**WORK INCENTIVES**

**Plan to Achieve Self-Support (PASS)**

PASS is an income and/or resource exclusion that allows a person who is disabled or blind to set aside income and/or resources for an occupational or educational objective if it leads to employment. (SSI Beneficiaries or SSD beneficiaries who can become SSI eligible using PASS).

**Plan to Achieve Self-Support (PASS) - Paid in Two Parts**

**(Part 1)**

**Procedure Code: A3005**

**Description:** Develop, in collaboration with the customer and rehabilitation counselor, a Plan to Achieve Self-Support (PASS) and ensure that it is submitted to the Social Security Administration (SSA).

**Fee: $300.00**

**Documentation:** A copy of the PASS plan sent to SSA should be provided along with the invoice.

**(Part 2)**

**Procedure Code: A3006**

**Description:** Ensure the approval of the PASS plan through modifications or other appropriate services.

**Fee: $550.00**

**Documentation:** A copy of the approval of the plan from the SSA PASS CADRE should be provided with the invoice.

**Impairment Related Work Expenses (IRWE)**

IRWE’s reduce the amount of income that Social Security counts against an individual’s benefits by deducting the amount of an expense from their total countable wages. To qualify for the IRWE, the expense must be related to the individual’s disability, work, and be an expense that they couldn’t work without. It must also be paid for out of the person’s pocket. In SSI cases, the amount of the expense will be deducted from countable income every month in which the expense is incurred. In SSDI cases, IRWE’s will not be as relevant in months where the beneficiary is clearly earning less than SGA.

**Impairment Related Work Expenses (IRWE)**

**Procedure Code: A3007**

**Description:** Work with the VR customer to develop and submit appropriate forms and supporting documents to SSA, as needed, to successfully obtain the IRWE work incentive. This will likely be a letter addressed to the SSA representative handling the case requesting the IRWE. Receipts showing how much the beneficiary spent should be included in the documentation package.

**Fee: $400.00**

**Documentation:** Documentation from the Benefits Planning Query (BPQY) located at

<http://www.workworld.org/wwwebhelp/benefits_planning_query_bpqy_.htm> can be used to verify that a client has been approved to receive the IRWE work incentive. Another method to verify approval of the work incentive is a statement from SSA noting that the beneficiary has been approved for the IRWE. Verification should be submitted with the invoice.

**Blind Work Expense (BWE)**

SSI will not count any earned income when primary diagnosis is blindness, which is:

Used to meet any expense reasonably attributed to earning the income, i.e. Guide dog, transportation to and from work, etc. (SSI Beneficiaries)

**Blind Work Expenses (BWE)**

**Procedure Code: A3017**

**Description**: Work with the VR customer to develop and submit appropriate forms and supporting documents

to SSA, as needed, to successfully obtain the BWE work incentive. (Before working with a Client, it must be confirmed that “Blind” is the SSA listed disabling condition via client’s SSA eligibility letter, a call to SSA in the presence of the individual, or by requesting a BPQY.

**Fee: $400.00**

**Documentation:** Documentation may be obtained from SSA as follows:

Send the following forms with Work Incentive information attached to the Local SSA Office Work Incentive Liaison or Claims Representative (call the local office to determine procedure for that office) requesting documentation that the Work Incentive information was received by SSA and approved/applied

to the Client’s Record:

Form **SSA-827** (11-2012) Authorization To Disclose Information To The Social Security Administration:

<http://www.ssa.gov/online/ssa-827.pdf> and

Form **SSA-3288** (7-2013) Consent for Release of Information <http://www.ssa.gov/online/ssa-3288.pdf> two copies of this form must be

Forms signed by the Client. One form is for the information as it relates to benefits and work incentives while the other is for the uncertified earnings record. The above forms can also be sent with a Cover Letter to request a BPQY with the updated Work Incentive information on it. A sample cover letter can be found on page 11 of the

BPQY Handbook at <http://www.workworld.org/wwwebhelp/external/bpqy_handbook.pdf> .

An SSA statement received noting that the beneficiary’s Work Incentive has been approved/applied may also be used as documentation.

**Verification should be submitted with the invoice.**

**SSI 1619(b)**

One of the biggest concerns SSI beneficiaries have about going to work is the possibility of losing [Medicaid](http://www.socialsecurity.gov/disabilityresearch/wi/medicaid.htm) coverage. Section 1619(b) of the Social Security Act provides some protection for these beneficiaries. 1619(b) provides for the continuation of Medicaid with no spend down requirements when a beneficiary loses their SSI due to earning wages above the SSI threshold or from a combination of earned and unearned income above this thresh hold. The person’s disability must continue, and they must still keep their resources under the $2,000 resource limit for a single person or $3,000 per disabled couple. In other words, they would still need to be otherwise eligible for SSI if not for their income. In the state of Virginia, income typically cannot exceed $36,548 per year for the person to be still eligible for continued Medicaid. However, certain people could qualify for an individual threshold if they meet additional conditions. (SSI beneficiaries)

**Medicaid While Working – Section 1619(b)**

**Procedure Code: A3008**

**Description:** Work with the VR customer to develop and submit an appropriate letter and supporting documents to SSA and the Virginia Department of Social Services (DSS) Medicaid, as needed, to receive benefits under 1619(b).

**Fee: $200.00**

**Documentation:** A copy of the communications sent by the vendor and/or VR customer to SSA and Social Services, documenting the customer’s continued need and eligibility for Medicaid should be submitted with the invoice. The VR counselor should contact Michael Klinger, WIS Services Program Coordinator

(see contact information above) in the DRS Grants & Special Programs Office for verification that the customer is receiving Medicaid under 1619(b); verification is from SSI and Medicaid.

**Student Earned Income Exclusion (SEIE)**

Student earned income exclusion allows individuals under the age of 22 who regularly attend school or are involved in a vocational education program to exclude earned income up to a certain amount(as of January 1, determined each year) in a month(with a maximum per year, also determined each year). (SSI Beneficiaries). For 2019, the amount is $1,870 per month or $7,550 per year.

**Student Earned Income Exclusion (SEIE)**

**Procedure Code: A3009**

**Description:** Work with the VR customer to develop and submit appropriate documents to SSA to receive benefits under the SEIE work incentive. Social Security will likely ask for proof that the client is enrolled in school (class schedule, tuition bill) or proof that they are receiving vocational training services.

**Fee: $400.00**

**Documentation:** Information from the Benefits Planning Query (BPQY) located at

<http://www.workworld.org/wwwebhelp/benefits_planning_query_bpqy_.htm> can be used to verify that a client has been approved to receive the SEIE work incentive. Another method to verify is a statement from SSA noting that the beneficiary has been approved for the SEIE. Verification should be submitted

with the invoice.

**Subsidies**

Subsidies apply to SSI during the initial eligibility process. Using a subsidy reduces SGA. Subsidies apply to SSDI during the initial eligibility process as well as well as on an ongoing basis if the person is approaching or appears to be over SGA in a given month. Subsidies exist when an employer pays the person with a disability the same rate as a non-disabled colleague despite the fact that the person with the disability may not be able to work at the same productivity level. If SSA finds that this is so, it may result in a ruling that the client is not doing SGA. Some examples include; working fewer hours, having different or less responsibility, extra supervision on the job, or job coaching.

The amount of the subsidy is deducted from the total countable wages per month. Subsidies work much like IRWE’s with the difference being that rather than the beneficiary paying for the item or service they need to work, this expense is usually paid for or performed by another person or organization.

**Subsidy**

**Procedure Code: A3011**

**Description:** Work with the VR customer to develop and submit appropriate documents to SSA to receive the Subsidy work incentive.

**Fee: $400.00**

**Documentation:** This work incentive can be verified by SSA’s “Work Review Notice.” Verification should be submitted with the invoice.

**Medicaid Works**

Medicaid Works is a voluntary Medicaid plan option that will enable workers with disabilities to earn a higher income and retain more in savings, or resources than is usually allowed by Medicaid. This program provides the support of continued health care coverage so that people can work, save and gain greater independence. To qualify for Medicaid works, the person cannot have countable income exceeding $832 per month or resources exceeding $2,000 at the time of the initial application. If the person meets the initial criteria, they will then be permitted to earn up to $75,000 per year and resources up to $36,548. They must also be disabled, have paid employment in an integrated setting or proof of when employment will start, and be between the ages of 16 and 65. Countable unearned income must remain at or below $832 per month while enrolled in Medicaid Works.

**Medicaid Buy-In Program – MEDICAID WORKS**

**Procedure Code: A3012**

**Description:** Work with the VR customer who is currently eligible

for and/or receiving Medicaid to complete and submit the MEDICAID WORKS agreement and supporting documents to the Virginia Department of Social Services (DSS), as needed, to enroll in the Medicaid Buy-In program (may include Medicaid application or updating the resource section of the Medicaid

application).

**Fee: $250.00**

**Documentation:** A copy of the documents sent by the vendor and/or VR

customer to DSS should be submitted with the invoice. The VR counselor

should contact Michael Klinger, WIS Program Coordinator (see contact information above) in the DRS Grants & Special Programs Office for verification that the customer has been enrolled in MEDICAID WORKS prior to approving the invoice for payment.

**Overpayments**

As clients are transitioning into employment, WISA services assist the client in resolving all issues that may affect their progress toward achieving self- support and long term employment stabilization.  While an overpayment is not a consequence of being employed, many clients associate an overpayment as a barrier to employment as many decide not to continue working because of the overpayment and the inability to resolve the issue. The average client may not be capable of effectively addressing an overpayment issue and do not understand how to navigate through the complex SSA systems and structure. In most cases, a client finds themselves in an overpayment issue because:

* The client did not report their wages to SSA as required or,
* SSA did not act timely on reducing/suspending their benefits payments due to countable earnings that were reported accurately and timely by the consumer or,
* Benefits are ceased due to a CDR, and the suspension/termination of benefits occurred late.

In the first case, our agency would like to help the client resolve the overpayment so that they may keep their focus on remaining employed. Also and just as important, our agency would like to help the consumer develop systems and supports to help them to report their earnings as required by SSA, so there is not a subsequent occurrence.

In the second and third scenario, it is not the client’s fault that an overpayment occurred.  In these cases, it is necessary to educate a client or their representative/guardian with information that will help them to avoid an overpayment even if not caused by the consumer. In these cases, the individual’s rights regarding the appeal of the overpayment should be discussed with them.

**Overpayment**

**Procedure Code: A3018**

**Description:** work with the VR customer to address Social Security overpayments that arise. This includes advising the customer on his or her appeal rights, helping the customer complete and submit the appeal paperwork to Social Security, and advocating with Social Security to ensure the timely process of the appeal as needed.

The WISA may assist with the following that could serve as a resolution to the overpayment: Request for reconsideration, Waiver, and/or Payment arrangement. Multiple efforts may be required, but the service would result in a resolution of the overpayment. Retroactively accessing unused but applicable work incentives may also assist in addressing the overpayment to reduce the total dollar amount of the overpayment.

**Request for Reconsideration:** To be completed when the customer receives an overpayment notice and they either don’t agree with the fact that they were overpaid, they dispute the reason for the overpayment or the amount in which SSA says they owe. Social Security will review the case to determine if the initial determination was correct. Reconsideration requests must be filed within 60 days of the overpayment notification.

**Waiver:** To be completed if the customer agrees with the fact that they were overpaid but feels as if they were without fault in causing the overpayment and cannot afford to pay it back. There is no time limit for requesting a waiver even if the overpayment has started to be repaid. If a person is receiving SSI, they are automatically found to have met the hardship in paying the overpayment back criteria.

**Payment Arrangement:** If the customer agrees with the overpayment but withholding the Social Security benefit would be a hardship, the customer can work out a payment arrangement with SSA to repay the overpayment. The rule is in SSI cases that SSA cannot withhold more than 10% of the monthly benefit while in SSDI cases, the entire monthly check can be withheld until such time an appeal is filed or arrangements are made.

**Fee: $150.00**

**Documentation:** A copy of any appeal forms relating to the overpayment or any correspondence sent to SSA regarding payment arrangements should be included with the invoice. If an overpayment appeal is approved or if payment arrangements are accepted, the customer will get a letter from SSA stating this. A copy of this letter should be provided as part of the documentation package to receive payment.

**Benefits Planning Query (BPQY)**

A BPQY provides information about a beneficiary’s disability cash benefits, health insurance, scheduled continuing disability reviews, representative payee and work history, as stored in SSA’s electronic records. The BPQY is an important planning tool for a beneficiary, WISA, VR counselor, or another person who may be developing customized services for a disability beneficiary who wants to start working or stay on the job.

**Benefits Planning Query**

**Procedure Code: A3019**

**Description:** SSA provides BPQYs to beneficiaries, their representative payees and their authorized representatives of record upon request. Beneficiaries can request a BPQY by contacting their local SSA office or by calling SSA’s toll-free number, **1-800-772-1213** between 7 a.m. and 7 p.m., Monday through Friday. People who are deaf or hard-of-hearing may call our toll-free TTY/TDD number, **1-800-325-0778**, between 7 a.m. and 7 p.m. Monday through Friday. If someone other than the beneficiary, representative payee, or appointed representative (a WISA, for example) wishes to receive a BPQY, they must submit two **SSA-3288** forms (Consent for Release of Information) that have been signed by the beneficiary. One is to authorize the release of Social Security records and the other to authorize the release of Internal Revenue Service earnings records. Both releases must contain the beneficiary’s Social Security number or the claim number. Copies of the SSA-3288 are available at [www.socialsecurity.gov/work/formsandpubs.html](http://www.socialsecurity.gov/work/formsandpubs.html) or by contacting Michael Klinger, Work Incentives Specialist Coordinator, Grants and Special Programs.

**Fee: $50.00**

**Documentation:** A copy of the BPQY for the specific client the service was authorized for.

**WorkWorld Benefit Analysis**

WorkWORLD is decision support software for people with disabilities who are receiving public benefits. This software contains Virginia specific benefits information and provides up to four different scenarios about how work will impact benefits as well as identifying other potential work incentives that an individual may qualify for as earnings change. This is one of the most powerful tools in assisting an individual with making the choice of going to work. WorkWORLD provides a safety net to support a client’s choice to go to work by informing them of how work will impact their benefits and help to identify work incentives that allow a client to say yes to work without negative consequences.

**WorkWORLD Benefits Analysis**

**Procedure Code: A3013**

**Description:** Using the current version of the WorkWORLD decision support software, work with the VR customer to develop a benefits analysis and net income analysis report with both a “current situation” AND at least two other “what-if” situations involving Social Security work incentives. These scenarios should include labor market information from Virginia View or O-net. Every WorkWORLD must include one scenario of the client working off of cash benefits. WorkWORLD analysis should not be completed before first verifying a customer's benefits status, benefit type, and eligibility for work incentives with a BPQY. Verifying information with a BPQY ensures the accuracy of information being provided for an analysis.

NOTE: THIS SERVICE CAN ONLY BE AUTHORIZED FOR WIS SERVICES PROVIDERS WHO HAVE DEMONSTRATED THAT THEY HAVE COMPLETED TRAINING IN THE USE OF WorkWORLD. VR COUNSELORS SHOULD CHECK THE CURRENT DIRECTORY OF QUALIFIED WIS SERVICE PROVIDERS TO CONFIRM WHETHER A SPECIFIC VENDOR IS ELIGIBLE TO OFFER THIS SERVICE.

THIS IS AVAILABLE AT <http://www.vadars.org/formscabinet/Formscabinet.asp?pass=et1&t1=GRANT&pg>= . CLICK UNDER WORK INCENTIVES SPECIALIST DIRECTORY TO ACCESS.

**Fee: $300.00**

**Documentation:** A copy of the WorkWORLD numerical results showing both the current situation and 2 work incentive “what-if” situations should be provided along with a detailed narrative summary report describing the key possibilities demonstrated by the WorkWORLD analysis that are compatible with the VR customer’s preferences. This Summary should also include information on wage reporting responsibilities these two documents should be submitted along with the BPQY and the invoice.

**Individual Development Accounts (IDA’s)**

**Procedure Code: A3020**

Individual Development Accounts (IDA’s) are special savings accounts designed to help individuals with limited income and resources save money to purchase a home, go to school, or start a business. Federal funding was provided for IDA’s by the Temporary Assistance to Needy Families (TANF) program and the Assets for Independence Act (AFIA). Assets set aside in an IDA established with TANF or AFIA funds will not be counted against eligibility for Supplemental Security Income, Medicaid, or SNAP (food stamps) benefits. The individual establishing the IDA is required to deposit their earned income into an account designated as an IDA in order for the money to be exempt from counting towards eligibility. Money set aside into an IDA is then matched with funds from state and local governments, financial institutions, and in some cases, private donations at a rate between $1 to $4 for every dollar saved. This match helps make the attainment of the client’s goal more feasible.

**Description:**  If a client is interested in establishing an IDA, the WISA must make sure that the client has first filed their taxes and has applied for the earned income tax credit. Information on eligibility for the credit can be found at <http://www.irs.gov/Individuals/EITC,-Earned-Income-Tax-Credit,-Questions-and-Answers>. The WISA must screen eligibility for the client to make sure they meet the basic criteria for eligibility including:

● The client is at least 18 years of age

● The client is a permanent Virginia resident

● The client has earned income from employment or self-employment to put aside into the IDA

● The client’s income does not exceed set guidelines (These figures typically change annually, the 2016 income limits can be found at <http://www.dhcd.virginia.gov/images/VIDA/VIDA-imcome-Levels.pdf> )

● The client will be able to achieve their goal within 24 months

● The client must be willing to attend financial education training once accepted into the program.

If the client meets all the basic criteria, the WISA must then assist them in identifying the appropriate agency who can work with them to establish the IDA within their area. A current list can be found at <http://www.dhcd.virginia.gov/images/VIDA/VIDA-Intermediary-directory.pdf>. The WISA is expected to maintain contact with the client and intermediary while the IDA is established in order to address any questions or concerns that arise and to ensure timely process of the request to establish the account. The WISA must be available to provide ongoing benefits analysis as needed to answer questions about ongoing eligibility for Medicaid, SNAP, and SSI. WISA’s must also include information about IDA in all WorkWorld reports, and assist the client in reporting the IDA to Social Security and the Department of Social Services as needed.

**Documentation:** Once the client is accepted into the IDA program, they will be expected to open a savings account at a bank or credit union that associates with the IDA program and regularly deposit their earned income into that account. A statement from the bank or credit union showing that the account has been established and designated as an IDA or a statement from the intermediary stating that the client has been approved to participate in the IDA program must be included with the invoice.

**Fee: $300**

**Section 301**

Section 301 of the Social Security Act allows some beneficiaries to remain eligible for cash benefits despite no longer meeting SSA’s definition of disability following a Continuing Disability Review (CDR) (SSI and SSDI beneficiaries) or SSI’s age 18 redetermination. To qualify for this protection, the client must have been participating in an approved program that’s expected to increase their ability for self-support **before** their disability was found to have ended. The following are examples of an approved program.

* An open case with the state Vocational Rehabilitation Agency (DARS/DBVI)
* Services provided under an Individualized Education Plan (IEP) for clients 18-21
* Participation in a Plan to Achieve Self-Support (PASS) approved by SSA
* Services provided by an Employment Network (EN) under an Individual Work Plan (IWP) as part of the Ticket to Work Program
* Individuals participating in the PROMISE initiative
* Individuals participating in one-stop center services
* Other appropriate vocational agencies approved by SSA, such as a trade school
* Individuals participating in a 504 plan while in school

Benefit payments under an approved 301 case will continue until participation in the approved program ends, the individual stops participating in the plan, or SSA determines that the approved program will not lead to a client’s ability for self-support.

**Section 301**

**Procedure Code: A3021**

**Description:** Develop, in collaboration with the client and appropriate service provider that meets SSA’s criteria for an approved program, a documentation package requesting the client be considered for continued payments under Section 301 of the Social Security Act. This package should include a letter to the Social Security Administration requesting the Section 301 work incentive, or SSA’s statement of claimant form (SSA 795). The package should also include any supporting documentation that shows participation in an approved program before the client’s disability was found to have ended (IEP, IWP, PASS, etc.). The request for protection under section 301 and any supporting documentation should go to the client’s local SSA office.

If benefits are ceased before the individual having the opportunity to apply for protection under Section 301, the WISA should advise the client of their appeal rights, and assist them in completing and submitting the appropriate paperwork to request the appeal along with the documentation package requesting the 301 protection. If the WISA can provide the 301 documents before the appeal deadline, SSA may reopen the decision to stop the benefits without having to go through the reconsideration (appeal) procedure. The WISA should always inquire about the policy of the local SSA field office.

**Fee: $200**

**Documentation:** A copy of the letter from SSA that the client receives documenting the approval of the 301 protection should be included with the invoice.

**ABLEnow**

**Procedure Code: A3022**

ABLEnow is a national qualified ABLE savings program offered nationally by the Commonwealth of Virginia. ABLEnow is administered by Virginia529, the independent state agency which has administered the largest tax-advantaged college savings plan in the country for over twenty years and now has an expanded mission to meet the saving and investment needs of individuals with disabilities. ABLEnow accounts can be an important safety net for clients receiving PRE-ETS services. ABLEnow accounts give qualified and enrolled individuals the opportunity to invest and grow savings tax-free, without endangering eligibility for most means-tested benefits.

ABLEnow accounts are available to individuals who became disabled prior to age 26. Individuals who are older than 26 years of age can still qualify for an ABLEnow account provided their disability began before that. An individual does not have to be receiving Social Security Disability or Supplemental Security Income to be eligible to own an ABLEnow account; individuals with a physician’s diagnosis of disability may certify the existence of the disability and age of onset in order to open an ABLEnow account.

Money in ABLEnow accounts may be used to pay for qualified disability expenses, which cover a broad range of expenses which help the person with a disability – the Eligible Individual - maintain or improve their health, independence or quality of life. An expense is “qualified” if incurred at a time the client was considered an Eligible Individual. Qualified expenses may include, but are not limited to, transportation, assistive technology, education and training, housing, financial management and health and wellness services.

Generally, funds in an ABLEnow account are disregarded when determining eligibility for means-tested benefits programs such as Medicaid and Supplemental Security Income (SSI). The only dollar limit for Medicaid eligibility is the maximum contribution amount for the program (currently $500,000); for those receiving SSI, the ABLEnow account limit currently is $100,000 (SSI benefits will be suspended if the balance exceeds that amount). The current annual contribution limit is $15,000, so those upper limits will take a number of years to reach.

**Description:** The WISA would work with the VR customer and their family, if applicable, to open an ABLEnow account. Assistance would include confirming the eligibility of the customer to open an ABLEnow account and educating the customer on maximum contribution limits. The WISA would also ensure that the customer **understood** allowable, qualified expenses that the account could be used to cover as well as reporting and documentation requirements. The outcomes needed to receive a payment would be (i) the opening of the ABLEnow account and (ii)a written implementation plan to build this asset through regular deposits along with the identification of three to five specific qualified monthly or regular expenses for which the customer would use the ABLEnow account, thereby increasing their financial expertise, self-sufficiency and independence.

**Documentation required for payment:** A copy of the ABLEnow debit card (provided to all ABLEnow account owners for use with the FDIC-insured deposit account which is part of the ABLEnow account) OR a copy of the confirmation email received upon successfully opening of the account AND a copy of the account owner’s written implementation plan, showing deposits and payments pursuant to the long-range plan described above, is required for payment by the WISA.

**Fee: $200**

**Financial Health Assessment (FHA)**

The Financial Health Assessment (FHA) is a tool used to gauge a client’s understanding of their current financial situation. The FHA asks questions related to whether the client has a current budget, has accessed their credit report, understands their credit score, or whether they’re behind on bills among other questions relevant to the client’s financial capabilities. The goal of the FHA is to help Vocational Rehabilitation counselors, their clients, and other service providers understand the client’s current financial situation to assist with goal-setting and helping the client to improve their financial well-being.

The WISA’s role in helping a client develop an FHA is to not just complete the assessment but to help the client access community supports and strategies that will help them achieve the goals outlined in the FHA. For example, resources that may help them improve their budgeting skills or information on how to access and read a credit report. The FHA expands on the existing work incentives counseling services to focus even more on a client’s earnings goals to support the client’s decision to transition from benefits to work.

**Financial Health Assessment (FHA)**

**Procedure Code: A3023**

**Description:** Work with the VR customer at the time of the initial meeting to complete the FHA. Completion of the FHA at the initial intake will help the WISA better understand the client’s earnings goals, and to tailor the work incentives services provided to meet the client’s individual needs. An example may be helping the client establish eligibility for an Achieving a Better Life Experience (ABLE) account if the client is on a needs-based benefit and expresses a desire to save more money for future expenses as a goal on their FHA. Based on the goals of the FHA, the WISA will make recommendations to the VR counselor for appropriate follow-up work incentives services and community supports.

**Fee: $150.00**

**Documentation:** A copy of the completed FHA signed by the client must be submitted to the VR counselor with the invoice. Further, the WISA should submit in writing a follow-up plan to address the needs in the FHA, such as recommendations for additional work incentives services and recommendations for other community supports, such as credit counseling services.

**\*\***Only vendors who have completed required financial literacy training from the Consumer Financial Protection Bureau (CFPB) and training on Your Money, your goals will be eligible to receive payment for a completed FHA. Individuals who have completed this training will be indicated on the Work Incentives Specialist Advocate (WISA) roster. For a current copy of the roster, contact Michael Klinger, Work Incentives Specialist, at [Michael.klinger@dars.virginia.gov](mailto:Michael.klinger@dars.virginia.gov)or visit <https://www.vadars.org/gsp/wisa.htm>.

**MAXimizing Earning Potential through Career Pathways (MAX)- A3024**

**Description**: This is a group service.  The WISA will work with the group participants to help them understand career pathways, transferable skills, and labor market information.  The WISA will educate participants in understanding the advantages of earned income and safety nets available to MAXimize their monthly earning potential.  The WISA will also prepare participants for an understanding on how to manage their income as a lifelong skill.  This service may be provided in a variety of settings.  This service is falls in the category of Instruction in Self-Advocacy because the purpose of this service is to support students with to evaluate their options,  make informed decisions about participating in paid employment (or not), set goals, and to begin to identify how to achieve financial independence.

**Note: BPQYs and WorkWorlds are not part of this service.  Those are VR services only available to individuals with open VR cases who are off the wait list.**

**Documentation:**The counselor will be given a copy of the sign-in sheet and any materials provided to the group.

**How to arrange for this service:**Please communicate with your schools to identify students who would benefit from participating in this service and then contact a WISA to provide the service.  Only vendors who have completed required Community Financial Empowerment and financial literacy training from the Consumer Financial Protection Bureau (CFPB) and Your Money, your goals will be eligible to receive payment for a completed MAX session. Individuals who have completed this training will be indicated on the Work Incentives Specialist Advocate (WISA) roster. For a current copy of the roster, contact Michael Klinger, Work Incentives Specialist, at [Michael.klinger@dars.virginia.gov](mailto:Michael.klinger@dars.virginia.gov)**.**

Below is the link to the instructions on SharePoint for the Group Auth training that was done on 4/9/2018. [**https://sp.wwrc.net/dsaIT/aware/SitePages/Home.aspx?RootFolder=%2FdsaIT%2Faware%2FShared%20Documents%2FDRS%2FTraining%20Documents%2FGroup%20Auth%20WISA%20PreETS%20Training%20%2D%20April%202018&FolderCTID=0x012000469E4FD75D3A3E48BC955061B4E8370E&View=%7BCC19FED8%2D50FE%2D4537%2D97CE%2D3446D74FD168%7D&InitialTabId=Ribbon%2ERead&VisibilityContext=WSSTabPersistence**](https://sp.wwrc.net/dsaIT/aware/SitePages/Home.aspx?RootFolder=%2FdsaIT%2Faware%2FShared%20Documents%2FDRS%2FTraining%20Documents%2FGroup%20Auth%20WISA%20PreETS%20Training%20%2D%20April%202018&FolderCTID=0x012000469E4FD75D3A3E48BC955061B4E8370E&View=%7BCC19FED8%2D50FE%2D4537%2D97CE%2D3446D74FD168%7D&InitialTabId=Ribbon%2ERead&VisibilityContext=WSSTabPersistence)

**Pre-ETS AT Education (AT6811)**

**Description:** This is an SWD-only code for students with PE or VR cases.  This service may be provided in groups or one-on-one.  This service provides students with disabilities with general information about different uses of AT so they have the knowledge necessary to advocate for their needs.  This service also educates students in tools to support things like self-awareness, motivation, problem-solving and identifying independence.  This service falls under Instruction in Self-Advocacy.  An example of this service is a college preparatory class led by an AT specialist.

Certain group deliveries of Pre-ETS AT Education may also be open to youth who do not meet the definition of SWD (these would be youth not enrolled in recognized education programs).  The AT team will work with counselors to ensure the proper codes are used for referrals to group deliveries of this service.  If a referral isn’t an SWD, the AT specialist will use a VR AT code for that client’s actual service entry.

**Financial Empowerment - Increasing Budgeting Skills Utilizing Financial Empowerment Tools**

**Procedure Codes:** FEBudgetG (Group)

FEBudget (Individual)

**Description:** To assist in developing a curriculum geared toward teaching budgeting as a financial literacy skill, the Consumer Financial Protection Bureau (CFPB) Your Money, Your Goals (YMYG) toolkit, the Federal Deposit Insurance Corporation (FDIC) Money Smart, or other curriculum approved by the Virginia Department for Aging and Rehabilitative Services, such as Next Gen Personal Finance interactive activities (<http://playspent.org/>), will be utilized as part of the Increasing Budgeting Skills Utilizing Financial Empowerment Tools service delivery. Each curriculum offers comprehensive modules on different topics related to financial literacy. While tools to develop and follow a budget are included as part of the curriculum, each one also includes invaluable information on other topics youth need to be educated about, such as how to get and understand a credit report, tracking income and benefits, and saving for emergencies, bills, and other expenses.

This service builds on existing financial capability services such as the Financial Health Assessment (FHA) and Maximizing Earnings Potential Through Career Pathways (MAX). Like FHA and MAX, this service is designed to equip individuals with disabilities with the skills they need to be educated on how to build and manage savings. The long-term goal is that individuals receiving this service will be able to work their way out of poverty and eventually off of needs-based benefits. Young people knowing how to manage their income and assets while working is the first step to their financial independence.

This service can be delivered in a group session as well as individually. The referrals will come from the DARS counselors. The WISA’s role in delivering this service is to provide an overview of the YMYG modules, Money Smart, or another DARS pre-approved curriculum related to how to develop and follow a budget. WISA’s will instruct participants how to use the tools on tracking their income, expenses, and developing a budget. These tools can be customized to fit the client’s individual situation in terms of what benefits they receive, how much earned income they have coming in, and when their bills are due. In addition to using the tools to teach budgeting skills, the income and expense tracker can also be used to help the client avoid late fees on their bills by making sure they know when their bills are due.

While the curriculum can be tailored to meet the needs of the audience, at minimum, providers must cover the following topics:

* Budgeting for expenses related to work (costs for appropriate clothing, meals during work hours, etc.)
* Budgeting for transportation (how will clients get to work?)
* Overview of the purpose of credit as a financial asset and the benefit to the client in understanding their credit score.

Each session should be between 60-90 minutes in length.

**Participants:** While this service is geared towards students with disabilities, it can also be utilized for other populations at the Vocational Rehabilitation Counselor’s discretion on a one-on-one basis.

**Fee:** $150 (Individual)

$300 (Group)

**Documentation:** For both group and individual services, providers are required to write up a report detailing the following:

-Which curriculum was used (YMYG, Money Smart, etc.)

-Which tools were covered (Budget sheet, bill pay calendar, understanding a credit report, etc?)

-Participant’s response to service activities

Providers are to attach any products resulting from the service, such as a student-developed budget, to their report and bill.

Individual service provision requires supporting the client with creating a budget and spending plan. Both of these documents must be submitted to the Vocational Rehabilitation Counselor in order to receive payment.

\*\*Only vendors who have completed required Community Financial Empowerment and financial literacy training from the Consumer Financial Protection Bureau (CFPB) and Your Money, your goals will be eligible to receive payment for this service. Individuals who have completed this training will be indicated on the Work Incentives Specialist Advocate (WISA) roster. For a current copy of the roster, contact Michael Klinger, Work Incentives Specialist, at [Michael.klinger@dars.virginia.gov](mailto:Michael.klinger@dars.virginia.gov).