

Access to Personal Resources

SHOW ME THE MONEY



Welcome

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Housekeeping

Please:

- Use chat ONLY for immediate technical issues
- Use Q&A button to ask questions
- Click closed captioning (cc) in order to see the live transcript
- Complete the evaluation that will be sent in the follow-up email (the email will also serve as confirmation you attended)

The recording will be uploaded to the FSSA YouTube Channel after the live sessions have been conducted



<https://www.youtube.com/watch?v=GsfNmXSMzfk>





Agenda

- ❖ HCBS Settings Rule
- ❖ Role of the Rep Payee
- ❖ Supporting Access to Personal Resources
- ❖ Financial Capability

HCBS Settings

- Integration

- Access

- Choice

- Privacy, Dignity, Respect

- Initiative, Autonomy, and Independence



Rights Restriction

<https://www.dhs.wisconsin.gov/publications/p02254.pdf>



Modifications

Specific individualized assessed need

Prior interventions and supports including less intrusive methods

Description of condition proportionate to assessed need

Ongoing data measuring effectiveness of modification

Established time limits for periodic review of modifications

Individual's informed consent

Assurance that interventions and supports will not cause harm



Representative Payee



Representative Payees

Individual payees:

These include relatives, guardians, friends, or any other interested person who is in a position to care for the beneficiary.



Organizational payees:

These can include social service agencies, institutions, state or local government agencies, or financial institutions.



Role of Rep Payee

A representative payee plays a vital role in serving SSA beneficiaries.

A representative payee decides how to spend benefits to help create a stable living environment for the beneficiary and ensure that the basic current needs of food, shelter, clothing, and medical care are met. Once current needs are met, a rep payee must save any leftover funds for the beneficiary's future use.

<https://www.ssa.gov/payee/NewGuide/toc.htm>



Organizational Rep Payee

To the extent possible, you should:

- Help motivate a beneficiary to work toward more independent living;
- Support a beneficiary in their therapy and rehabilitation; and
- Encourage the beneficiary to improve their relationship with family members

<https://youtu.be/wU19feJh4Qc>



Other Ways a Payee Can Help

- Help the beneficiary complete applications for other services and assisting caseworkers, when applicable;
- Involve the beneficiary in establishing a budget and making financial decisions;
- Explain Social Security and SSI payments, and the beneficiary's expenses, to him or her;
- Advise the beneficiary of current and past due benefits;
- Help the beneficiary access other available benefits and services (e.g., food stamps, housing subsidies, Medicare assistance with prescription drugs, etc.);

<https://www.ssa.gov/payee/NewGuide/toc.htm>

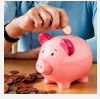


Other Ways a Payee Can Help

- Report to SSA on all the beneficiary's work activity, impairment-related work expenses, blind countable expenses, and earned income exclusions;
- Negotiate with the beneficiary's landlord and other creditors to get favorable terms;
- Help the beneficiary obtain medical treatment when necessary; and
- Help the beneficiary furnish appropriate information for SSA reviews of continuing disability.

<https://www.ssa.gov/payee/NewGuide/toc.htm>





Rep payee doesn't involve individual in discussion about spend down options; including savings, ABLE and PASS



Rep payee doesn't negotiate best price for rent, services, etc



Rep payee pays bills late, incurring late fees



Rep payee doesn't involve individual in choice about how money is spent beyond necessities

Red Flags



Misuse of Funds

You use any portion of a beneficiary's funds for something other than the use and benefit of the beneficiary;

An agent of your organization, such as an employee or volunteer, steals beneficiary funds;

You charge unauthorized fees and deduct the amount from the beneficiary's monthly payment;

If you learn that an employee of your organization has misused funds, you must immediately report it to SSA. Your organization has a legal obligation to repay all misused funds.

<https://www.ssa.gov/payee/NewGuide/toc.htm>



Monitoring

<https://youtu.be/Gg4GmEEbuz0>





INDIANA
DISABILITY RIGHTS

Indiana Disability Rights

4755 Kingsway Drive, Suite 100,
Indianapolis, IN 46205

Local Phone: 317.722.5555

Toll Free Phone: 800.622.4845

Website: www.IndianaDisabilityRights.org

Email: info@IndianaDisabilityRights.org



Signs of Potential Financial Exploitation

Termination of vital utilities such as telephone, water, electricity / gas, or garbage

Unpaid bills and liabilities despite adequate income

Oversight of finances surrendered to others without explanation or consent

Transferring assets to new “friends” assisting with finances

Checks written to “Cash”

Unexplained disappearance of cash, valuable objects, financial statements

Unexplained or unauthorized changes to wills or other estate documents

Appearance of property liens or foreclosure notices

Supporting Access



Provider Expectations

People have control over their personal funds and access to information about their income and assets

The provider identifies roles and responsible parties as they relate to money management

The lease/residency agreement or participant rights document includes a person's right to control his/her personal resources

People have a way to access their money when they choose, not just during a set timeframe or business office hours

Video by Pavel Danilyuk, Pexels.com; example from A Provider's Guide to Putting the HCBS Rule Into Practice

Video by Jack Sparrow, Pexels.com; example from A Provider's Guide to Putting the HCBS Rule Into Practice

Video by Kampus Productions, Pexels.com



Financial Activities

Keep a bank account, including checking and savings accounts

Talk with the bank about their financial needs or concerns

Make and keep to a budget that balances expenses and income

Understand money basics, including how to pay bills, use credit or debit cards, and make money transactions (consider direct deposit and automatic bill payments)

Keep financial records (e.g., asking for records, keeping track of income to prevent overdrafts)

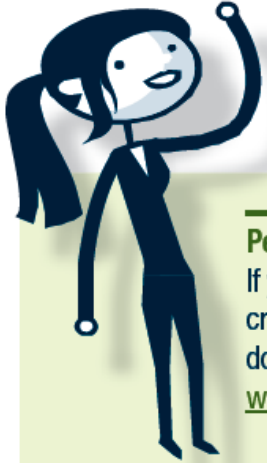
Make financial plans for the future (consider ABLE accounts and trusts)





What is a Bank?

A bank is also a place where you can deposit your money to keep it safe. Unlike a credit union, you do not join a bank but become a customer. Banks are interested in earning a profit from customers so you may find that the fees with a bank are higher than with a credit union. Banks typically have multiple branches across a large region. Use the chart to help you decide if a credit union or bank is right for you.



Penny Pincher Says!

If you don't have an account with a bank or credit union, start one now. Compare the banks and credit unions near where you live. Shop around. Talk with family and friends about where they do their banking or check out these two helpful websites: www.creditunionsonline.com and www.findabetterbank.com. See who offers the services you are looking for and who has the best rates.

	Cash checks for free	Accounts available	Open to everyone	ATM machines available	Online services	Lower fees	Accounts insured
Credit Union	✓	✓		✓	✓	✓	✓
Bank	✓	✓	✓	✓	✓		✓

Bank Accounts

Bank On:

<https://cfefund.org/project/bank-on/>

My Monthly Income for SEPTEMBER

Item Description	Amount
1. _____	\$ _____
2. _____	\$ _____
3. _____	\$ _____
4. _____	\$ _____
5. _____	\$ _____
Total Monthly Income	\$ _____

EXAMPLE: Monthly Income for SEPTEMBER

Item Description	Amount
1. Supplemental Security Income (SSI)	\$ 600.00
2. SNAP (food stamps)	\$ 150.00
3. Part-time job	\$ 200.00
Total Monthly Income	\$ 950.00



Understanding Income

Cents and Sensibility: A Guide to Money Management

Activity #1: What I Need and What I Want

List your needs in the spaces below. Think of things you **need** (must have) to survive, like a place to live, food to eat, or clothes to wear. Next, list some of the things you **want** (tickets to a concert, going out to dinner, or a new TV).

The image shows two overlapping worksheet cards. The top card is titled 'My Needs' and has five numbered lines for writing. The bottom card is titled 'My Wants' and also has five numbered lines for writing. Both cards are tilted slightly to the right.



Needs Vs Wants

*Cents and Sensibility: A Guide to
Money Management*



EXAMPLE: My Personal Budget for October

Step 1: Needs

Description	Planned Spending	Actual Spending
1. Personal care items from drug store	\$ 7.65	\$ 0
2. Groceries from supermarket	\$170.00	\$150.00
3. Doctor visit co-pay	\$ 25.00	\$ 25.00
4. Rent	\$400.00	\$400.00
5. Utilities	\$ 74.00	\$ 74.00
6. Telephone	\$ 20.00	\$ 30.00
7. Student loan payment	\$ 50.00	\$ 50.00
8. Birthday gift for Mom	\$ 45.00	\$ 0
9. Car repair	\$ 0	\$100.00
Step 2: Total Needs	\$791.65	\$829.00

Step 3: Wants

Description	Planned Spending	Actual Spending
9. Meals eaten out	\$ 9.20	\$20.00
10. Concert tickets	\$ 50.00	\$30.50
11. DVDs	\$ 26.50	0
Step 4: Total Wants	\$ 85.70	\$50.50

Step 5: Total Needs + Total Wants

\$877.35 **\$879.50**

Step 6: Total Monthly Income

\$950.00 **\$950.00**

Step 7: Amount you have left (surplus)

\$ 70.50

\$950.00 - \$879.50 = \$70.50

Budgets

Cents and Sensibility: A Guide to Money Management

The Upsides

- Prepaid cards are useful for people who don't have a bank account.
- There is no approval process.
- You can't get into debt using a prepaid card.
- A prepaid card could help you budget your expenses.

The Downsides

- You don't build a credit history using a prepaid card.
- Some prepaid cards have activation and reloading fees.
- If the card is not a well-known brand, it may not be accepted everywhere.
- A store card can only be used at that particular store. For example, a Target card can only be used at a Target store.

Prepaid vs Credit Cards

Cents and Sensibility: A Guide to Money Management

Activity #12: What Can I Do to Save?

Make a list of your ideas for **saving**. What can I do to save money?

1. _____
2. _____
3. _____
4. _____

ABLE account

Special Needs Trust

Individual Development Account (IDA)

Plan to Achieve Self-Support (PASS)



Saving

Cents and Sensibility: A Guide to Money Management

Financial Capability

Narrative from <https://arcofhp.org/advocacy/financial-stability/>





Possible Partners

Local Banks

Libraries

Community
Centers

Vocational
Rehabilitation

Advocacy Orgs

Centers for
Independent
Living

Purdue
Extension

Adult
Education
Programs

Purdue Extension Programs



***Captain
Cash***

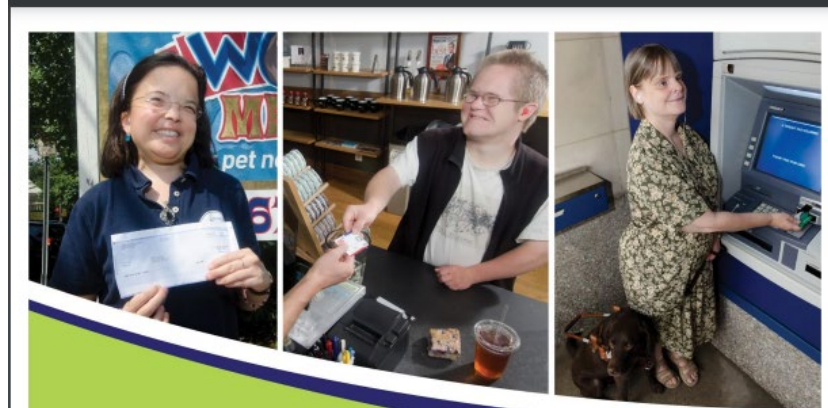


***Planning for a
Secure Retirement***



***Where Does
Your Money Go?***

<https://www.purdue.edu/hhs/extension/money-0/>



¢ENTS AND \$ENSIBILITY

A guide to money management

Educator Companion Manual

Developed by Pennsylvania Assistive Technology Foundation 2017, first edition

<https://patf.us/what-we-do/financial-education/>



Money
Fundamentals



Money Mapping
(Budgeting)



Saving, Benefits,
and Working



Protecting My
Money



Credit



A Home of My
Own



Assistive
Technology



Adult Decision-
Making



Are You Ready To
Go?

<https://www.studymoney.us/>

Employee Benefits Security Administration



Preparing
for a Job



Starting
a Job



Maintaining
a Job



Changing or
Losing a Job



Retiring
from a Job

<https://www.dol.gov/agencies/ebsa/secure-your-financial-future>



Features of the Instructor-led Products

- **Instructor Guide for each module**
 - ◆ Ready for instructors to use “out of the box”
 - ◆ Usable by anyone – no prior teaching or banking experience required

- **Participant Guide for each module**
 - ◆ Contains scenarios, pre- and post-tests, exercises
 - ◆ Usable in training and as a resource at home

- **PowerPoint slides for each module**
 - ◆ Instructor Guides show when to use each slide

<https://www.fdic.gov/resources/consumers/money-smart/index.html>



All the tools you need to help you become financially savvy.

The Hands on Banking® financial education program can help you learn more about money management. To get started, click the button below to find helpful resources. Together, we'll help you and your family take charge of your financial future.

[START HERE](#)

<https://handsonbanking.org/>

Financial Football 3.0

For ages 11 & up. Are you up for the challenge? Make personal finance fun with Visa's NFL-themed video game featuring classroom curriculum.

LEARN MORE

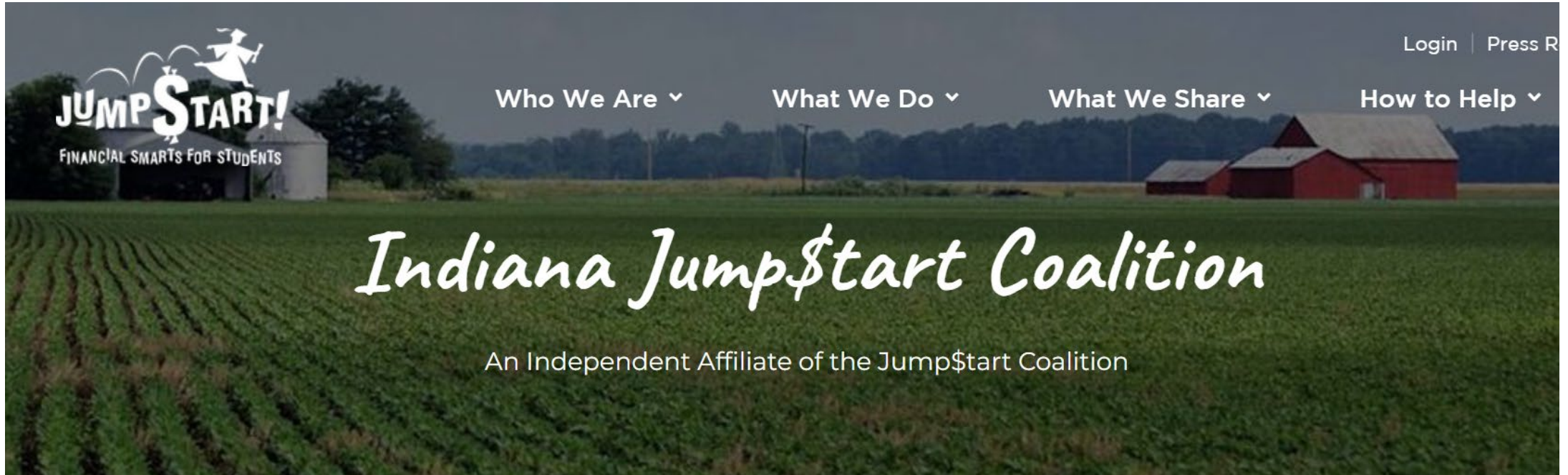


https://www.practicalmoneyskills.com/play/financial_football

Building a Better Financial Future for People with Disabilities & Their Families

We are the **first national nonprofit** committed exclusively to **financial education & empowerment** for people with disabilities.

<https://www.nationaldisabilityinstitute.org/>



<https://www.jumpstart.org/who-we-are/states/indiana/>

Better Outcomes

Having access to one's own money produces an increased likelihood that people with disabilities participate in the community and use their environments.

People with disabilities with access to their own money are not only more likely to interact with others in the community, but they are also more likely to have and be satisfied with social roles.

As a result of these and other benefits, it is important for advocacy efforts work to remove the barriers people with disabilities face when it comes to accessing to their own money.

People with disabilities' access to their own money

Carli Friedman, PhD

Resources

Access to Personal Funds and Resources in Adult Long-Term Care Residential Settings Frequently Asked Questions (FAQs) by Wisconsin Department of Health Services, September 2018.

<https://www.dhs.wisconsin.gov/publications/p02254.pdf>

A Provider's Guide to Putting the HCBS Rule into Practice, Minnesota Department of Human Services, Disability Services Division. https://mn.gov/dhs/assets/102517-hcbs-best-practices-guide_tcm1053-318393.pdf

Guide for Organizational Representative Payees, Social Security Administration

<https://www.ssa.gov/payee/NewGuide/toc.htm>

People with disabilities' access to their own money by Carli Friedman, PhD, CQL, The Council on Quality and Leadership. October 2017. [International Journal on Disability and Human Development](#)

Stock photos from Creative Commons





ALL people are empowered to live, love, work, learn, play and pursue their dreams.





We're In This Together

If you need additional information,
please contact us at

800-545-7763

BDDS.Help@fssa.IN.gov



Stay Connected

Sign up for the DDRS listserv:

<https://public.govdelivery.com/accounts/INFSSA/subscriber/new>

Follow the BDDS FB page:

<https://www.facebook.com/Indiana-Bureau-of-Developmental-Disabilities-Services-318818311807579/>





