

Financial Wellness Resources Directory:

Quick Reference Guide

Financial Counseling (e.g., debts, credit, budgeting)		
Service or Support	Brief Summary	How to Obtain More Information
Free Financial Counseling	The National Disability Institute (NDI) Financial Resilience Center provides resources for people with disabilities and health conditions to access free financial counseling through AFCPE , information and other resources.	https://www.nationaldisabilityinstitute.org/financial-resilience-center/
	The United Way is a network of independently operated non-profit organizations that offer a range of financial services and supports (e.g., financial counseling and education, tax preparation). There are about 1,800 locations across the United States.	To locate your local United Way, visit: https://www.unitedway.org/find-your-united-way/
Free Financial Counseling and Financial Literacy Education	Operation HOPE is a for-purpose organization working to disrupt poverty and empower inclusion for low and moderate-income youth and adults. The focus is financial dignity and inclusion. They equip young people and adults with the financial tools and education to secure a better future—coaching them through their personal aspirations and life’s challenges and facilitating their journey to financial independence.	With locations in CA, CO, NV, NE, TX, LA, MO, IL, MI, OH, KY, TN, MS, AL, GA, SC, NC, DC, MD, NJ, MI, & NY. To learn more about Operation Hope, visit: http://operationhope.org/
Free Financial Counseling in Sacramento	Sacramento Financial Empowerment Center provide free one-on-one professional, financial counseling and coaching to support your in reaching your goals. Counselors assist to: <ul style="list-style-type: none"> • Address immediate needs (food, housing eviction) • Reduce debt • Strengthen credit score • Build savings • Balance a budget 	To learn more about NYC Financial Empowerment Centers, visit: https://www.cityofsacramento.org/financial-empowerment As in Sacramento, many other municipalities across the country offer free, professional financial counseling: https://fecpublic.org/

Tax Credits and Filing Taxes		
Service or Support	Brief Summary	How to Obtain More Information
Earned Income Tax Credit	A reimbursable tax credit for low-income individuals and families with at least \$1 of earned income. Taxes must be filed. Tax credit amounts and eligibility may change yearly. In 2019, the credit was between \$529 and \$6,557 depending on income, marital status and number of children.	To learn more, visit the IRS website: https://www.irs.gov/Credits-&-Deductions/Individuals/Earned-Income-Tax-Credit
Volunteer Income Tax Assistance (VITA) Sites	Free income tax preparation assistance for low and middle-income individuals and families. Tax preparation is provided by trained volunteers. VITA sites are available in most communities, and many are open all year.	To locate the VITA site nearest to you, call: 1-800-906-9887. Or visit: https://www.irs.gov/individuals/find-a-location-for-free-tax-prep Related resources at National Disability Institute (NDI) website: http://www.realeconomicimpact.org/

Sources:

- Jimenez-Solomon, O.& Cronise, R. (2019). *Supporting Financial Wellness: From Hardship to Hope (online course)*. Academy of Peer Services, New York. <https://www.academyofpeerservices.org/>.
- Jimenez-Solomon, O., Mendez-Bustos, P., Swarbrick, Diaz, S., DeSilva, S., Kelley, M., Duke, S., & Lewis-Fernandez, R. (2016). Peer-Supported Economic Empowerment: A Financial Wellness Intervention Framework for People with Psychiatric Disabilities. *Psychiatric Rehabilitation Journal* 39 (3), 222–233.

Supports to Obtain Employment		
Service or Support	Brief Summary	How to Obtain More Information
Ticket to Work	Ticket to Work (TTW) can help Social Security beneficiaries go to work and progress towards financial independence. Individuals ages 18-64 who receive Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) may qualify. TTW helps pay for employment supports and offers protections and incentives for returning to work.	To learn more about Ticket to Work, visit: https://choosework.ssa.gov/about/index.html
Employment Services	The New York Employment Services System (NYESS) provides all New Yorkers – regardless of their (dis)Ability – with a single point to access all employment-related services and supports. For an Employment Tool to understand Social Security Work Incentives, visit: https://nyess.ny.gov/customer-information.html . Click the We Can Work link at the bottom of the Consumer Information for a 25-minute video of personal stories of economic recovery.	To learn more about NYESS, visit: https://www.nyess.ny.gov/customer-information.html

Social Security Benefits		
Service or Support	Brief Summary	How to Obtain More Information
Supplemental Security Income (SSI) Benefits To appeal a denied SSI application	The Supplemental Security Income (SSI) program pays benefits to disabled adults and children who have limited income and resources. If you have applied for SSI and been denied, you can file an SSI appeal. To learn more, read how to appeal a decision . Or visit: https://www.ssa.gov/benefits/disability/appeal.html	To learn more about Supplemental Security Income (SSI), visit: https://www.ssa.gov/benefits/ssi/
Social Security Disability Insurance (SSDI) To appeal a denied SSDI application	Social Security Disability Insurance (SSDI) pays benefits to people who can't work because they have a medical condition that's expected to last at least one year or result in death. If you have applied for SSDI and been denied, you can file an SSDI appeal. To learn more, read how submit an appeal by visiting: https://secure.ssa.gov/iApp/Re/start	To learn more about Social Security Disability Insurance (SSDI), visit: https://www.ssa.gov/applyfordisability/

Keeping Cash Benefits While Working		
Service or Support	Brief Summary	How to Obtain More Information
Trial Work Period (TWP)	An incentive that allows Social Security Disability Insurance (SSDI) beneficiaries to work, earn as much as they can, and still receive their full check, for 9 months.	To learn more about work these incentives, visit: https://www.ssa.gov/redbook/eng/ssdi-and-ssi-employments-supports.htm

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- Jimenez-Solomon, O., Mendez-Bustos, P., Swarbrick, Diaz, S., DeSilva, S., Kelley, M., Duke, S., & Lewis-Fernandez, R. (2016). Peer-Supported Economic Empowerment: A Financial Wellness Intervention Framework for People with Psychiatric Disabilities. *Psychiatric Rehabilitation Journal* 39 (3), 222–233.

Special SSI Payments for People who Work (1619A Program)	An incentive that allows Supplemental Security Income (SSI) beneficiaries to work and get some SSI benefits even if their earnings are higher than Substantial Gainful Activity (SGA) level. SSI checks are reduced based on individual's earnings at about \$1 for \$2 earned.	Or read Social Security Administration (SSA) Red Book: http://www.ssa.gov/redbook/
Impairment Related Work Expenses (IRWE)	A work incentive that allows SSI or SSDI recipients to earn more before their benefits are affected by deducting expenses necessary to be able to work.	For counseling from a trained advisor, ask for a benefits advisor at your nearest Independent Living Center: http://www.virtualcil.net/cils/ Find a local Social Security advisor from the SSA Work Incentives Planning and Assistance (WIPA) program: http://www.ssa.gov/work/WIPA.html

Keeping Health & Housing Benefits While Working		
Name of Service or Support	Brief Summary (*)	How to Obtain More Information
Continued Medicaid Eligibility Section 1619(B)	Allows SSI eligible individuals to remain eligible for Medicaid by setting higher income limits than for regular Medicaid. Income and asset limits vary by state.	To learn more about 1619b, visit: https://www.ssa.gov/disabilityresearch/wi/1619b.htm
Medicaid Buy-In for Working People with Disabilities	The Medicaid Buy-In (MBI) program offers health care coverage to people with disabilities who are working, and whose earnings and resources might otherwise make them ineligible for Medicaid. Most states have an MBI program. Some states charge a premium. Some have NO premium. For instance, in New York State an individual with disabilities may earn up to \$61,332, and no premium is charged.	Contact your local Medicaid office to find out about MBI in your state and how to apply. Be prepared to advocate. Often local Medicaid offices do not know about the MBI and may deny they exist. To find out income and asset eligibility in your state; https://www.kff.org/other/state-indicator/medicaid-eligibility-through-buy-in-programs-for-working-people-with-disabilities/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D
HUD Earned Income Disregard	Incentive that allows individuals who live in Housing and Urban Development (HUD)-funded programs to work and not have any of their income counted when calculating rent payments for the first year after starting work. In the second year, only half of their income is counted.	For more information about HUD rental assistance or to locate local housing counseling agency, call (800) 569-4287 or visit the HUD site: http://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance

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Building Savings and Assets		
Name of Service or Support	Brief Summary (*)	How to Obtain More Information
Achieving a Better Life Experience (ABLE) Savings Accounts	<p>A program that allows eligible individuals (deemed disabled before age 26) to save, tax-free, up to \$15,000 per year (and up to \$100,000 in a lifetime) for disability-related expenses, without affecting SSI or Medicaid eligibility.</p> <p>For Sara Perez' personal ABLE story, visit: https://www.ablenrc.org/able-ambassador/sarah-perez/</p>	<p>ABLE National Resource Center provides state plans, eligibility, links to state programs, and other educational resources: http://www.ablenrc.org/</p> <p>CALIFORNIA ABLE program: https://www.calable.ca.gov/</p>
PASS (Plan to Achieve Self-Sufficiency)	<p>An incentive that allows social security beneficiaries to save for things related to their work goals (e.g., computer, a car). Savings are not counted toward the resource limit, so they do not affect SSA benefits.</p>	<p>For a PASS Specialist in your area, call 1-800-772-1213 or visit the SSA website at: www.socialsecurity.gov/disabilityresearch/wi/passcadre.htm</p>
Individual Development Account (IDA) for Matched Saving	<p>A special savings account that, for each dollar a person saves, gives a "match" of \$1, \$2, \$3, or \$4 to help him/her buy a home, go to school, or start a small business.</p>	<p>To find about IDAs, visit Prosperity Now (formerly, the Corporation for Enterprise Development) website: https://prosperitynow.org/issues/individual-development-accounts</p>

* These summaries are for general information only. Individuals receiving Social Security Administration (SSA) benefits should consult with qualified financial or work incentives counselors before making decisions affecting work, income and assets. You may be able to find a trainer benefits advisor at:

- Your nearest Independent Living Center: <http://www.virtualcil.net/cils/>
- Your SSA Work Incentives Planning and Assistance (WIPA) program: <http://www.ssa.gov/work/WIPA.html>

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