## SSDI Work Incentives

Extended Period of Eligibility (EPE)

JANUARY	FEBRUARY	MARCH	APRIL
MAY	JUNE	JULY	AUGUST
SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER

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Extended Period of Eligibility occurs after you have used your Trial Work Period months. During the Extended Period of Eligibility, which lasts 36 months, you can work and still receive your benefits for any month that your earnings drop below SGA.

## SSDI Work Incentives

Extended Medicare Coverage



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19

Extended Medicare Coverage allows you to keep your Medicare insurance coverage for over 7 years after using your Trial Work Periods and while continuing to work.

## SSDI Work Incentives

Expedited Reinstatement



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Expedited Reinstatement is a period of five years after your benefits stop that you can ask the Social Security Administration to start your benefits immediately if you find yourself unable to work because of your disability or if work stops for any reason (such as company downsizing or lay off). In these cases, you can request Expedited Reinstatement from Social Security but you have to be able to say that you cannot perform Substantial Gainful Activity due to your disability.

## SSDI Work Incentives

Subsidies and Special Conditions



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21

Subsidies and Special Conditions are supports provided to you by your employer, service provider, or vocational rehabilitation program that result in you receiving more pay than the actual value of the services you perform. The value of this support is considered when determining if you are working at a Substantial Gainful Activity level. If you are worried about reaching SGA with your earnings and are receiving support from a job coach, natural support from coworkers or have fewer or simpler tasks than co-workers doing your same job duties, you should talk with a Work Incentive Benefits Specialist about Subsidies and Special Conditions.

Subsidies and special conditions apply to self-employment as well. One example would be if a family member performs the bookkeeping at no charge for your business because you need this kind of help to maintain your business. Another example would be if DVR helped you to start your business by purchasing equipment and supplies.

## SSDI Work Incentives

Impairment Related  
Work Expenses  
(IRWE)



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Impairment Related Work Expenses (or IRWEs) are work expenses that you pay for that are related to your disability that are deducted from your gross earnings when calculating Substantial Gainful Activity (or SGA). This means that you can earn more each month in order to cover the cost of these disability related work expenses. Common IRWEs include: specialized transportation, work related equipment or assistance if you pay for these, residential modifications that help you get to work, and regularly prescribed medications that help you maintain work.

The slide features a white background with a blue and red vertical bar on the left and a green horizontal bar at the bottom. The title "SSDI Work Incentives" is centered at the top. Below it, the text "Blind Work Expenses" is positioned to the left of a black silhouette of a person using a white cane. A small blue text credit is located below the icon. The Wisconsin BPDD logo and the number "23" are in the bottom left corner.

## SSDI Work Incentives

Blind Work Expenses

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23 WISCONSIN BOARD FOR PEOPLE WITH DEVELOPMENTAL DISABILITIES

If you qualified for SSDI due to blindness, you can take advantage of Blind Work Expenses. Blind Work Expenses are calculated like Impairment Related Work Expenses except the Blind Work Expense does not have to be directly related to your visual impairment. Examples provided by the Social Security Administration are: service animal expenses, transportation to and from work, Federal, State, and local income taxes, Social Security taxes, attendant care services, visual and sensory aids, translation of materials into Braille, professional association fees, and Union dues.

## SSDI Work Incentives

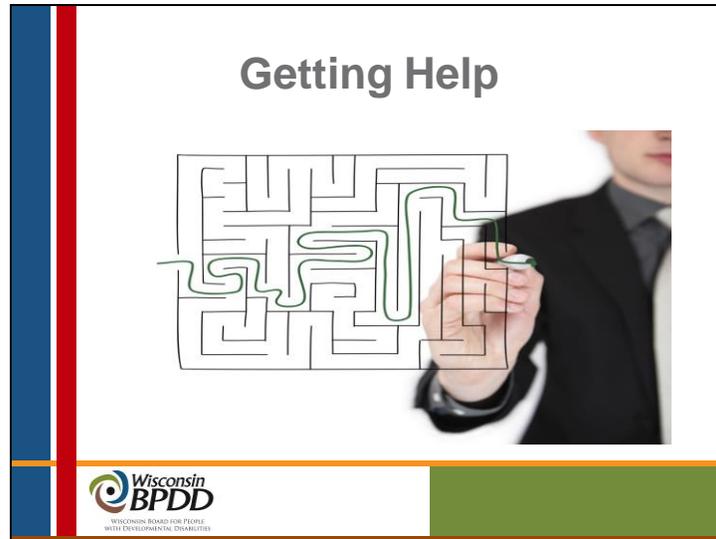
Plan to Achieve Self Support



24  WISCONSIN BOARD FOR PEOPLE WITH DEVELOPMENTAL DISABILITIES

The slide features a title 'SSDI Work Incentives' and a subtitle 'Plan to Achieve Self Support'. Below the subtitle is a photograph of a woman in a white lab coat sitting at a desk, looking at papers. The slide has a decorative border with blue, red, and green vertical stripes on the left and bottom. The bottom left corner contains the number '24' and the Wisconsin BPDD logo, which includes the text 'WISCONSIN BOARD FOR PEOPLE WITH DEVELOPMENTAL DISABILITIES'.

As explained in the SSI section of this module a Plan to Achieve Self Support, or PASS, can be used to reach a vocational goal. PASS is a written plan that allows you to set aside income for a specified period of time so that you may purchase things or pay for tuition or supports as you pursue your work goal. If you receive SSDI and could qualify for SSI, you could set your SSDI aside in a PASS plan and begin receiving SSI payments and Medicaid. The accumulated SSDI payments could be used to go to school, start a business, or pursue vocational training that helps you achieve your employment goal.



As someone who gets public benefits, it is important that you understand, or have help to understand, what benefits you have, how your benefits might change if your life changes, and your responsibilities as a benefit recipient. But don't worry! Benefits counseling services exist throughout Wisconsin to help you understand and navigate these very complex systems.

**Benefit Specialists**

Disability Benefits Specialists	Work Incentives Benefits Specialists
Help to get on and maintain benefits	Help determine how work will impact benefits
Found at Aging and Disability Resource Centers	Found throughout the state and by asking DVR, MCO, ICA

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There are two different types of benefits specialists you need to know about. These two types are Disability Benefit Specialists and Work Incentives Benefits Specialists.

Disability Benefit Specialists provide general information and counseling free of charge about getting on and maintaining disability benefits such as SSI, SSDI, Medicaid and other public benefits. Disability Benefits Specialists can be found at the Aging and Disability Resource Centers. Typically Disability Benefits Specialists are not considered experts on how employment may affect your public benefits. And they may not know how to help you take advantage of Work Incentives.

Work Incentive Benefit Specialists are the experts in understanding how earned income from work will affect your benefits. They can help you learn more about the Work Incentives available to you and help you to use these Work Incentives. Work Incentive Benefit Specialists can be found throughout the state. If you are working with DVR, DVR has contracts with Work Incentive Benefits Specialists. If you would like to learn more about Work Incentives, your DVR counselor can help you connect to a Work Incentives Benefits Specialist. Just be sure to ask them about including the service in your plan for employment. You can also ask your Family Care or IRIS staff to help you connect to a Work Incentives Benefits Specialist.



**Before You Meet**

- ✓ Think about your job goals.
- ✓ Write down your questions and concerns.
- ✓ Make a list of your benefits

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If you plan to meet with a Work Incentives Benefits Specialist, some things you should do to prepare for that meeting are:

Think about your job goals. How much do you want to work? How much money would you like to make? Do you want to be self-employed?

Write down questions or concerns you have. Make a list of all the benefits you get and the amounts, if you know them. The Work Incentive Benefits Specialist can help answer questions about a variety of public benefits, as well as private benefits you are receiving.

## You Should Expect

- Timely, individualized services
- Written summary
- In-person review
- Answers to your questions



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Things you should expect from a Work Incentives Benefits Specialist:

Timely service

Individualized service

An individualized, comprehensive, written benefits analysis if you would like one. A benefits analysis will explain, in simple and plain English, all of the benefit programs you receive, what your responsibilities are and how life changes and earnings will impact these benefits.

The specialist should be available to meet with you in person to review your benefit analysis and give you an opportunity to ask questions.

The specialist should be available to you to after you review your summary to answer your questions by phone, in person or by email.

The slide features a white background with a blue and red vertical bar on the left and a green horizontal bar at the bottom. The title "Resource Guide" is centered at the top in a large, bold, grey font. Below the title, the text "More information in the Resource Guide" is displayed in a smaller grey font. To the right of this text is a thumbnail image of a book cover. The book cover has a white background with a blue and red vertical bar on the left and a green horizontal bar at the top. The title "Self-Directed Employment Planning Resource Guide" is written in orange and black text. Below the title, it says "A Resource to Use with the Self-Directed Employment Planning Online Modules" and "Developed by Wisconsin BPDD and In Control". At the bottom of the book cover, there are logos for "Wisconsin BPDD" and "In Control".

## Resource Guide

More information in the Resource Guide

**Self-Directed Employment Planning Resource Guide**  
A Resource to Use with the Self-Directed Employment Planning Online Modules  
Developed by Wisconsin BPDD and In Control

2012 (January 2012)

Wisconsin BPDD  
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In Control

If you are interested in learning more about Work Incentives on your own or by connecting with a Work Incentives Benefits Specialist in your area, take a look at the resources listed in section five of the Resource Guide that goes with this training.

## Working and Earning



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30

Making the decision to work is an important life decision. Working has many rewards, especially the paycheck! As you think about your job goals, deciding how much you would like to make is a big part of the picture. As the saying goes, "If you don't know where you're going, you'll probably end up somewhere else."

If you have not worked before, you might start out working in a minimum wage job. Minimum wage in Wisconsin is currently \$7.25 per hour. Some towns and municipalities in Wisconsin have chosen a higher minimum wage. If you stay at your job awhile and meet your employer's expectations, you should expect to get regular raises.

## Deciding How Much to Earn

Think about:

- ✓ Hours you can work
- ✓ Days you want to work
- ✓ Benefits
- ✓ Opportunities to Advance
- ✓ Typical pay range
- ✓ Personal priorities



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To begin thinking about how much you want to make each month, consider these questions:

- How many hours can you work in a day?
- How many days do you want to work?
- Would you like to get a job with benefits, like paid time off, insurance or bonuses?
- Do you want to work somewhere there is opportunity to advance and earn more money?
- What do employers typically pay in your area for the jobs you are interested in? You may need to do some research to answer this question.
- Are there things in your life that you want to do that need money? Things like traveling, shopping, going to movies, or taking your girlfriend or boyfriend out to dinner?

## Earnings and Self-Employment

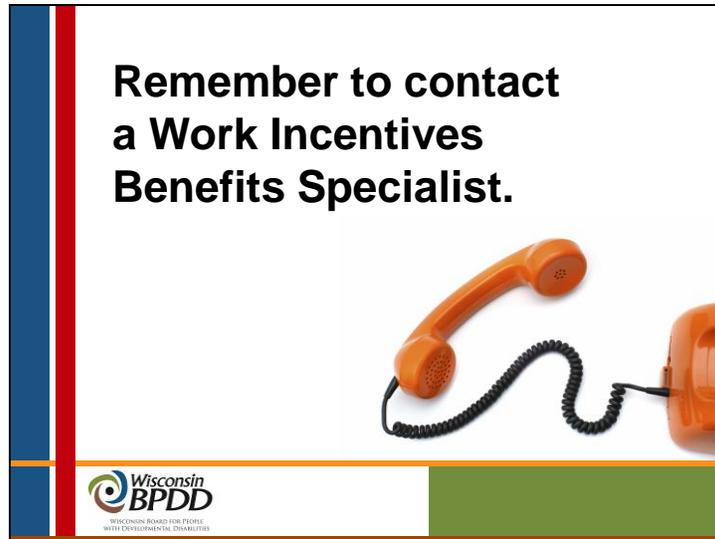
- ✓ Reinvest money back into your business
- ✓ Paycheck = Owner's Draw
- ✓ Report Net Income to Social Security
- ✓ Help from a Work Incentives Benefits Specialist



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If you are thinking about self-employment, it will be important for you to understand that you may not earn money right away with your business. Self-employed people generally put most of the money they make back into their business to grow it just after they start. Some business owners must do this for several months before taking earnings for themselves. Business owners must set aside some of the money the business makes for taxes, operating expenses and equipment.

When self-employed people pay themselves from their business it is called an *owner's draw*, not a wage. At the end of the year, your net income (that is the income that you pay taxes on and report to public benefit programs) is determined by subtracting your business expenses from all of the money you generated from the sales of your product or service. If your businesses net profit is \$400 or more in a calendar year, you will need to file taxes with the IRS and the state and report your income to Social Security. If you are planning a self-employment venture, it is strongly recommended that you get help from someone who understands self-employment finances and work closely with a Work Incentives Benefits Specialist who understands self-employment.



After you have an idea in mind about how much you want to earn, contact a Work Incentives Benefits Specialist to get details on how these earnings may or may not affect your benefits. To give you an idea of how Work Incentives can work for you, here are two examples of how they can be used.

**Elena**

**Not Working**  
\$771 monthly income  
through SSI

**Working 20 hours/week**  
\$817 work earnings  
\$405 SSI payment  
= \$1,222 monthly income





Elena receives SSI. She would like to get a job as a part-time office receptionist. She loves clothes and wants to have at least \$100 extra each month to shop for the things she likes. Her household budget (including rent, utilities, food and basic spending) is \$625 each month. With help from her sister, Elena did some research and found out that most businesses in her town pay \$9.50 an hour for a part time receptionist.

By working 20 hours each week, Elena's monthly income will look like this:  
\$817 earnings from work plus \$405 from an SSI payment, which equals \$1,222 of monthly income

As you can see, \$1222 is a lot more than the \$771 that Elena would get without working. With the extra money, she should be able to buy a lot of clothes! Also, by meeting with a Work Incentives Benefits Specialist, Elena might find out how she can use Impairment Related Work Expenses to keep more of her benefits. She could also learn how a PASS plan could help her to put aside money to use toward her vocational goals.

## Benjamin

**Not Working**  
\$903/month SSDI payment

**Working 20 hours/week**  
\$1720/month of earnings from work

**Planning with Work Incentives Benefits Specialist to go over SGA**





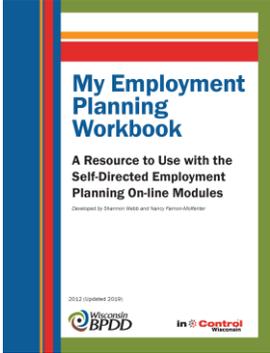
Benjamin receives \$903 of SSDI each month. He is interested in working 20 hours per week as a mechanic. Starting mechanics in his area typically make \$20 per hour. He has had difficulty meeting his household expenses of \$950 per month and has used up most of his savings.

At 20 hours per week making \$20 per hour, Benjamin would \$1720 per month.

Earning \$1720 would put Benjamin over SGA, or Substantial Gainful Activity, which is set at \$1220 per month (for 2019). Benjamin should contact a Work Incentives Benefits Specialist to find out if he has Trial Work Period months left. If he does, he can make \$1720 per month and *still receive his SSDI payment during the Trial Work Period months he has left*. This will help Benjamin build his savings so that he is prepared when his SSDI payment ends. Benjamin will be making more by working and doing what he enjoys, instead of staying unemployed and living on his SSDI check. With the increase in monthly income, he will be able to cover his monthly living expenses. Benjamin should also talk with the Work Incentive Benefits Specialist about continuation of Medicare coverage when his SSDI payment ends or getting Medical Assistance through the Medicaid Purchase Plan (also known as MAPP).

## Workbook and Resource Guide

- ✓ Answer questions in workbook
- ✓ Explore resources



The image shows the cover of a workbook titled "My Employment Planning Workbook". The cover is white with a blue vertical bar on the left and a green horizontal bar at the top. The title "My Employment Planning Workbook" is in blue and black text. Below the title, it says "A Resource to Use with the Self-Directed Employment Planning On-line Modules". At the bottom of the cover, there are logos for Wisconsin BPDD and in@Control Wisconsin, along with the text "2012 (updated 2019)".



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Congratulations, you have completed the fifth module of the Self-Directed Employment Planning Series. Now it is time to answer the questions for this section in your workbook and explore some of the resources for this section listed in the Resource Guide.