

# JOB TRAINING & PLACEMENT REPORT

for professionals who support employment for people with disabilities

## Understanding Asset Development for Individuals with Disabilities

— Part I

There is growing emphasis on helping people get out of property by focusing on asset building rather than by providing monthly income supports such as cash payments.

This approach is about encouraging people to save money and to make investments that increase in value over time. The assumption is that as individuals develop assets, they and their families will be able to move out of poverty and *remain out of poverty*.

Assets for Independence (AFI) Individual Development Accounts (IDAs) are an important tool in asset building for low-income people. AFI projects assist client families to save earned income in IDAs — special matched savings accounts. Clients may use their IDA savings and matched funds to acquire any of the following assets:

- A first home;
- Capitalization of a small business; or
- Postsecondary education or training.

Asset building has received little attention in the disability community, due in large part to the perception that work and asset accumulation jeopardize eligibility for — and continued access to — Social Security disability benefits.

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*“The good news is that there are numerous resources that...can be used to accumulate assets and build wealth.”*

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For many persons with disabilities, these benefits represent a primary source of income, and they also provide access to health insurance through Medicaid and Medicare.

### Missed Opportunity

Unfortunately, this represents a missed opportunity because many individuals with disabilities live in poverty, or very close to it. *People with disabilities are more likely to be unemployed and to live in poverty than any other single demographic group in the U.S. today.* Consider:

- ❖ One-third of adults with disabilities live in households with total income of \$15,000 or less, compared to only 12% of those without disabilities.
- ❖ More than 65% of individuals living in poverty for 36 months or longer (during a 48-month period) have a disability.

People with disabilities severe enough to qualify for Social Security disability programs are often living

especially impoverished lives in terms of income, savings or resources.

In April 2008, the Social Security Administration (SSA) reported that more than 4.2 million adults age 18-64 received Supplemental Security Income (SSI) payments based upon a disability. SSI is a means-tested program — that is, it is restricted to families or individuals who meet specified financial requirements and certain other eligibility criteria. In the case of an adult, this means an inability to work because of a medical condition.

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By James Emmett, Chris Simler, & Karen Steffan

❖ SSI payments provide only limited income support. The maximum federal benefit rate (FBR) is \$637 per month, or 73% of the 2008 federal poverty standard for a household of one.

❖ To qualify for SSI, an individual must have limited earned income, countable unearned income of less than the 2008 FBR of \$637, and very limited countable resources in order to retain eligibility.

An additional 7.1 million adults receive disability benefits from SSA under Social Security's disability insurance program (SSDI). While this is *not* a means-tested program with the income and asset restrictions inherent in the SSI program, the income support that SSDI provides is also quite small.

The average monthly SSDI payment in January 2008 was \$1,004, representing only 116% of the federal poverty level for a family of one.

### **Asset Development Strategies**

One of the key problems related to asset development for beneficiaries of disability benefits is the confusion about how disability programs treat income and resources for purposes of program eligibility. For example, building wealth has never been a problem for SSDI beneficiaries because these benefits are not based on economic need and there has never been any restriction on savings, investments or asset accumulation.

However, because there is a common misconception in the disability community that this program is means-tested, it is *not* uncommon to find SSDI beneficiaries disposing of resources out of fear that retaining them will cause loss or reduction of benefits.

On the other hand, SSI beneficiaries HAVE barriers to asset accumulation. The SSI program has stringent resource limits that have not increased since the program's inception in 1974. In order to retain SSI eligibility, beneficiaries

must not have countable resources in excess of \$2,000 for an individual or \$3,000 for an SSI eligible couple.

The good news is that there are numerous resources that *are* excluded from this limit that can be used to accumulate assets and build wealth. Many important SSA provisions allow accumulation of the same assets as the AFI IDA program:

❑ **Home ownership:** SSA regulations permit an SSI beneficiary to own one home of any value as long as the individual lives in it. Parents may even give or transfer ownership of a home to a child on SSI, and it will only count as income in the month it is received. In addition, neither home equity loans nor mortgages count as income for SSI eligibility purposes.

❑ **Business ownership:** Owning a business is sometimes incorrectly viewed as an unrealistic employment goal for people with disabilities. In fact, SSI allows unlimited accumulation of assets (including cash in a business account) for the operation of a small business or micro-enterprise under the exclusion of "property essential for self-support."

The same is true for Medicaid eligibility because states cannot adopt Medicaid income and resource rules that are more stringent than those for SSI.

❑ **Postsecondary education:** SSA offers several resource exclusions to allow SSI beneficiaries to save or pay for postsecondary education. The *Social Security Protection Act of 2004* provides a nine-month resource exclusion for grants, scholarships, fellowships, and gifts used to pay for tuition, fees, and other educational expenses.

SSI beneficiaries also have access to the standard federal educational assistance programs available to any qualified individual who needs help paying for higher education.

Moreover, student financial assistance under Title IV of the *Higher*

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*Education Act*, such as Pell grants and federal work-study programs are not counted as either income or resources for SSI eligibility purposes.

❑ **Plans for Achieving Self Support (PASS):** The PASS provisions under the *Social Security Act* are an opportunity for persons with disabilities to accumulate income and/or resources without causing either ineligibility for SSI or a reduction in benefit payments.

Under an approved PASS, an individual may set aside earned income, unearned income and/or resources in a special account to pay for items or services needed to achieve a specified occupational goal. This and/or

*continued on Page 3*

resources are completely disregarded when determining an individual's eligibility for SSI — or in calculating the SSI payment amount.

Furthermore, federal regulations require that PASS funds be excluded by Medicaid, Temporary Assistance for Needy Families (TANF), food stamps, and Housing and Urban Development (HUD) rental-assistance programs.

**(Editor's note:** For more information about PASS, see the October 2007 *Training Connection* insert — and for more on work-incentives planning, see the September 2008 *Training Connection*.)

**NEXT MONTH:** Improving access to IDAs for people with disabilities. ■

*Sources: Virginia Commonwealth University-Rehabilitation Research and Training Center (VCU-RRTC) and Assets for Independence. The Lewin Group & VCU are key collaborators in the Office of Community Services' initiative to increase IDA participation for people with disabilities. VCU-RRTC is funded by grant #H133B040011 with the US DOE — NIDRR. For more information, contact the Assets for Independence Resource Center, info@idaresources.org or call (866) 778-6037.*



### Editor's Notebook

I'd like to thank Robert Cimera for providing an article about improving employment outcomes while also *reducing* costs. In today's financial climate, I believe Robert's insights would assist *any* supported employment agency.

Second, *JTPR* readers are well aware that the relationship between an individual's financial income and his or her continued eligibility to key benefits can be perplexing. We hope that *JTPR* has shed some light on this matter in part one of a two-part article on this topic.

Third, autism spectrum disorders (ASD), another subject in demand by readers, is addressed in this month's *Workplace*

*Connection* insert. This article demonstrates to employers that an employee with Asperger's or any ASD *can* be successful on the job, *with* the proper accommodations.

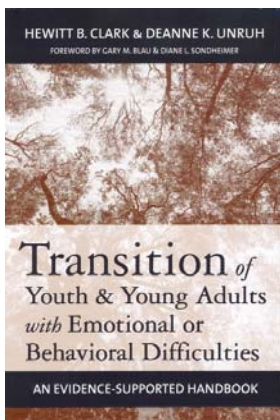
Speaking of successes, a recent film on HBO, *Temple Grandin*, offers exceptional insights into what it is like for an individual to have autism. It also chronicles the extraordinary determination and accomplishments of this real-life individual. I highly recommend this inspirational movie if you get a chance. Until next time.

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### Book Review

## New Title Offers Transition Best Practices



**A**s youth with emotional or behavioral difficulties transition from school and home settings, they face the complex challenges and expectations of adult life: finding and maintaining work; establishing new relationships; building a career; and more.

*Transition of Youth & Young Adults with Emotional or Behavioral Difficulties: An Evidence-Supported Handbook*, is a comprehensive book that captures the best knowledge on supporting the transition to adulthood for young people with mental health issues.

Through research and in-depth analyses of seven successful transition programs, readers will discover how to:

- Apply evidence-supported practices to guide youth and young adults through the transition obstacle course;
- Bridge the gap between child and adult mental health services;

➤ Implement strategies for the transition from high school to meaningful employment, postsecondary education, or technical training;

➤ Fund and sustain services and supports — and more!

This book is considered a must for transition specialists, general and special educators, mental health practitioners, and others.

*Transition of Youth & Young Adults*, by Hewitt B. Clark & Deanne K. Unruh, is available from Brookes Publishing Co., [www.brookespublishing.com](http://www.brookespublishing.com).

**(Editor's note:** Another helpful book on youth transition is included in this month's resources section.) ■

# Choosing the Right AT

Assistive technology can be something as simple as Velcro® to hold a keyboard in place for someone with a fine motor impairment, to screen-reading software that provides computer access to a person who is blind or visually impaired.

AT solutions can be as creative and varied as the people who request them. Like any job accommodation, AT is not a one-size-fits-all solution. Choosing the right device to meet a specific individual's needs requires an understanding of the person's functional limitations, type of impairment, and specific job responsibilities.

Communicating with the individual with the disability to learn more about his or her needs, and consulting with appropriate AT resources, can be vital to the successful implementation of AT as a job accommodation.

Unfortunately, *selecting* AT can be a daunting task for employers and others who are not familiar with this type of technology. Fortunately, there *are* a number of helpful resources. They include:

❖ **The Job Accommodation Network's Searchable Online Accommodation Resource** (SOAR) is an online tool that allows users to explore possible accommodation solutions. Using SOAR, employers select an impairment, limitation, job function, examine potential solutions, and access AT vendors. Visit [www.jan.wvu.edu/soar](http://www.jan.wvu.edu/soar).

❖ **State Vocational Rehabilitation (VR)** agencies' services may include help in fund-

ing accommodations. For a list of state VR agencies, check out [www.jan.wvu.edu/cgi-win/TypeQuery.exe?902](http://www.jan.wvu.edu/cgi-win/TypeQuery.exe?902).

❖ **State AT Projects** provide technical assistance and consultation on AT, product demonstrations, equipment borrowing, and low-interest loans for persons with disabilities. For a list of these projects, visit [www.jan.wvu.edu/cgi-win/TypeQuery.exe?735](http://www.jan.wvu.edu/cgi-win/TypeQuery.exe?735).

❖ **Disability-specific information** can also be useful in determining workplace accommodations. Log on to [www.disabilityresources.org/SPECIFIC.html](http://www.disabilityresources.org/SPECIFIC.html).

For more information about assistive technology accommodations, contact JAN at (800) 526-7234 or visit [www.jan.wvu.edu](http://www.jan.wvu.edu). ■

## —Resources—

📖 **Full Life Ahead: A Workbook and Guide to Adult Life for Students and Families of Students with disabilities**, by Judy Barclay and Jan Cobb, Full Life Foundation, [www.fulllifeahead.org](http://www.fulllifeahead.org) or call (205) 439-6534. This book, vetted by the Dept. of Education's Office of Special Education Programs gives parents the practical tools they need to move youth from the entitlement of services provided during their schooling years to living a successful, independent adult life.

📖 **Help Wanted & Help Found: The Insiders' Guide to Recruiting & Hiring Hourly Workers**, by Shawn Boyer, Kyra Newman, and Mike Ward, \$15.95 list price, Amazon ([www.amazon.com](http://www.amazon.com)). This book points out the differences between hourly and salaried employees and why different recruiting approaches are needed.

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## Down to Food and TP?

By Joe Turner

I recently received this note from a reader. Perhaps you can relate... *"Hi, Joe, I was laid off a second time and have been on a roller coaster ever since. I am down to buying food and TP. I have two children to provide for and an ex who says he cannot help them."* Thanks, Kerri.

You're in a tough situation, and need to do some crisis planning at this point. You don't mention the age of your children, but if they're 16 or older, they're old enough to find part-time jobs to contribute toward the bills. If they're out of high school and not going to college, they need to work full time to help you pay the bills.

In terms of your own employment situation, some additional crisis planning is in order. You need an income to stay in your home and to put food on the table. If you don't have an income now, make a list of your strongest skills. Then, make a list of jobs that

would solve your immediate financial problems.

Once you have a short-term job that'll meet your immediate needs, take a deep breath and start planning for the longer term. You're in the same boat as a lot of other people in this horrible economy. Your challenge is to rise above your competitors. To do this, frame your work history in terms that employers want to hear.

The operative term is "Return-On-Investment." Forget trying to sell your skills and instead cite "results." Sit down with a legal pad and go through your work history. Ask the "So what?" question after each role, project or task that you performed for employers.

Track each role, project, or task you've had back to its relationship as to how it helped employers to either save or make money. List examples of your effectiveness in one of these two roles.

This will differentiate you from your competitors, and it will help overcome the stigma of recent lay-

offs. It's easy to feel unworthy, that something is wrong with us, or that we're failures or "rejects." The challenge is to stay positive and to sell your achievements.

This is no easy feat, but when you begin to realize that you are an important part of the profit-and-loss picture, you can begin to articulate your value to the employer. Then, you'll start to gain the attention of potential employers.

Why? Because they don't have job "opportunities," they have "problems." That open position means the company is losing money that they can't afford to lose. When you can talk in these new terms (ROI, Save \$\$, Make \$\$, etc.) you become a problem solver, not just a job applicant. ■

*As a recruiter, Joe Turner spent 15 years finding and placing top candidates in some of the best jobs of their careers. The author of [Job Search Secrets Unlocked](#) and [Paycheck 911](#), you'll find free tips and advice on landing a job in this tough economy at [www.jobchangesecrets.com](http://www.jobchangesecrets.com).*

### In the News

## Results of 'Job Seekers Challenge'

The U.S. Department of Labor recently announced the results of its *Tools for America's Job Seekers Challenge*.

Recommendations have been tallied, and the top-rated sites in each of six categories — general job boards, niche tools, career tools, career exploration tools, Web 2.0 and "other" — are available at [www.careeronestop.org/jobseekertools](http://www.careeronestop.org/jobseekertools).

The posting is the culmination of an eight-week effort to offer members of the public an opportunity to weigh in on their favorite career sites and to provide the sites themselves with a chance to raise awareness about the tools they offer.

Government agencies, private companies, nonprofit organizations and many other entities came together to make the project a success.

"We called on the public to let us know what they want out of online job tools, and they have responded in great numbers," said Secretary of Labor Hilda L. Solis. "In the process, we also created a great resource for job seekers."

The full list of all sites that entered the challenge can be accessed at [www.dol.gov/challenge](http://www.dol.gov/challenge). ■

*Source: DOL employment and training services ([www.doleta.gov](http://www.doleta.gov)).*

# Leila: From Bored to Earning a Paycheck, Helping Others & Starting a Business



Leila poses with one of her homemade wreaths, along with two of her Business Design Team members, Josephine Hunt (left) and Tammara Geary (right).

**By Ashley Hall,  
Alliance for Independence**

Leila lived with her grandparents, father and her sister, who also has a disability, while attending high school, where she received a special certificate.

For the next several years, Leila and her sister stayed home entertaining themselves, while her other family members worked for a living. Leila had minimal vocational and social skills and did not participate.

In any valued social roles in the community, Leila was unaware of the fact that she could learn much-needed life skills, and even earn her own paycheck before coming to the Alliance for Independence (AFI).

## Training Ensues

Leila receives individualized skills training and vocational training at AFI, acquiring numerous life and vocational skills. Leila now earns a paycheck by working on contracts, including several that require the use of a commercial sewing machine. She is involved in the Adult Basic Education program, where she enjoys reading literature, math, and learning to use the computer and Internet.

## Desire to Help Others

Leila has served as president of

AFI's Governance Committee and is currently the president of the Aktion Club, a service club for adults with disabilities sponsored by Kiwanis International. (**Editor's note:** For more information on Aktion Clubs, see the January 2009 *Training Tool-Kit*.)

What stands out most about Leila is her desire to help others. Leila's membership in the Aktion Club is important to her because she wants to give back to the community. In 2007, she participated in the beautification project for Hunt Fountain Park, as well as a fundraiser that benefited Talbot House Ministries.

Even before the chartering of the Aktion Club, Leila volunteered her time at the SPCA and received recognition for her dedication to the organization. She is a member of the Sunshine Chorus, as well as the Dream Team, which is a group of clients who volunteer their time to the public relations needs of the agency. Leila also speaks at numerous United Way presentations and helps with agency tours by handing out brochures.

## Personal Growth

Leila has become very savvy and resourceful since coming to AFI. She made it through an emotional time after the untimely deaths of her father and grandmother, and was able to use skills that she learned at AFI to get her family to safety in the midst of an apartment fire.

Leila said, "Before I came to AFI I sat at home for many years very bored. I never knew that I could earn a paycheck. Now that I have learned so many skills I have many interests, like using sign language to communicate with my friends who do not communicate with words, and creating artwork. If I had not come here I might still be at home watching TV all day."

## Launching a Business

Today, she is doing just the opposite. Leila lives in her own apartment and has begun the process of starting her own business selling homemade wreaths. Through working with Start-Up Florida, a program offered by the University of South Florida's Center for Inclusive Communities, Leila has learned how to write a business plan, as well as how to market her product.

Leila was one of four individuals chosen to participate in Start-Up Florida's Quick Launch Project, which is self-employment training presented by Tammara Geary and Griffin-Hammis Associates, LLC. The purpose of the training is to teach Leila how to produce a working business plan draft, used for leveraging support and financing.

Initially, as a hobby, Leila would make breast cancer awareness wreaths to raise money for a good cause. This topic has great meaning to her because her sister has been diagnosed with this disease. (Both Leila and her sister gave permission for us to share this information with everyone.)

Usually, Leila would sell these beautifully crafted wreaths in her spare time. Any money collected would be donated to the National Cancer Society.

With the help of dedicated family members and supports in place from Start-Up Florida; Tammara Geary; her support coordinator, Josephine Hunt; and APD's supported employment Liaison, Jennifer Monje; Leila is in the process of becoming educated in the world of self-employment and hopes that one day she will reach her goal of financial independence! ■

*Reprinted with permission. Contributions to this article were made by Jennifer Monje, APD. Editor's note: For more information about the Start-Up program, see the November 2007 issue of JTPR, or visit [www.start-up-usa.biz](http://www.start-up-usa.biz).*

# Helping Someone Who is Out of Work

By Thom Singer

Being laid off or in the midst of a career crisis can make someone feel very isolated. When it happens to someone close to you, knowing how to help him or her can be tricky. The following are five tips to help you help them:

1. **Be available.** While it's hard to grasp when you have a job, seeing friends, family, and former co-workers is important to someone who is unemployed. Regular calls, emails, and visits make a difference to keep people motivated and to feel connected.

2. **Don't always ask about the job search.** If you *always* ask people who are out of work about their job search, you'll make them feel bad, and they won't want to

talk with you in order to avoid these conversations. Engage them in other areas of discussion, not just about how their job hunt is going.

3. **"Talk up" people who are unemployed even when they are not present.** If you want to help someone find a job, bringing him or her to business events and introducing this person to others in the industry is a good thing...but take this one step further and have conversations with people you know who might have connections to jobs. However, do so when the person is *not* present. This avoids putting either the job seeker or the prospective employer or other individual on the spot. Plus, they sound more special when you are praising them when they're not standing right there!

4. **Pick up the tab** (without making a big deal about it). People who've lost their job often have to pay close attention to their finances, but they don't want to be charity cases either. Subtly pay their registration fee for business events or offer to buy lunch without making a big deal about it.

5. **Never let them give up.** People who are out of work can get discouraged. Your role as a caring individual is to motivate, encourage, and never allow the job seeker to quit. Remind him or her that opportunity *will* knock, but not if they're watching TV all day. ■

*Thom Singer is the author of six books on networking, including, [Batteries Not Included: 66 Tips to Energize Your Career](#). For more information, visit [www.thomsinger.com](http://www.thomsinger.com).*

## In the News

# Online Access Increases for Job Seekers

My Job Search Pilot's (<http://myjobsearchpilot.com>) job search manager is now linked to LinkedIn, which is considered one of *the* leading websites that hiring managers and recruiters use to solicit new candidates and investigate referrals.

With this change, there is now a LinkedIn icon on the companies and saved jobs page of My Job Search Pilot's Job Search Manager that allows a job seeker to see automatically who in their LinkedIn network is connected to a particular job posting or company.

"The questions on every job seek-

er's mind are — What are my target companies? Who are my key contacts at those companies? And most importantly, am I connected to them on LinkedIn?" explains Linda Projansky, My Job Search Pilot Principal. "Now the job seekers who use My Job Search Pilot will have instant access to 35 million LinkedIn members."

My Job Search Pilot also "reverse engineers" the job search process for job seekers. This simply means that job hunters use the same tricks and techniques that recruiters use to research and find candidates. The process is as follows:

☑ **Step 1:** Make a list of former company's competitors and other companies you want to work for;

☑ **Step 2:** Identify where those companies are located; and

☑ **Step 3:** Search social networks online for human resources contacts and/or the hiring manager.

My Job Search Pilot is an outplacement service that uses technology, experienced job search coaches, and customized support to meet the needs of individual job seekers.

To view an online demo, visit <http://app.myjobsearchpilot.com/movie/overview2>. ■

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At a time when demand for disability and employment services is increasing while many government and charitable budgets are decreasing, recent improvements to the *Ticket to Work* program have been a welcome shot in the arm for numerous supported employment agencies and other service providers.

The program can reportedly be cumbersome to put into place. However, since the new regulations went into effect in 2008, *Ticket* assignments to Employment Networks (ENs) have increased, and payments to ENs have grown exponentially.

The following are a few of the more frequently asked questions about the *Ticket* program:

**Q:** *What is an Employment Network?*

**A:** An Employment Network (EN) is an entity that contracts with the Social Security Administration (SSA) to either provide or coordinate the delivery of necessary services to Social Security disability beneficiaries who assign their tickets to the EN. The EN may be a single individual, a public and/or private partnership, or a consortium of organizations collaborating to combine resources to serve Ticket holders.

**Q:** *Does it cost anything to become an EN?*

**A:** No, the application process is free and consultation and assistance is provided in understanding or completing the Request for Proposal (RFP).

## 'Ticket to Work' FAQs

**Q:** *How many ENs will be approved?*

**A:** There is no limit. The SSA is contracting with as many qualified entities as possible from both the public and private sector.

**Q:** *Do ENs receive upfront funding?*

**A:** No, *Ticket to Work* is a performance-based program. ENs receive payments when the *Ticket* holder achieves certain employment-related milestones and/or outcomes. ENs that need upfront capital can use the Employment Capitalization Resource Directory, [www.yourtickettowork.com/en\\_cap\\_resource](http://www.yourtickettowork.com/en_cap_resource). The directory, which provides information on potential funding sources, is provided at no cost.

**Q:** *Can organizations that receive funding from other sources, like a Medicaid Home and Community Based Waiver, be Employment Networks? If so, are there any restrictions?*

**A:** Grants and fees paid by Medicaid, State VR agencies, or similar entities have no bearing on an agency's ability to qualify as an EN under the *Ticket* program. HCB Waiver and other Medicaid-funded community providers are welcome to apply to be ENs, provided they meet the necessary criteria.

**Q:** *Does SSA count the beneficiary's earnings when they are earned or when they are paid for the purpose of calculating payments to the EN under the Ticket to Work Program?*

**A:** For all milestone payments and for all SSDI or concurrent beneficiaries we use earnings when earned — by the pay period, not the pay date. For SSI-only beneficiaries, during the outcome period before benefits are terminated, the earnings when received on the actual pay date are used. ■

Source: SSA. Additional questions and answers are available at [www.ssa.gov/pubs/10065.html](http://www.ssa.gov/pubs/10065.html).

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