

Financial Empowerment

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>> TERRY DONOVAN: Good afternoon. For today's session on financial empowerment. As you know Project E3 talks about education empower and employ. So today's session focuses on the empowerment piece, financial empowerment. Yours truly, Terry Donovan from U stout VocRehab institute. It's approximately 45 minutes. When it's concluded, we will have a question and answer session. During the Q&A, Beth Gaertner From South VocRehab Institute will also be joining. We will take your questions then. So if you have questions during the recorded presentation, put those in the Q&A box as well as you can do Q&A during the time period that we are answering your questions. So thanks again for joining. For those of you this might be your first webinar, at the end of the question and answer period, Beth Gaertner will explain how you can obtain a CRC credit for this particular webinar. With that we will get started. Thanks again. We'll catch up with you on the other end during the question and answer phase.

Thank you and welcome to today's webinar on financial webinar brought to you by Project E3 to educate, empower employ

Technical Assistance Center. My name is Terry Donovan. I'm one of the outreach program managers that's part of the Project E3 Technical Assistance Center of this particular partners at the Stout Vocational Rehabilitation Institute at the University of Wisconsin at Stout. Again, we'll be talking about financial empowerment.

The usual acknowledgment and disclaimer. We would like to particularly thank the Rehabilitation Services Administration for the grant which has funded our particular Technical Assistance Center and is making these webinars available. We also want to note that the ideas, opinions, and conclusions expressed are those of the presenters and do not represent recommendations, endorsements, or policies of the US Department of Education.

Well, today we're going to be talking about and using many of the resources that you can find at the consumer Financial Protection Bureau. One of those is your money, Your Goals toolkit, which is a comprehensive toolkit for financial planning and financial empowerment for individuals. On that website which we have a link to that website at the end of our presentation, there's available training that they provide. There's an implementation guide for those that want to take the materials and do things on their own. Then there are some specialty areas focusing on people with disabilities that we'll

be talking about today, focus on reentry for offenders, a focus on native communities. You can read these. They have some nice little booklets, particularly for youth, for anybody, but they seem to be particularly for the -- attractive to youth that find them beneficial. One is called behind on bills. Another is debt getting in your way. We'll talking more about particularly the focus on people with disabilities and the your money, Your Goals toolkit through this presentation.

Just to give you an idea, this is the cover of the one that we'll be talking about. It's a companion guide to empower the disability community. And it works in concert with the your money, Your Goals toolkit as well.

I mentioned a couple of times the Consumer Financial Protection Bureau that was established to protect the consumers. It was established after the 2008 financial crisis. They do many things. One of the things they do is they write and enforce rules for banks and other financial companies to ensure they operate fairly. One of the other key missions which this relates to, they educate and empower consumers. They want to give consumers more informed choices so that they and all of us can reach our financial goals. You can learn more about what they do at [consumerfinance.gov](http://consumerfinance.gov) or if you can't remember that particular website, just type in the letters CFPB in your search engine, and it will come up. Many wonderful resources there. I

would encourage you to take a look at that. And they're all free. The resources are all free and everything we're using in this webcast that comes from the CFPB are free materials. They also ship free. They have versions in Spanish. They did in an earlier version, I'm not certain if they have it currently, they had a version in Braille, Spanish and a variety of accessible ways to make this available as to many individuals as possible.

So what is financial empowerment? Again, how does it differ from many of the terms that have been out there for many years and they're still out there, whether it's financial education, literacy, capacity, et cetera. For our presentation today what we're going to take a look at is you have financial literacy which you could say is the content and the specific information about making financial decisions and understanding various financial terms and financial instruments.

But that -- but to get to financial empowerment, you need to couple that content knowledge with a skill and confidence to use that knowledge. Hence, you get financial empowerment. We think the materials that are included here as well as the more expansive materials as I've noted in the materials provided by the CV that the financial literacy or the content coupled with raising the skill and confidence of individuals increases the likelihood that they will have some financial empowerment and will feel for comfortable and more at ease in issues of finance,

money, savings, and spending.

So with money, as we all know, there are a variety of things that come up. There's always going to be values. There's always going to be choices. There's issues of rights, particularly rights for persons with disabilities. Keep in mind, our values about our money come from life experiences, our culture, family, peers, what we see on media, online, digital, television. You may even hear on the radio.

You don't want to judge how people spend and how they may value, how they make choices and some of their rights. The intent and what this promotes is we want to give people tools to make decisions and for people to understand the possible results of those decisions. So, yes, you need a good background. Yes, you need to make a decision. It's also beneficial to understand the repercussions of the types of decisions. If I spend this amount of money, this will happen. If I save this amount of money, this is a possible result, and those types of things.

Again, people with disabilities, as we all know, have the right to make choices on how their money is used. And they also have the right to take risks. We all take risks with our money to one degree or another. Some may take higher risks, some may take lower risks. Whether we invest, whether we find donations, depending on what you plan to do with your funds, there are issues of -- there are certain levels of risk. A person with

disability, the same as an individual with non-disability has a right to make choices and a right to take risks. And even if an individual has, let's say, a payer for their financial situation or a guardian or an individual of that nature, each individuals with persons with disabilities in those situations should still be consulted and involved as much as possible in the process. We'll talk at the end of this about potential issues of financial exploitation that can occur with individuals with disabilities.

Usually won't happen if they're being consulted and involved in the process.

So one of the pieces is starting the money conversation. We won't go through all these questions. Talking about money. Again, we talked earlier about values around money and culture and those kinds of things. Many, both cultures, families, individuals, the idea of talking about money is not a topic that people often like to talk about or may not have been talked about in the house or there may not have been conversations with spending. There may not have been conversations about saving for a variety of reasons. So this worksheet that you can copy but is also in the materials that you can get from the CFPB, some questions you can with an individual when you sit down with them. Rather than saying, what do you think about spending and saving, a way to begin having that conversation about money with

an individual. As we've said, do you have a disability or comfortable disclosing? Do you have goals? We'll talk a little bit -- we'll talk in a bit about goals around spending and saving. Are you at risk of losing something because of not able to make payments? Issues of transportation. Do you have reliable source of income? You may already know the questions -- you may already know the answers to these questions, but it's a guide way to begin those conversations to have a person begin to open up and feel comfortable about talking about money and talking about what they plan to do with it, what they would like to do with it, what they see down the road for themselves.

As I noted, one of the big issues for all of us and in particular -- not particularly, but all of us including those with disabilities it's setting goals and saving for purchases. Again, having a goal, essential part of achieving self-sufficiency. A goal around income and spending. They can help you plan how you're going to use your cash, how you're going to use your money. And as you have a goal that often -- particularly a financial goal that helps you think, how do I get there, I'm making X amount of money and I have X amount of expenses, but I need to save for that purchase. So how do I adjust what I'm doing? We've noted examples of those different kind of goals starting with assistive devices and medical

expenses to computer games and a cell phone. So many things you can have a goal for, many things that you can save for.

One of the pieces about setting a savings goal and it's been around for a number of years and many of you might be familiar with it are the issues of SMART goals. For purpose of an example of how a SMART goal might look, you may have a client that's interested in buying a license to a video game. Breaking that down, the specific aspect of the he will goal may be I want a multiplayer game called "conquer the universe. " Measurable implies how will I know that it happened? In this case, you're going to purchase a license for the multiplayer game. And the purchase would be your measurable piece. Was it purchased, was it not purchased? But you're telling yourself I want to purchase it. That's how I'm going to measure it in a way that I know that I made that part of the goal. I have the specific. I have the measurable. Able to be reached. For many of you that have been in goal setting there was a piece, let's set a crazy out there type of goal that we're never going to reach but it helps us strive for it. Some of the more recent research and looking at a variety of things is looking at what -- at least what are goals that are reachable. In this case I added a purchase of \$15 a month license. Some of this, again, going back to the money conversation with the client. What -- as we talk more about looking at their income and their expenses, what

do you think you could afford? Or what is a goal that you want in terms of being able to save for it, earn additional funds? In this case, arrived at, I believe, \$15 a month is a reasonable goal that I could reach and sustain in order to maintain my license.

Relevant, relevant to me. I need a game that includes updates. That's a relevant aspect. And then the time frame. In this case, the individual is saying, by six months from today I want to be able to purchase this \$15 a month license. Time frame helps you put it all into context. Helps you divide it up into smaller increments and helps you focus on saving the amount and spending the amount of time to get there. And it also understands how are you getting there? In two months, you can say how are we getting there? Four months both with a an individual. Pick six months, are you halfway to saving the amount of money or earning the amount of money or creating the amount of money you will need for a \$15 a month license. Those would be a SMART goal.

Again, one way to save for goals are things called ABLE accounts that many of you might be familiar with already. They've been around for about three years, three to four years. An excellent way to save money for individuals with disabilities. I've outlined a couple of the key points. We'll talk about two of these later on against savings in ABLE

accounts that don't affect your eligibility for SSI, supplemental security income or other Medicaid and tested benefits. You can contribute up to \$15,000. You get to choose how it's invested. You can invest 100% in stocks or put 100% in a money market account, a mix of a variety of different things. You choose how it's invested.

As with many of these kinds of plans that are tax exempt, there are qualified disability expenses about which you can use your ABLE savings. We'll talk a little bit about that. As well as if you're interested in beginning an ABLE account, each state has its own ABLE account and someone who is administering your ABLE program. It's not a national program. It was enabled with national legislation, but each individual state has an ABLE program. There are some similarities in all of them. But there are some differences. Check in your individual state. There are eligibility criteria that we'll talk about. But if you are interested in at least exploring an ABLE account, if you go to [www.ABLENRC.org](http://www.ABLENRC.org). You can learn about the particular rules for your state with ABLE accounts. Again, a very nice way to set aside funds for really for any size expense. We'll talk about the eligible ones, up to a maximum of \$15,000.

They also have lifetime maximums that generally it's approximately \$300,000. But you will need to check with your individual state.

How are you eligible for an ABLE account? You have to have been -- you have to be eligible for SSI based on your disability or blindness that began before age 26. And that's probably the key piece to remember. Now if you are 45, you can start an ABLE account if in fact your disability began before age 26. If you're younger than 26, less of an issue, you can start at that point as well. But really the key piece for eligibility is when was your disability determined, disability or blindness determined, was it before age 66, again, eligible for SSI based on your disability. It gives you a number of examples there and that type of thing. Again, a key thing to think about. This is the way legislation was set up was to qualify for an ABLE account your disability or blindness needed to begin before you were 26.

Again, there can be more -- when you go to the national center that I talked about or your individual state, they can give you more specifics about eligibility. We're just covering some of it here.

What are some of the qualified disability expenses? We talked about that initially when I showed that first slide. ABLE savings funds can be used. Again, the official term qualified disability expenses. You can look at this whole list here. It's actually quite extensive and expansive in terms of what you can use it for. Something to keep in mind, if you

decide to go this route and your state administrator will talk about it and it would be in the materials, that if you use an ABLE account to pay for something that is determined to not be one of the qualified disability expenses, that can be considered income -- actually it can be considered taxable income when you withdraw it. So it's important if you open an able account to ensure that the expenses that you pay are fit within one of these qualified disability expense categories.

Again, you can withdraw at any time, again, double-check with your state, but generally it's meant as a savings account, but when you get to a certain point, maybe you have a healthcare expense or you need an assistive technology device, or you have found some reliable transportation, and you want to be able to start paying for it, you can start using your ABLE account for those types of work and there will be work involved et cetera. We've been talking about savings and we've been talking about goals.

How do we get to those savings goals? How do we get the income and to a certain degree the benefits in order to get to our savings goals. You need to understand the amounts and timing of your financial resources, income from work and or benefits. When does it come, how much is it? Those types of things. You want to start tracking your income or your financial report. You don't have to do it all the time. And

how you do it is up to you. You might look at it for a couple months to get an idea of what it looks like. You might look at it for one month. The idea is to start, and particularly if you're working with a client, to start getting them in the habit of tracking their income, of understanding when it comes in, how much is it, how does it get affected? Are there any deductions from it? What are those? And that type of thing. So they begin to understand the income side of what they're getting.

So here's a simple sheet. You can use anything. This is contained in the materials on tracking your income and benefits. In this case the individual has a job. They make \$300 a week. So they're getting \$1200 a month in income from their job, and they're getting \$225.50 in disability benefits from SSI. And we'll talk specifically about how your SSI is affected when you go to work. A worksheet to take a look at income and benefits to help an individual to begin to understand where their income is coming from and how much they have coming in.

Again, some lines for additional pieces to take a look at.

Again, one of the pieces that's out there, working and benefits. We'll talk about the myth and reality. We'll spend a little bit of time here. You know, the myth is -- and we hear it constantly and I'm sure as individuals that work with individuals with disabilities, you can hear it. I can't go to

work. I'm going to lose all my SSI or all my SSDI. It's all going to go away once I start working. So that is the myth. Actually your earning offset and reduce benefits but they rarely go away. They may go away but there's a substantial amount of money you would need to make before they would go away completely. Because in reality working while receiving benefits will lead you to a higher had income than just receiving benefits. You do want to work with an work incentive benefits specialist if you have some questions about this. You'll see from the example that we'll run through that you can work with a client. There will be cases where working probably very few hours at a very low wage may not be beneficial in terms of their benefits, but generally speaking, an individual who wants a higher income, as we back it up. They have a goal. They need to have some savings to make those goals. They need to understand their income. I need more money to achieve my goal, to get the license for the video game that I want, I think I need some more income.

But on the issue of -- first, you want to talk with a work incentive benefits specialist, but if you have -- not concerns, but if you're interested in a wide variety of information about working and benefits, Project E3 sponsored a six-part series by Lewis Miller on working and benefits. It's at that particular site. They're archived. They're recorded.

They're excellent background on all areas of working and benefits.

So one way to take a look at this is there's an SSI estimator in these materials. It's actually in the focus on disability booklet that companies your money, Your Goals. You can understand how their earnings will affect their SSI benefit. They need to understand when they receive SSI they keep the first \$85 without any impact on SSI. For every dollar they earn their SSI drops by 50%. It doesn't all go away automatically. I don't start earning money and my SSI stops 100%. It's a progressive deduction as you grow your income from working, yes, your SSI will progressively change, but it does not totally go away right away. It just doesn't happen. In most cases the more a person works the more they make overall even with a declining SSI.

Again, I understand the situation that's out there. I understand many of you probably as I say got blue in the face trying to explain to individuals that in fact SSI does not go away 100%, it progressively declines as you earn more money. The can exercise we'll go through and the tool that's been in the materials from the CFPB we think, based on some other training that we've done with individuals, we think might be helpful in that conversation, or at least we (Audio breaking up)

Here's an example. Two individuals. Amount you earn

from work. One individual's making \$15 an hour for 10 hours a week. And the other individual is \$15 an hour for 20 hours a week. And I'm not sure, depending on the state you're in. But \$15 an hour nationally seems like a fairly average starting wage in many types of jobs for individuals. Some might be a little less. Some might be more. So we have \$585 and \$1200. You subtract the first \$85 that you get to keep. What's the income that's going to affect your SSI? \$500 in the first example, \$1115 in the second. Divide that amount in half. Remember for each dollar it's a \$0.50 reduction. So for each dollar of income that you receive, your SSI goes down by half of that. So you earn a dollar, you, it goes down by \$0.50. In this case I'm earning \$500. So half of that will be taken from my SSI. So in the first case \$250 would be deducted. In the second case \$557.50 would be taken from their SSI.

So at this point \$783 is the amount of SSI that individuals are getting or as of 2019. So that goes at the top there in line F. So you subtract the amount taken from SSI from the amount you're currently getting. So first column you take away the \$250 leaves you with \$533. Second column a substantial hit some may sit, you're down to \$225.50 of what you'll be receiving from SSI, but then you look at, okay, how much am I earning from work, you fill in those numbers. You add the new amount of SSI. So I'm adding that in, the \$533, the \$225.50.

Now what's my monthly take home? I'm working and I'm still receiving, although a reduced amount of SSI? First column I'm making \$1118. And the second column I'm making \$1425.50. The last part is beneficial to show an example. The purpose of this example the individual in column one in final terms they're making \$335 more a month by working than if they only were on SSI.

Second column they're making \$642 and some change more than they would have made if they only collected their SSI benefit. So we think -- we found this chart, at least for individuals and counselors we have talked to, that we've done this training with they particularly like this chart. We haven't gotten back to all of them about if clients magically said, well, obviously I need to go to work. But they felt at least that this could be particularly beneficial both for client and the client's parents or the client's guardians or each the client's friends that are telling them you don't want to go to work. You're going to lose all your SSI. This kind of example seeing it proverbially in black and white, many people have thought and we seem to think a visual to accompany the conversation is a real plus and may be enough for a number of individuals, not everybody, to say, you know, this actually starts to make some sense.

Again, backing up, if you start having the money

conversation, do you have financial goals? Are there things you want to do? Are there things you would like to save for that you're not able to do now? And then you walk through this worksheet. It may be beneficial in terms of helping people understand that going to work is a good thing. It can be a good thing for them financially besides the social good that comes from working.

So we have blanks included in the PowerPoint which is included in the chat section of where you can download this. Again, it's also in the CFPB materials. So that's a blank.

The next piece is you've got some income. Until you've gone to work, so you have a little bit more income. You want to understand where your cash is going, how you're spending your money, same as what we talked about with income, track your spending for a day, a couple weeks, a month. Begin to understand where your money is going. Again, it can help you make changes on how to spend your money I have an example. Some people may have a computer program they want to use. They may have something on their cell phone, paper and pencil. The point is they start keeping track of where their money is coming from and when it comes in. That makes a difference as well.

If we look at the spending tracker, these are expenses and when they occur by week. So you have the first week pretty large chunk of cash that's coming in that's going out that first

week, not so much in weeks 2, 3, a little more had week 4 and then week 5 if there's five weeks in the month, partial week, that kind of thing. This does two things. It tells people where their money is going and when it is going and when payments come due. In case people don't understand. Many things come through the first of the month. So how do you need to be ready for that? In many cases government payments and other things come at the first of the month.

But depending, if you're only paid once a month, you may need to understand, I can't -- each though I might be good in week one, I can't spend everything because I still have weeks 2, 3, 4, maybe 5, before I get my next monthly paycheck or bi-weekly. Anyway, this is the usual piece -- this is where -- again, you can do it for a day. Probably to do it for a week or two for individuals to get an idea of how they're spending and where they're spending their money.

Again, there's a blank available if you would like to take a look at that.

Another piece, it may depending, some clients, particularly if they're not working yet, part of this training and for you and for us to explain it is giving you additional tools to, one, help people understand the whole financial piece that they may not be totally aware about as well as helping them think about going to work. So they may or may not be working or

may or may not have incurred debt. There's a whole series of possibilities here. Credit card debt might be one of the pieces that clients may have more of than others. But eventually, getting in the habit of understanding of where their debt is and having this chart if people are beginning to earn more money and beginning to save and if they're generally paying with cash. These days is probably a very good thing. Occasionally it can be beneficial to have a credit card or you may end up with some medical debt or you may have past due fees or fines from when you were in school or who knows? Again, a chart for people to begin understanding their debt, both what's your monthly payment, when's the due date. This can be worked in to your spending tracker. Interest rate may be beneficial just for people to understand what that's costing.

Probably one of the more important pieces, all this ties together and if you were having a conversation, is what's the payoff date or goal. It goes to the SMART goal deal, the time limited. When do you want to pay this off, what's a reasonable amount of time to pay it off? When do you want to be debt free.

Again, another chart for those of you that may have clients or consumers that have debt and may or may not understand what the debt is and if they're only paying the minimum, why it doesn't seem to be going down very much versus if they're able to pay more, how it could be a little quicker

and those conversations.

The other is to put together something like a monthly budget. This is just combining my videos covering the lower piece. But this, again, is on a sheet you can show. You can pull together the income sheet that we talked about. You pull together the spending tracker that we talked about. So you start and they can say, I'm beginning to understand. This is my income and this is how all my money is spent.

You probably couldn't see you beginning to see this is my total income. For this particular example, this individual is making \$1425 a month. At this point their spending is \$1370. So they have an extra \$55 which ideally should go into savings or they could spend it. But again, walking through this whole series going back to the beginning saying their smart goal of do you have a goal for something that you want? It may be a \$50 they want. Going through this sequence, particularly if they're working, each if they're just still receiving benefits, understanding where their money is coming from and where their money is going and what's left over at the other end, this conceivably could be a negative number after they sit down and do everything and do it month to month whereas they thought I'm doing fine, but the way the months and payments were overlapping, they may have thought they were doing just fine when progressively -- not running up but running up a deficit to

a degree and that may have been reflected in a debt that they were trying to pay off and paying less and less of the debt because of other things. This whole piece gets to the point minimally -- ideally you want to look at either do I increase my income or decrease my spending so I can have additional funds to save or spend on pieces that are one of the goals that I want.

Credit history. Talk real quick about credit history. Why do I need a good credit history? Clients may wonder particularly if they're maybe only getting benefits and are all on cash. But you'd like to believe eventually if they do get a job, begin to start working, begin to gather cash and begin to get credit, either through a credit card or perhaps a small loan for school or something along those lines, a good conversation to have, even though someone may not have credit at this point. Because credit histories are becoming more and more important. They're being used more and more frequently by more and different kinds of entities. In the past it was often just getting a loan at a bank. It was how's your credit history, then it got expanded to credit cards and things of that nature. Now your employer may check your credit history while you're in the process of applying for a job.

Apartments have now started to use -- probably maybe did. Again, if you want to get into an apartment, they may see because they're concerned whether or not you'll pay the rent.

They may look at your credit history. Insurance, utilities, each cell phones. Depending on the quality of your credit history it may or may not give you a better deal, so to speak, when you apply for certain types of things like utilities. Utilities may not require a huge down payment if they see that you have a good credit history and you pay your bills on time. In some cases a security clearance for a job, say a military position. If you are applying for a position that perhaps has sensitive information, they may want to know that you have good, solid financial credentials so you're not susceptible to somebody offering you money to get out of debt in exchange for classified information or something along those lines. It could be a company. They may want to offer you something to get certain information from the company that isn't supposed to be shared with competitors. More and more people are using credit history. So something to keep in mind as you're looking at getting a job, keeping a job, and moving up in a job.

You can get your credit -- if in fact you do have some debt or you have a credit card or you have credit of some form, you can get a report. Here's a place you can go. You can get it free, I believe. It's once a year. It's noted there. You can order it from home or order it at a place where you have a secure computer because it's going to ask for Social Security numbers and other key information.

When you get it, here's a piece of information that you should take a look. There are often mistakes on credit reports that may have an impact on, as we talked about applying for a job, getting an apartment, getting a cell phone, maybe each getting a job. You want to make sure that the information on the credit report is correct. And you can correct it.

But here's a checklist of the different things, particularly you should look at because those are often the key elements. When they come up with a score, if you have seen ads on TV and other places, maybe you're familiar, they'll talk about and they'll show the little dial that says 650, 350, 780. The higher your score is, the better your credit history. And these are clearly some of the elements that go into that. So it's important that that information is correct.

The last piece we'll talk about, the risks for persons with disability are around risks for financial exploitation, both for you on the call and webinar who might be working with individuals with disabilities. And if there are individuals on this call that have a disability, these are some of the -- that have been identified as some of the circumstances or conditions that may make a person with a disability at a higher risk. You can read through this list. If you have regular income, particular assets. We may be too trusting and polite. Something to keep in behind. If you tend to be lonely and

socially isolated because of your disability or inability or there may knob the sufficient transportation to get out and around. Someone may pose to be a good friend or offering you something when their desire is to financially exploit you. I'm not saying that's the case but something to keep in mind. Keep those in mind when you're thinking about if you have clients you're wondering, what is the risk, whether it is or isn't going on, that may not be your job to find that out specifically. Maybe you can get an idea of the risk. How many of these risk factors may occur in the situation that you're with that may help at least pay a little more attention to what's going on.

You would like to say it's regular income and accumulated assets. I would guess there's cases of financial exploitation for those that are only receiving SSI or only receiving a little bit of I or SSDI, things to keep in mind.

These last couple of slides, similar to the ones when starting the money conversation. This is a way for either you as a counselor or family member or guardian or even with the individual to go through a list of questions or an observation that might start raising a suspicion or something you saw actually happen. Things like frequent checks are made out to cash from an individual's account. Frequent ATM withdrawals for cash from an individual's account. Changes to an individual's will. Unusual information on a tax return. Things -- a

caregiver's name is added to accounts of an individual. So it's important to always review the documents that come back from the bank or the financial institution to make sure changes haven't been made and who is authorized and listed on the account.

Other situations that also arise that can leave an individual susceptible to exploitation can be a change in their environment that you may notice. Bills going unpaid or overdue when someone else is supposed to be paying them. The living conditions, you may visit an individual and find that the apartment or the kitchen is not as clean as you would expect it to be. Particularly, personal belongings are going missing, particularly credit cards or important papers, identification documents.

Then there's the unusual behavior that you may observe in the individual, the vulnerable individual particularly. Seem to become isolated. Caregivers may seem to be isolating the individual they're getting out anymore. You can read through all of these and other -- suddenly the individual doesn't know how much income they're receiving and you're unable to get a clear picture or clear statement from the caregiver or the fiduciary individual who's looking at after the money.

Expensive gifts, that could be -- it doesn't mean there's something unusual going on but if a caregiver is getting particularly expensive or more than you would expect a caregiver

to receive in terms of a gift from the individual. Perhaps one of the real red flags is if a liven caregiver refuses to leave the individual alone each when requested to leave. Things to keep in mind. Again, it's a checklist. You can talk -- you may have observed it or report it. Even if you are not a mandatory reporter around vulnerable adult issues, you may want to note that you would like to pass that on.

Again, just -- there could be many others, but just a way to think about exploitation that may be occurring, financial exploitation that can be going on with an individual.

Well, we are coming to the end of our time together. I wanted to give you this information about the Consumer Financial Protection Bureau. It's an independent federal agency. Establish and protect consumers grew out of the financial crisis of 2008. A couple of websites within that. Consumerfinance.gov is the overall site. You can always just go there, their home page and navigate from there. If you would like the consumerfinance.gov Your Money Your Goals takes you to a site that has all the materials connected to the Your Money Your Goals workbook and toolkit. There are no copyrights. You can share it with anybody you like. You can also request copies to be mailed to you as well. They ship free of charge. These days with all of the shipping that's going on, there might be a slight delay. My recollection is we have ordered materials from

them somewhere in the one to two week range.

The other is the site for empowerment. It gives you some additional information, thoughts, and ideas and approaches for helping individuals reach the financial empowerment stage. If you remember our equation at the beginning, both having the information and having the assertiveness and the skills about how you will use that information which leads to financial empowerment.

So a couple of websites for you to find additional information as well as additional materials that you would like to have for your particular clients or the situation that you're in.

So if you would like to catch up with either myself or Beth Gaertner, this is our contact information. You haven't heard from Beth yet. She will be helping me with the question and answer session which immediately follows this. Beth has a lot of experience with financial empowerment teaching and training around financial empowerment. She's comfortable with the materials that we've used here today. She's a great resource. And you can reach out to myself as well. We can help you answer questions. If you'd like, we would have to talk about it, but it's conceivable we could do some virtual presentations to additional staff if that's something you have an interest in. We can talk through all the different

possibilities. So, please, connect with either myself or Beth if you have any questions about the materials we've done today.

One final piece, our intent here was not to make you financial planners, skilled financial planners. The intent was to introduce you to some information, everyday information that you could use with your client. We also realize that you may not use every piece that we talked about in here. That's fine. Some individuals may need help with putting their budgets together. Some may need help to understand where their income is coming from. Others may need to understand what will happen to their SSI if they go back to work. We're not expecting actually that all consumers would be interested in all the material we talked about today. There's each more material in the Your Money Your Goals toolkit. We wanted to introduce you to the vaguely used instruments that arise and give you more comfortable bringing up issues of finances and money with your clients. Ways that can be done that the client is willing to talk about their finances and the their financial goals and savings.

Thanks very much for your attendance. We appreciate you coming to our E3 webinars. We will take a couple minutes and then we'll move into the question and answer session. Thanks again. We really appreciate it. Please come to all of our webinars. There's a number of good webinars coming up in the

coming weeks. And we will enjoy seeing you there as well.

Thank you.

>> Thanks so much, Terry, for the excellent presentation today. There's a lot of information packed in there like you said and some really good resources shared. So thanks so much for doing that. We've had a few questions come in during the time of the presentation. Right now I would like to encourage people to go ahead and put your questions in the Q&A box. If you have any of them. We'll try to get to all the questions. But if we can't, we will answer them, but we may have to do it offline or just email you.

I'm going to go ahead and start with the first question. Beth, I'm going to throw this one to you. Ishmael asks we have different types of individuals with different disabilities. I have clients with moderate to low cognitive impairment which makes it difficult for them to understand complex continual situations. Does this offer help with those in that range to help with financial independence.

>> BETH GAERTNER: As Terry went through the presentation, I'm sure a lot of you saw there were a significant number of charts and like the SSI estimator for budgeting, spending, things like that. So one nice thing about these materials is they try to make them simpler. I would say that there are some for all different ability levels. Of course, some people are

going to need that little extra assistance. They try to useless text, more symbols, and use a little bit plainer language in the materials. I would say focus on people with disabilities. That would be your go to if you're working with someone with mild to moderate cognitive impairment. That would be my recommendation. Kind of look at that smaller companion guide. Also, take a look at the booklets that they have available. One of them, the front cover has a polar bear. I can't remember exactly what it's called off the top of my head. And there's another one that features an octopus. Those are brighter and colorful of the those utilize way more symbols and aren't really text heavy. I would recommend looking into some of those materials. They're a little bit simpler to keep things a little more straightforward.

Again the Your Money Your Goals is a binder yay big. I would stick to the smaller companion guides if you're looking at working with someone with a cognitive impairment.

>> And in this field where we're doing research for people with disabilities, the things that we have to write have to follow some pretty strong suggestions on plain language so that folks can understand it. I understand not everybody is a higher level reader, so a lot of the things that come out that are put out by the federal government actually go through a plain language kind of checklist but also for folks who aren't

that -- to that level of reading and there are a lot of symbols and things like that. Thanks for sharing that resource.

Next we have Asia asking, my son has a severe disability, awe simple and CP. I was thinking about starting an ABLE account for him. When he was a baby, we started a college account for him. Can that be transferred to the ABLE account, and would we need to do that in the yearly increments or can we deposit it all at once?

>> TERRY DONOVAN: Maybe I can --

>> BETH GAERTNER: Yeah. I have a quick thing and I'll let you take it away.

>> TERRY DONOVAN: Go ahead. Yeah.

>> BETH GAERTNER: I believe I have this correct that the annual limit for adding to an ABLE account is \$14,000. It depends on how much is in that account. If it exceeds that, you would have to do it in increments. If it's less than that, I believe you can do it in a lump sum. A couple quick things to point out. The ABLE website goes through step by step how to do that. You can fill out their form and put in a routing form from one account to another. It's pretty simple. If you have additional questions, the special needs alliance, they have information. [Specialneedsalliance.org](http://Specialneedsalliance.org). I recommend checking out those things. Terry, do you have more.

>> TERRY DONOVAN: I noticed Brian Shobel, noted that the

law did change recently that you can do rollovers. Again, as I noted in the presentation, double-check with your state agency chances are everybody's following the same but they may -- the state may have a slight variation which Brian noted, which is good to know, you can do a rollover. So check there. But that looks like a positive as Beth pointed out, the increments are not -- there's not a required minimum and there's a not a required maximum. As Brian noted right there if you saw the chat, the ABLE NRC site has it.

The ABLE accounts, although many parents have been setting up, they were intended for clients to set them up. So there's no minimum amount. They have the maximum. You can do \$25 a month, \$20 a month no an ABLE account if a client wishes to do that. That's another nice feature from that standpoint. That's all I had.

>> BETH GAERTNER: One other thing the ABLE NRC website they have a comparison tool if you want to check out what different states have available. So you can look at the differences between Tennessee or Minnesota.

>> TERRY DONOVAN: After I said that, the other part and to Brian's comment in chat reminded me as well, that the other part and depending on the state, if you're in a state and you look at the requirements and you look at the investment actions and going to what Beth just said, you can also participate in other

state programs if you don't happen to like your state program. You need to double-check. I'm not certain that all states let citizens from other states participate. But there are many states that if -- I have no idea. I'm not exactly sure what Minnesota does. If it's a Minnesota ABLE account and you like it and you live in New Mexico or Georgia or Vermont, you can participate across states. You're not confined to only your state ABLE account. You can look around to what Beth was talking about. Brian said he can speak for New Mexico. We'll put your email up there or put a chat in. I suppose we could. 242, that could be a little much.

Next question. Heidi, we lost your sound.

>> There we go.

(Laughter)

>> We have a question from Carol asking for an individual who wants to work and lives in a had you had home, are there resources available to prevent rent from going up?

>> TERRY DONOVAN: I don't know.

>> BETH GAERTNER: I looked into this a little bit. I'm going to say right now I am not an expert on HUD things. So my recommendation would probably be to contact the local HA, the local Housing Agency and you can look up the Housing Agency, the contact information in your area from the HUD website. So I would go to -- it's HUD.gov and I would recommend contacting

them. I do know that you can work and still be in a HUD home. But there are income limits. And those limits vary state to state, region to region. So you can also kind of play around a little bit on what those limits are. And there are factors as well as to how many individuals are in the household and whether they're dependents, things like that. So there's a lot of factors that go into that. So I would highly recommending contacting your local HA because they would be much better to answer that question.

>> Super. Thank you, Beth. Our next question is from Brian. What are your thoughts about FDIC money smart curriculum?

>> BETH GAERTNER: I have some familiarity with that. I went through -- I kind of sat in on part of a training on that. I will say, you know, I have gotten something out of it. I'm just honestly more familiar with the Your Money Your Goals, CFPB. I wouldn't say I have a strong opinion because I'm not as familiar. It's worth checking out if you're interested in learning more. One nice thing about the CFPB is that they have those different companion guides. I do like that aspect a lot. I'm not sure if FDIC has that as well. In the not 100% sure. Terry, do you have any familiarity with that one.

>> TERRY DONOVAN: Not with that. Following up with what Beth was saying is -- part of it, we liked the CFPB because of

what Beth just said. But there are a range of possibilities out there. If you're using something that you currently like, feel free. For us the issue that we're trying to get across is people with disabilities should start thinking about financial matters. They should start thinking about saving. They should start looking at their income, maybe should start budgeting and those kinds of things. But this isn't like the only thing and this is the only thing you should use. There's FDIC. Your local bank may have a pretty good sort of financial literacy, financial piece, that kind of thing.

But I'm not familiar. I've probably seen a number myself over my years. Really the issue is, whatever you are comfortable with and if you can get that to get clients with disabilities to start saving and start thinking about goals and start thinking about sort of a future around that, boy, that's the big piece.

>> Totally makes sense. The next question we have is from Ismail and he asks where is the link how do I retrieve the polar bear book to use with my clients low cognitive students. Thanks for the information.

>> BETH GAERTNER: I'm currently posting the link to the booklets right now.

>> Awesome.

>> BETH GAERTNER: That will bring you to multiple booklets

not just the ones with the polar bear on them. There's a few different ones. There are four different ones actually. And there are copies in English and in Spanish. And you can download them and you can order them as well. So the link to those has been sent.

>> The octopus one too?

>> BETH GAERTNER: Yes.

(Laughter)

>> BETH GAERTNER: They don't have short titles.

>> TERRY DONOVAN: My virtual background. This is the cover. And to what Beth was describing. This happens to be the debt one. But they have foldout -- this isn't great. But they have foldout pages. I should probably drop the virtual, they have foldout pages like Beth talked about. They're portable. You can carry them in a backpack. They're colorful. There's obviously some text but generally built around doing work with them rather than reading 45 pages about debt. It's clearly built around being what you might call interactive with someone.

>> Well, and I have to say, Terry, with your background, the octopus one is exactly appropriate today, right?

>> TERRY DONOVAN: I suppose, yeah.

(Laughter)

>> All right. Thanks so much for sharing those resources, Beth and Terry. The next question is Adolfo is asking about

getting the link to credit for CRC. Those will be sent to you in an email tomorrow. We always send them the day after so that we can get you as much information as possible. And they're processed through SVRI, those of us who do the hosting for the webinars. So there will be a little bit more information in the chat box as well. So if you want to check in there, hopefully that will answer your question. Linda says thank you for the webinar. You're welcome. We're glad to have everybody join us.

And Jennifer has sent a resource. She says HUD participates in earned income disregard. Then she has a link. I can't pick up and copy paste the link. But if anybody is unable to see that, just go ahead and let us know. We'll -- I'll try to screen capture it some way or another. That's a great resource, Jennifer. Thanks so much for sharing that. I will leave that up for as long as I can.

>> BETH GAERTNER: I just put it in the chat as well, Heidi.

>> Super. Thinks Beth. I don't have any more questions in the question queue right now. I want to open it up to everybody just to ask for any last minute questions. Don't be shy. You have these experts at your fingertips right now. So it will be great if you want to pop any questions in to that Q&A.

I do have a comment here, Lorain says, ABLE accounts just for students or available for adults?

>> TERRY DONOVAN: They would be available for students as well as I had noted probably sort of what gets you in to an ABLE account is an eligibility determination before age 26. So for students -- well, let's say if the student is under the age of 26, they clearly qualify. Again, I think it might have been Brian earlier. The other helpful part which is part of the reason I know it's transferable from state to state the client disown the ABLE account. Maybe there's a guardian. It's not owned by the state. It's not owned by VR, that type of thing. The client signs up. So a client owns it. Similar to perhaps adults. We'll follow up on that. If you're with Minnesota and you're not overly thrilled with the return or options in Minnesota, you could go back to your home state. You could go to another state, I believe. You would have to double-check. But the idea was to make it pretty flexible for individuals with disabilities in terms of being able to -- to really encourage them to begin saving, begin investing, if possible, beginning to set up a financial future both from their standpoint and obviously their parents' standpoint.

>> Excellent. The next question Brian asks, how often is it updated? I'm guessing that he's talking about the octopus and polar bear books.

>> BETH GAERTNER: I don't know how frequently updates are sent out.

>> TERRY DONOVAN: I know that they had an update to the -- as Beth talked about, the big Your Money Your Goals they did an up date in 2019. But I don't know if and when they updated the booklets.

>> I wonder if they keep their older versions online, so that would give an indication of about how much they do it.

>> TERRY DONOVAN: The other piece I'll note because I said in the presentation -- I didn't have a chance to check with them, but if there's, say, a Braille version, or if you're wondering about updates or those kinds of things, on the website there's a way you can send a question to them. And they respond very quickly. So if you're wondering has this -- is this a more recent version, they'll get back to you. When I asked about Braille, because it's not listed on their website, the individual got back to me and said, yes, we have Braille versions. How many would you like, that kind of thing. So if you don't see something and if you don't see a language version that you would like on the web page, send them a note. There are some things -- who knows why, but there are some things that they don't have readily visible on their web page, but they have had available in the past. So I would encourage you if you're looking for a language or a Braille version or I think as the earlier question maybe a version specifically for low cognitive, send them a request. Send them an email and ask what they have.

>> That makes sense. You can't put everything on your website otherwise people will not read it.

>> TERRY DONOVAN: Yeah.

>> All right. Kita has a question, do you have any advice for those with developmental and intellectual disabilities who want to start a small business?

>> TERRY DONOVAN: Not this webinar I don't think.

>> Terry, would this be a question for any of our SVRI folks that we may be able to answer it offline, and their opinion of that?

>> TERRY DONOVAN: Two pieces. That would be very good. What Heidi's referring to is Stout is overseeing two or three self-employment specialists. The other part to take a look at and the link is somewhere we had -- we rebroadcast it again this year the Rural Institute at the University of Montana, Catherine did a session on just that topic on self-employment and VR. Actually, if you're interested, I should be able to put it in chat. She has a web page, self- -- let's see I'll put all panelists and attendees. They maintain a website specifically geared towards self-employment -- probably should do the ww. They have a website with a slew of materials around self-employment for individuals with disabilities and also setting up for other clients, but primarily for VR clients and self-employment. Pretty exhaustive. The webinar is very good

too.

>> Our folks that work at SVRI are specialists for the state of Wisconsin where we're located, but they may have some other links to spots that folks can go to get more information in different locations. I'll try to archive your question here and see if we can send that off to our specialists and see if we can get a little bit more complete information for you. But thank you so much for the question.

Brian clarified only this is onset of disability. I think he was clarifying a statement before, and he said disability trust too. So, Brian, if you want to clarify in the Q&A if we didn't answer your question, just let me know. Let's see. Julie said, will you please put all the links that were put in chat in an email for ease of access. We typically do that. We usually have a number of really good resources. We put a lot of those in the email. We also put links to our website where we archive all of our webinars. Along with the archived video webinar, we also put PDF of the PowerPoint. We put in any ancillary handouts or anything else we discussed. We try to keep you covered and get everything out to you afterwards of the you'll be able to get that with the email you'll get tomorrow. Julie, thank you.

Lynn says, I was informed that some states are said not to let the funds go back to the families. Is that something you

know about any resources that we could point Lynn in that direction?

>> BETH GAERTNER: Is that question about ABLE accounts I guess is my assumption, that it's about ABLE accounts?

>> TERRY DONOVAN: I would guess.

>> Why don't we assume it is.

(Laughter)

>> Lynn, if you want to clarify that question if that's not actually what you're asking, just pop another question in the Q&A for us if you could please. Some states are said not to let the funds go back to the families. Any idea where the information could be found?

>> BETH GAERTNER: I know that ABLEforall.com has a list of frequently asked questions. Again, state to state ABLE accounts vary a little bit. I don't know about that -- if that is true across the board. I don't know. That sounds -- that doesn't sound correct. Lynn, also if you can let us where you're finding that information so we can look into it, that would be great.

Additionally, I know that ABLE accounts can also be used in the event that the holder of the account has passed away. A lot of times they can be used for funeral expenses and things as well. They can be used in that respect. I'm not sure why it would defer back to the -- maybe if you could clarify your

question for us that would be great.

>> It sounds like Brian said yes. I think we answered his question. Lynn is asking is there anything you've heard that the account money defaults back to the state. I think that's another part of her question.

>> TERRY DONOVAN: I have to double-check. I'm not certain. I'm not certain what happens.

>> Okay. It might be in those resources that you posted the chats to?

>> BETH GAERTNER: Honestly, I would recommend looking at the resources that we posted. I do know, you know, based on your eligibility for an ABLE account can change. Say you inherited a large sum of money or something like that, there are things that could change your eligibility for an ABLE account. And then that would affect how you're able to use that money and how long you can keep that account open. Look into the different ABLE accounts, because they're different state to state. And there are a lot of different rules and regulations. I can't blanket say one way or the other what you'll find.

>> All right. Well, thanks for the attempt. Hopefully that information is in some of the resources that we shared. Aaron, thank you for the information. Aaron says I'm on the website now to order the books and they all say not available. (Sigh) kind of a party pooper. I'm guessing it's probably

because they're doing --

>> Social distancing.

>> It's triaged right now. I don't know how they can fulfill any orders right now. I would book mark that page in check later when things have eased up in sheltering in place.

>> TERRY DONOVAN: I'll mention real quick -- but it depends on how many you're going to order and if you have a printer at home and how many reams of paper. They're all available as PDFs as downloadable PDFs to be able to print yourself. Again, they're in black and white. It depends on how many copies you're interested in. If you're looking for an individual copy, they are available as downloadable PDFs that you can print yourself.

>> Super. All right. That's one way to we're all using a lot of work arounds. It's a very creative time for us. Brian noted that MDI has great resources. Thanks for sharing that, Brian. That's great information. K Jones says can you have some webcasts that will be able for sign language for those who use sign. That's a great question, Kay. I don't have an answer for that right now. I don't think Terry or Beth do. Right now we do provide the captioning services, but sign language hasn't been anything that we've been -- we've had requested before. We'll definitely look into it. It will -- you'll also have available the video transcript. So everything that we've said

can be read. Our closed captioners provide us with the entire transcript. So it will both be -- it will be uploaded together with the video and synced so all the subtitles or the closed captions will be in the video plus that whole transcript of everything that was said.

So it would be nicer to have it sign language and have it being live, but we do have some things available. Hopefully that could help out. Thank you so much for the question. That's a great one.

Brian don't worry about it. We're all typing fast right now.

(Laughter)

>> Thank you for letting us know. Let's see. Brian says, are they talking about Medicaid payback?

>> BETH GAERTNER: I'm not sure if Brian is referring to us or other people in the question and answer box? I'm not, no.

(Laughing)

>> It sounds like Terry's not either. If anybody has information about Brian's question, feel free to share it in the question and answer, if you have anything about Medicaid payback. Otherwise, we might -- Brian, if you want to email us or send your email in the chat, we can take it down and try to answer your questions online or offline. We're online right now. Sometimes I can't remember if I'm coming or going. But

thanks for the question, Brian. If anybody else knows, please give us some information in the Q&A. That would be great.

Yes, Lynn, thanks for the information and the questions. Anthony asks or mentions just a comment on consumer exploitation. I had one person with FACS. His guardian told me a fellow student at his high school had him purchase her school lunch on his account.

>> TERRY DONOVAN: Gees.

>> Wow.

>> TERRY DONOVAN: That's a nice observation. The checklist covered a variety of things but probably there should be another one in there for -- I shouldn't just say for students, for anybody. Are you getting requests by friends to use -- to buy things for them at work or at school or like that or for you to get it on your lunch account. That's a helpful one. Whether it's exploitation or not, but again, once or twice, maybe it's okay, you know. But if it ends up being a whole month, I'm buying lunch for Heidi that could be --

>> I'm holding you to that, Terry. I have it on video.

>> TERRY DONOVAN: That's a good observation.

>> That's a really good observation, and, you know, what a kind hearted thing to do, but we need to make sure that the rules are being followed just so that -- because other people may not have as good intentions. That totally makes sense.

Brian has another statement or question. For disability trust it pays back for life. But for ABLE it pays back for the start of the account. Super. Thank you for providing that information, Brian. That's excellent.

>> TERRY DONOVAN: You know, I'll make a note Brian makes me think of it with disability trust. Again, we're just whetting your appetite about what some of the possibilities are. I think most of you know that. But, again, depending on the situation, depending on the complexities, depending on financial resources, clearly folks should be consulting a family attorney or the family financial advisor or your bank or a variety of other kinds of folks on the ins and outs and details of some of these kinds of things. Because depending on your situation we've encountered in some of the training, something like a disability trust or whatever it may be called in your state might be a better option for a client than an ABLE account or both or something like that. So clearly -- again, some may depend on the level of financial wherewithal and resources. Check. Don't say, those folks at SVRI in a webinar, please, check with folks who know a whole lot more about this than we do.

>> And it's nice to have this presentation and to have folks be able to ask these questions because obviously if it's not something that we had in the presentation, probably more

people than just one person have the same questions. So if we can help point people towards the answers and can help them find some of the resources that could help them, we would rather have people bring the questions up so that we can investigate it or our colleagues on the call can help us too. It's nice to do this kind of as a group. That is one of the advantages of having it virtual. People can put their questions in, and if we can find you a resource, that's great. If we can't, we can try and find something for you later or crowd sourcing these answers, that's great. Thank you, everybody, for your contributions too.

Lynn mentions that our providers in DHS have told us in VR that the funds go elsewhere depending on the state. So that sounds --

>> BETH GAERTNER: Again, for ABLE accounts, I would recommend going to the ABLE NRC website where you can actually do this compare and contrast between different states because some states you do have to be a resident there, but a lot of them you don't. That would be my recommendation. It looks like in the chat it looks like in Missouri there are different restrictions as well. Definitely look at what the different options are in different states that would be my recommendation on ABLE accounts.

>> It was mentioned anyone with a disability prior to age

26 can set up an ABLE account, please correct me if I'm wrong, does that include people who have a criminal record? Is that considered a disability? I think that the person would also have to have a disability.

>> TERRY DONOVAN: It's a medically determined disability. So in that situation -- now, again, it's not -- generally it's meant to be the original law was a medically determined disability. Being annex offender per se wouldn't have qualified you. Fortunate Brian has kept up on this better than we have. Brian knows better. I'm not saying if brine knows. You know, some people are tracking this better. My hunch would be that just being annex offender isn't going to meet the definition of million medically qualified of the it's obviously not a medically qualified disability. I don't know if they've expanded the definition of eligibility on how people take cash and that type of thing.

>> Thanks for that answer. We have about nine questions left. I am going to go ahead and take the next one and we'll see how many we can get through.

>> BETH GAERTNER: So you know I scrolled through. It looks like Sarah's next one she's giving some resources and things. First of all, thank you, Sarah. And then some people are having issues seeing questions or comments from people. If you're not seeing them, they're either in the chat or they're in

the Q&A and if you don't see them in the Q&A, in the open tab, they might be in the answered or dismissed ones. Heidi when she's presenting them, she's marking them as answered. If you're not seeing them, that might be somewhere you want to look.

>> The next questions are ones that we've answered live. Sarah has shared the resource that Beth was talking about. It was frequently asked questions about the ABLE act. I think we'll try and get that into the chat and along with the resources that we'll provide for folks in the email tomorrow and with the posted webinar on our archives. The next question is from Sarah. Are they meaning to go after the family of the individual unable to use it. Quote the federal law to become a creditor and seek reimbursement for the Medicaid services the beneficiary received since opening the able account. It's up to the individual agencies whether or not to seek reimbursement from ABLE accounts. All outstanding qualified disability expenses will be given priority over the Medicaid claims. The remaining will go to the beneficiary's estate. I don't think that's a question. I think that is a great piece of information to have shared. Thank you, Sarah. That's awesome. I sure appreciate it. Again, crowd sourcing for the win, right?

>> TERRY DONOVAN: Yeah. That's wonderful. Good news. Heidi, because you talked about it, for folks that -- she

mentioned we get it archived. This entire piece will be recorded. So when we're done and I think we'll be wrapping up here in a couple minutes, the Q&A besides the webinar, the whole thing is recorded. If you wanted to go back and listen to one of our great answers or look in the chat or the Q&A, you can always skip through me and go to the Q&A section. That's the -- all of that is being recorded. It probably won't get archived for another week or so, maybe two. We like to get the transcript. We like to double-check that the captioning is synced properly with the recording. But the whole piece is there.

>> Records Zoom, which is getting a lot of press lately, it keeps the archive for us. It automatically downloads to the computer of the host as soon as we're done. We'll go ahead and put that in with our other information that we send to people. Anthony asks, I also -- makes a statement, I don't know yet. It will be a surprise. I also understand ABLE accounts could be useful as an individual may inherit funds that could otherwise make him or her eligible for SSI benefits. Professional counseling greatly assists in this strategy. It is not illegal. It is just informed financial planning. We shall have future expenses. Isn't that true. Thanks for that piece of information for sharing, Anthony. I think -- Brian recommends that I would reach out to CWIC for a benefits advisor. That's

by state, right, you guys?

>> TERRY DONOVAN: Yes. Every state should have CWIC. I can't remember -- it's work incentive counseling. I don't know what the first C is. Those are folks that are trained and certified.

>> Right.

>> TERRY DONOVAN: In all elements of understanding the real financial implications of work and benefits and that whole piece.

>> All right. The next question Brian said SSI definition blue, red and green determine eligibility. So thank you for answering that for us. I'm trying to see if there's a way that I can -- marring receipt is letting me know they're not able to see the dismissed messages. I will try and find out if -- I'm pretty sure that those get looped into the Q&A download that we get. It's a text document afterwards. So marring receipt, thank you for bringing that to our attention. Let's see maybe I will be able to I'm going to give something else a try. Thanks for letting us know. She's not seeing it in chat or Q&A. I'll look into that a little bit. Kay Jones says, the link we use that you have in link TMW, what was the link address before we close?

>> BETH GAERTNER: I think she's looking to the archive webinar.

>> Okay. Sounds great.

>> BETH GAERTNER: For the resources we've shared in Q&A and in chat, I want to assure everybody we'll make sure to include those links when it's archived and follow-up. If you have any questions, Terry and I's information is on the last slide of the presentation. So feel free to reach out too if there's something missing that you really wanted to make sure you got a hold of.

>> Sure. And it's 12:29. So I'm trying to be conscious of people's time. I think that that is -- let me double-check. All right. I think that the questions that we have been answered. We have a lot of thank yous in there. Thanks, everybody. Gail makes a statement the chat will not be available. We actually get the chat too. And our links from the chat will all be available for folks. We try to make sure that everything that our colleagues share and everything that we have prepared ahead of time and anything that we think of along the way is included. So along with the webinar that is archived and captioned, we'll have a transcript from this entire session. We'll have the PowerPoint and all the resources that we have. If anybody's been to our Project E3 website and looked at archived webinars, there's a substantial amount of information on there for folks. We do our best to hit everything. And like Beth said, if you have any questions, they're -- their email

information was at the end of the PowerPoint that's in the chat box, and right now I think that that's all the time we have. I believe Beth has announcement.

>> BETH GAERTNER: Yeah. Just quick announcement about CRCs. So if you're in need of this CRC for today's webcast, the link just added to the chat box. I believe it was added earlier contains steps to attain the CRC this can be on our website at Project E3.com. You will receive an email tomorrow with these instructions. Don't worry if you missed it in the chat, you'll get it in the email tomorrow. If you have questions about the CRC direct those project E3 at gmail.com. There were questions in the chat about people needing some sort of attendance certificate or something like that. I know a lot of people are working offsite and they need to be sending some sort of accounting of their time. I know a lot of supervisors are requesting that. That CRC can also serve as that kind of accounting of how long upper on the webinar as well. I want to assure people of that. A couple announcements the next webinar is next week Thursday. That's a rebroadcast of work incentive planning with Molly Sullivan and on 4/23 is part 2 of the transportation series with Maria Kemplin from University of Kentucky and then also we're currently in the midst of a series about trauma informed care. The next one in the trauma informed care series is may 21st. Again, there's many more to look at.

Please check out Project E3.com for more webinars and content.

>> Excellent. And just to say on a personal note the trauma-informed care webinars are excellent. And this is a great time for pretty much everybody to hear about it. So I would highly recommend that if anybody can come to it.

Just in response to the folks saying they weren't able to see the dismissed, I'm recategorized them into answers. So I might be on the call and muted after we finish up so I can make sure these questions go in the proper column. So on my behalf, thanks, everybody, for joining us. I appreciate everybody coming and going through these topics with us and providing us with your expertise and your attention and helping us get these questions answered and for keeping us going with these fantastic webinars. Terry, thanks for a great presentation today. Beth and Terry thanks for some great answers today. And I think that we'll go ahead and close it out unless one of you has something else that you want to mention.

>> TERRY DONOVAN: The only thing I'll add is we'll keep the site open for a few minutes in case you want to write down or click on a link and everything else that Heidi said but we'll leave it open for a few minutes if you want to scroll through the chat or as Heidi is moving things into Q&A if you want to get some of that information of the we'll probably go off video and off our mics but leave the site open a few minutes for you.

So thanks again everybody.

>> Thanks much.

>> BETH GAERTNER: Nothing from me. Thanks, everyone.

(Webinar concluded at 12:33 PM CT)