

PEATC
Parent Educational Advocacy
Training Center



Virginia's NEXT STEPS Transition
Program for Families, Youths, and
Professionals:
Building Effective Partnerships and
Accessing Resources



Webcast Three:
Challenging Tradition through
Life Long Learning and
Economic Empowerment



Supporting Life Long Learning
for Individuals with Disabilities

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VCU-RRTC

Objectives

Understand what is meant by
life long learning

Understand the importance of exploring
various learning opportunities

Learn about options for continued learning
experiences in particular postsecondary
education



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Life Long Learning

Formal opportunities could
include taking adult education classes,
attending a community college, or
receiving tutoring to build skills



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Life Long Learning

Informal opportunities are typically self-paced and involve areas of interest, including web-based inquiries, print and multimedia materials, and / or discussions / interactions with individuals who share the same interests.



Importance of Life Long Learning

Enhances obtaining & maintaining employment

Opportunity to earn higher annual income

Creates path-way to life long independence

Creates greater quality of life



Importance of Life Long Learning

Shows stronger positive correlation between level of education & rate of employment

90% of the fast-growing jobs require postsecondary education or training



Postsecondary Education Settings

Technical Schools

Community Colleges

4 Year Universities & Colleges

Military

Internships / Apprentices

Business Training Programs



Postsecondary Ed Options

3 main types of postsecondary ed programs

- Mixed / Hybrid Model
- Substantially Separate
- Inclusive Individual Support Model

(Hart, Grigal, Sax, Martinez, & Will, 2006)



Postsecondary Ed Options

Mixed / Hybrid Model

Students involved in social activities and/or academic classes with students without disabilities (for audit or credit).

Also participate in classes with other students with disabilities—such classes as life skills or transition programs.

Employment experiences are offered both on and off campus.



Postsecondary Ed Options

Substantially Separate

Students are on campus, but are in classes only with students with disabilities.

Access to socializing with students without disabilities is part of the model.

Employment experiences typically in pre-established employment settings on and off campus.



Postsecondary Ed Options

Inclusive Individual Support Model

Students receive individualized services – educational coach, tutor, technology-in college classes, certificate programs and/or degree programs (for credit or audit).

It is not program based - courses are selected on students' career goals and employment experiences (internships, apprenticeships, work-based learning).

Interagency team (including student and family) identify range of services and share costs.



Ex. of Expanding Services on a Univ. Campus

Supported Education

VCU's model of support.
Assistance provided outside classroom.

Components of program:

Focus on academic & career - build on effective strategies to help in college and work environment

Academic / career plan developed: career objective established



Postsecondary Ed Options

Identify learner skills or strategies to succeed

Identify other services & supports (on campus and community)

Students meet with educational coaches to discuss progress

Student directed

Open entry / exit program



Postsecondary Ed Options

Direct Coaching	Monitoring	Consultation
<ul style="list-style-type: none">•Self-advocacy skills•Understanding impact of disability on learning•Awareness of campus & community resources•Exposure to tech & how to incorporate into learning•Identifying informational interviews/job shadowing experiences•Providing information on ADA & developing plan to disclose to employer•Assisting students to transfer accommodations & strategies to long-term work setting	<ul style="list-style-type: none">•Utilizing campus and community resources•Incorporating learning strategies & accommodations into their learning•Using technology devices or software in their learning•Using self-advocacy skills in obtaining needed services & supports	<ul style="list-style-type: none">•Student notifies program on an as needed basis•Fully using accommodations & strategies•Progressing in course of study at VCU



Conclusion

Many new options for continued learning post high school.

Need to consider the individual and his or her unique needs when considering further training or education



Conclusion

Life long learning helps individuals continue to build on skills learned, pursue interests, continue or increase involvement in the community, and learn or enhance employment skills.



Resources for Exploring Postsecondary Ed Options

- www.vacollegequest.org
- www.ThinkCollege.net
- www.transitiontocollege.net
- www.transitioncoalition.org
- www.STEPS-Forward.org



Resources for Exploring Postsecondary Ed Options

- www.heath.gwu.edu
- www.professorsadvice.com
- www.ncset.org
- www.cns.dircon.co.uk/index.html



Pathways to Advance Economic Self-Sufficiency

Michael Morris, Director
National Disability Institute



The Americans With Disabilities Act of 1990

The Nation's proper goals regarding individuals with disabilities are to assure equality of opportunity, full participation, independent living, and economic self-sufficiency for such individuals;

42 U.S.C. § 1201(a)(8) (2005)



Whether it is access to:

- A quality education
- Effective transition from school to work
- Needed transportation, housing, technology or long-term supports



Enduring poverty & lack of economic empowerment will:

- Diminish choices and quality of life within communities and
- Singularly diminish freedom, opportunity, and self-determination.



What is Economic Empowerment?

- The ability to develop and control income and assets
- The capacity to preserve and grow resources that expand life choices (live, work, play)



Why is income preservation & asset development important?

- To persons with disabilities, it will produce choices that directly impact quality of life.
- It will impact mental and physical health.

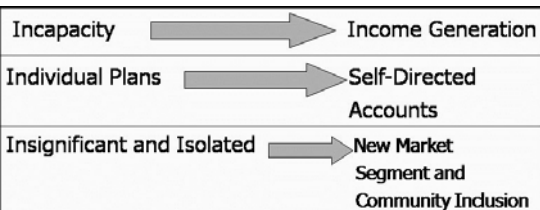


Why is income preservation & asset development important?

- It will impact positively self-concept and level of community participation.
- It will change expectations and status with other community stakeholders.



An evolving new generation of thinking & expectations



Tools & Strategies for a Better Economic Future

- Financial Literacy
- Income Production and Preservation
- Matched Savings
- Use of Work Incentives



Tools & Strategies for a Better Economic Future

- Microenterprise Development and Home Ownership
- Blending of Public and Private Resources
- Use of Favorable Tax Provisions



Financial Literacy

- Financial education programs improve your understanding and skill to:
 - Create a budget
 - Manage income
 - Create a saving plan
 - Effectively use credit



What organizations provide financial education?

- Financial Institutions
- Banks
- Credit Unions
- Community College
- Consumer Credit Counseling Service
- Other Community nonprofit groups



Money Smart

- In 2001, the Federal Deposit Insurance Corporation launched a national financial education program called Money Smart.



Money Smart

- Purpose of Money Smart is to provide money mgt skill-building and create positive relationships with banks.
- Money Smart has 10 modules that take between one and two hours to complete.



Money Smart

- Money Smart is available in Braille and larger print.

An online version is available on the FDIC website :

www.fdic.gov/consumers/consumer/moneysmart/



Work is not the end goal.
Work is a means to a better
economic future!



Income Production and Preservation

- Pathway to advance economic self-sufficiency is work.
- Youth with disabilities, while in school, should have IEPs that include:
 - community service
 - internships in different work settings
 - exploration of self-employment



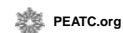
Savings and Asset Building Tools

- Matched Savings: Individual Development Accounts
- Work Incentives
- Microenterprise Development
- Home Ownership
- Favorable Tax Provisions



Matched Savings: IDAs

- Individual Development Accounts or IDAs are matched savings accounts designed to help low income workers plan for and reach specific asset building goals.



IDAs

- Federally supported IDA programs offer low-income workers 3 choices for asset goals:
 - Buy a Home
 - Start a Business
 - Continue higher education



Matched Savings: IDAs

- Nationwide, there are over 25,000 individuals who are saving money each month as part of an IDA with over 1,000 IDA providers nationwide.



Work Incentives

- A work incentive offers social security beneficiaries' options to return to work earn and preserve income.



Work Incentives Menu for Youth with Disabilities

- Student Earned Income Exclusion
- Section 1619(a) and 1619(b) continued Medicaid coverage
- Plan for Achieving Self-Support (PASS)
- Impairment Related Work Expense (IRWE)
- Property Essential to Self-Support (PESS)



Common Objectives

- Encourage work
- Preserve income
- Reduce reliance on public benefits



How can you unravel the complexity of work incentives?

- SSA is now funding Community Work Incentive Coordinators (CWICs) to help guide individuals and families through the complex choices to find a path to advance self-sufficiency.



- SSA funded 2 organizations in VA to help with work incentive planning:

– Virginia Association of Community Rehabilitation Programs - (703) 461-8747
www.vaACCSES.org

– Endepence Center, Inc. - (757) 461-8007
or toll-free (866) 323-1088



Microenterprise Development Resources

- Association for Enterprise Opportunity (AEO)
www.microenterpriseworks.org
- Start Up USA - a project of VCU, Griffin and Hammis, and ODEP
- www.start-up-usa.biz



Home Ownership

- Family Self-Sufficiency Program
- Housing Choice Voucher Home Ownership
- Public Housing Authority
- First Time Home Ownership Assistance



Earned Income Tax Credit

- Refundable Credit for earned income
- Must be low income worker
- Eligibility includes part-time workers
- Over 1 million individuals with disabilities are not filing for EITC



Blending & Braiding Resources

- What happens when you use all of these tools and strategies to advance your economic independence?
- IDAs, PASS, Family Self-Sufficiency & Housing Choice Voucher, EITC, and start your own microenterprise



Blending & Braiding Resources

- Array of players in the community
- Expanding pathways and expectations to advance self-sufficiency.



Success Stories

- Jonathan - Saving to buy a home in NC (using EITC, IDA)
- William - Starting a business in FL (using PASS and IDA)
- Ellen - 3 goals for a Better Quality of Life (OH)



Ten Ideas You Can Implement Now!

1. Modify Individual Transition Plans to identify objectives related to a better economic future.
 - A. Financial Education
 - B. Work Experience
 - C. Entrepreneurship



2. Open a joint savings and checking account.

Consider a weekly savings goal and financial rewards for successful completion of specific tasks.



3. If an SSI beneficiary, consider development of a PASS.



4. Visit and learn more about a local IDA provider's eligibility requirements.



5. Learn about home ownership and micro enterprise support programs in your community.



6. Think about lifelong goals for a better economic future.

Visit with the Community Work Incentive Coordinator (CWIC) for your area.



7. Explore the FDIC Money Smart Curriculum online at

<http://www.fdic.gov/consumers/consumer/moneysmart/>



8. Actively support public policy change.

9. Support Legislation that is pending to reduce and remove asset limits.



10. Subscribe to Equity newsletter produced by the World Institute on Disability.

<http://www.wid.org/publications/?page=equity>



8 Topics to Learn More about the Future

1. Earned Income Tax Credit
www.irs.gov/EITC

2. Medicaid Buy-In
www.dmas.virginia.gov/mb-home.htm

3. Medicaid Waivers- Person-Centered & Directed Budgets

4. Rep Crenshaw's legislation
<http://crenshaw.house.gov/> (6/11/07 PR)



8 Topics to Learn More about the Future

5. Real Economic Impact Tour -
www.reitour.org

6. America Saves - www.americasaves.org

7. Jumpstart - www.vajumpstart.org

8. IDA Providers - www.IDAnetwork.org

