

## SUZY'S INSPIRATIONAL LIFE



Suzy has been working at the Hampton Inn in Fairmont, MN as a Breakfast Hostess since July 2012. Suzy welcomes guests in the morning and voluntarily creates and gives homemade cards and candy to guests to brighten their day. Suzy has been honored with the Head of House Award given by the Minnesota Lodging Association. The award recognizes an hourly employee in the “front of the house” who demonstrates above average care and service to guests and co-workers.

Suzy and her parents called the Work Incentives Connection when she started her job to understand the SSI work rules and work incentives. Over the last four years Suzy has continued working and now has three jobs, including self-employment. Suzy works at the Hampton Inn three days a week. She packages and sells her own Sunshine Suzy brand of Super Crunchy Corn Nibbles. The product is currently sold at retail stores in her area. In addition, Suzy also sells homegrown sweet corn, and popcorn made from her own popcorn machine. She does motivational speaking and creates art, as well.

After a few years of consistent employment, Suzy became insured for Social Security Disability Insurance (SSDI). Her family reached out to the Connection again to understand the work rules and work incentives available when receiving SSDI and SSI, as well as how to report her earnings for self-employment. The Connection prepared a new Benefits Analysis, to explain the earning rules and work incentives for her benefits and different levels of earnings.

Suzy is a positive, hard-working young woman. Her web page, <http://sunshinesuzy.weebly.com>, talks about her goals, accomplishments, and positive philosophy on life. Suzy reminds us that everyone has “different abilities” and that we “all have a special place in this world.” Suzy has good advice to offer, “Believe in yourself and be proud of who you are. There is no one else like you. You can make a difference for others.”

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**Summer 2017**



## Spotlight on SSI and the Student Earned Income Exclusion

Nationwide, there is a renewed focus on helping young people with disabilities meet their work and career goals. Social Security provides specific work incentives that allow young people who receive Supplemental Security Income (SSI) to experience a greater financial benefit when working. It's called the Student Earned Income Exclusion (SEIE).

SEIE is available for students under age 22 who are regularly attending school and receiving SSI. If eligible, a student can earn up to \$1,790 a month (to a total of \$7,200 per year) without reducing their SSI payment. Students need to be regularly attending high school, college or a training program that prepares them for a paying job to be eligible. Social Security will verify student status during the annual SSI redeterminations, so the student may need to provide evidence of school attendance. The SSI asset limits still apply when using the Student Earned Income Exclusion.

**For more information on SEIE, call the Connection staff at 1-800-976-6728 or 651-632-5113.**

# A Comprehensive Benefits Analysis Can Change your Life!

A Benefits Analysis (BA) from the Work Incentives Connection provides an extensive look at how your Social Security and other public benefits will be affected by working. A BA explains the rules that you need to follow, shows examples of monthly income working at different hours and pay, gives directions about how to report earnings and keep records, and helps to avoid problems. The Connection follows up with individuals who receive our BA services six and twelve months later to see if it helped them make progress toward independence. Over the last 19 years, we consistently find that many individuals increased their employment hours, increased their earnings and reduced dependency on Social Security and other state and local benefit programs. Our most recent study also showed positive results.

## 1. Increase in hours worked each month



## 2. Increase in earned income each month



## 3. Reduction in dependence on Social Security



## 4. Reduction in dependence on state or local benefit programs such as SNAP, MSA, or housing subsidies



Even if your goal is not to reduce benefits, the Work Incentives Connection can help you solve problems related to benefits and earnings, and help you understand how to avoid problems by keeping Social Security and other benefit providers updated on your earnings.

**For more information call the Connection at 1-800-976-6728 or 651-632-5113.**

## We Care About Your Satisfaction!

The Connection wants to make sure that we are giving individuals with disabilities the services they need and desire. Our latest satisfaction survey results for the period of 10/1/16 – 3/31/17 show that satisfaction with our services is high. We received 90 surveys back, a response rate of 40%. Of the survey respondents, 97.8% believe they were treated with respect, 95.6% were satisfied with the level of knowledge of the Connection's staff, and 90% were satisfied with confidentiality and steps taken to protect their privacy.

Here's what some of the responders wanted to tell us about the best part of the program:

*"They helped me to better understand what all to expect with SSDI."*

*"The advice was tailored to my situation."*

*"Staff's understanding of poverty and their support on all issues."*

*"Staff is extremely understanding of the anxiety and fear about losing benefits."*

We also heard the program could be better if the Benefits Analysis report was completed sooner. We understand that concern and made some changes in our process to serve you faster than ever before.

## Update on The ABLE Plan

The Connection has received many calls with questions about how ABLE works for Minnesotans with disabilities now that it is available in our state. Here is a breakdown of the highlights of this savings opportunity and where you can find more information.

**The Achieving a Better Life Experience (ABLE) Plan** is an investment plan where you can save money for disability related services or items without losing your eligibility for certain assistance programs, like Supplemental Security Income (SSI) and Medical Assistance. The earnings on your investments are federally tax-deferred and tax-free, if used for qualified disability expenses.

**Eligible individuals with disabilities must meet the following requirements to be able to have an account:**

- Your disability was present before age 26, and
- You are entitled to SSI or SSDI because of your disability

**Some Highlights of the ABLE Plan include:**

- **SSI** – balances of \$100,000 or less are excluded from your SSI resource limit. Only the amount OVER \$100,000 is counted against your limit, along with assets held in non-ABLE accounts.
- **Medical Assistance (MA)** – your entire ABLE account balance will be excluded from your MA resource limit. However, upon the death of the account owner, the state MA agency shall be a creditor for medical assistance paid since the establishment of the account.

**Examples of Qualified disability expenses include but are not limited to:**

- Education costs
- Health and wellness
- Housing
- Transportation
- Legal fees
- Financial management
- Employment training and support
- Assistive technology
- Personal support services
- Oversight and monitoring
- Funeral and burial expenses

There can be great benefits to having an ABLE Plan, but there is a lot to consider. Like any other investment plan, we strongly encourage you to research the requirements, options, tax implications and maintenance fees before creating an ABLE Plan.

**For more information and details on Minnesota's plan, please visit:**  
<https://savewithable.com>





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## Change Your Mailing List Information or Sign up for our Listserv:

**Send your request via:**

**Phone:** 651-632-5113 or 1-800-976-6728 (or MN Relay - 711) **Fax:** 651-632-5121

**Sign up Online on our website:** [www.mnworkincentives.com](http://www.mnworkincentives.com)

**Or, complete the form below with any changes you request:**

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