Plan to Work is a Washington State benefit planning project. Our specially trained Community Work Incentive Coordinators (CWICs) focus on Social Security disability based benefits and provide free, confidential services to individuals and organizations.

Elizabeth, a Social Security Disability Insurance (SSDI) beneficiary started working as a substitute teacher. In this position she earned enough to start using some of her Trial Work Months. Last spring Elizabeth was offered a part-time position as a kindergarten teacher and used the remainder of her Trial Work Months in the fall of 2013 and entered into her Extended Period of Eligibility in December. Elizabeth is earning over Substantial Gainful Activity ($1,070/mo) causing her SSDI cash benefit to be paused. While Elizabeth is in her Extended Period of Eligibility, during the summer months when she is technically not working, she will be able to get her cash benefit back!

Elizabeth has two children that were getting an auxiliary benefit connected to her SSDI benefit, while her cash benefit is paused, her children’s cash benefit will also be paused. However, Elizabeth knows that by working she is putting herself in a better position for financial growth. Elizabeth wants to be able to have a more comfortable life in the future and she knows that way to achieve that is through employment.
Why Work?

The financial stress of being unemployed is lifted even for those who have gained employment in a part time position. Bills are able to get paid, debts are dealt with and general household needs can be met. Research has shown that work can also enrich your life by:

- Increasing independence
- Improving self-esteem, confidence, and fulfillment
- Acquiring new skills through training and experience
- Creating new interpersonal, professional, and community ties
- Reaching short term and long term goals

A lifetime of depending on disability benefits as your only source of income means limiting yourself to income near or below poverty. You do not have to settle for just getting by, and work can help you improve your emotional, social and financial quality of life.

Social Security Administration Changes for 2014

The latest (COLA) Cost Of Living Adjustment is 1.5 percent for Social Security benefits and SSI payments. Social Security benefits increased by 1.5 percent beginning with the December 2013 benefits, which are payable in January 2014. Federal SSI payment levels will increase by 1.5 percent effective for payments made for January 2014.

Social Security Disability 2014 Amounts:
Substantial Gainful Activity (SGA)
Non-Blind: $1,070/month
Blind: $1,800/month
Trial Work Period: $770/month

SSI Federal Payment Standard:
Individual: $721/month
Couple: $1,082/month

SSI Resources Limits:
Individual: $2,000
Couple: $3,000

SSI Student Exclusion:
Monthly limit: $1,750
Annual limit: $7,060

Estimated Average Monthly Social Security Benefits Payable in Jan. 2014:
- A retired worker: $1,294
- An aged couple, both receiving benefits: $2,111
- A widowed mother and 2 children: $2,622
- A single aged widow(er): $1,243
- A disabled worker, spouse and one or more children receiving benefits: $1,943
- A disabled worker: $1,148
Is fear of losing medical coverage keeping you from reaching your employment potential? A work incentive called 1619 (b) allows people on SSI who work to continue receiving Medicaid at no cost, even when their earnings reduce their SSI check to $0!

### Eligibility Requirements:
- Eligible for an SSI cash payment for at least one month prior to accessing 1619(b)
- SSI payment must be reduced because of earnings
- Continue to have a disability
- Continue to meet the resource requirements:
  - $2,000 for individuals; $3,000 for a couple
- Need Medicaid
- Gross earned income insufficient to replace the cost of the medical assistance services you need. In 2014 Washington State Residents using 1619(b) can earn up to $29,683/year.

If your earnings drop low enough or you stop working, your SSI check will start again as soon as you report your earnings to the Social Security Administration every month in order for your SSI check to be adjusted accurately.

Plan To Work or the Social Security Administration can help you understand Medicaid coverage using 1619(b).

**Did you work in 2013 full time or part time? You may be eligible for the Earned Income Tax Credit — even if you don’t owe income tax!**

The Earned Income Tax Credit, sometimes called EITC is a tax credit to help you keep more of what you earned. It is a refundable federal income tax credit for low to moderate income working individuals and families.

You may claim the EITC if you were between ages 25 and 64 at the end of 2013 and had earnings less than $14,340/ year.
If you had children living with you for more than half of 2013, the income threshold for eligibility is higher and you may be able to claim more EITC.

The featured chart can help give an idea of how much you can earn and how much EITC you could potentially receive. You can also get more information at: [http://www.irs.gov](http://www.irs.gov) and search “Earned Income Tax Credit”.

**EITC and Tax Services**

You can keep even more of what you earned by getting your Taxes done for FREE! Before using a commercial tax preparer, find out if there is a Volunteer Income Tax Assistance (VITA) site nearby that can help you prepare your taxes for free. Some VITA sites can help you open a bank account if you don’t already have one.

Call **1-800-906-9887** to find the nearest VITA location and its days and hours of operation. You will want to come prepared when filing and bring all the required information such as a photo ID, copy of last year’s tax return, W-2 and 1099 Forms, and bank account information for deposit.

People with disabilities and those receiving other public benefits need to know how the receipt of any refund will affect their eligibility for key benefits upon which they depend, and how to make sure that their benefits are protected. Pre-planning will help to ensure that you use the funds timely and wisely.

In some programs — for example, Supplemental Security Income (SSI), Medicaid, and food stamps, there are income and resource limits for eligibility. For SSI and Medicaid, money from your tax return will not count as income nor will it count as a resource for 12 months after the refund is received. You can also contact Plan To Work. A Community Work Incentives Coordinator (CWIC) can help you make informed decisions by providing you information about how income may impact the benefits you receive in an individualized Benefits Summary and Analysis.

### EITC Amounts for 2013 (Filing in 2014)

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<th>For the EITC, if you have:</th>
<th>Earned Income Less Than:</th>
<th>Claim an EITC Up to:</th>
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<tr>
<td>1 child</td>
<td>$37,870</td>
<td>$3,250</td>
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<tr>
<td>2 children</td>
<td>$43,038</td>
<td>$5,372</td>
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<tr>
<td>3 or more children</td>
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<td>$6,044</td>
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<td>NO children</td>
<td>$14,340</td>
<td>$487</td>
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Do you need help paying for assistive technology including hearing aids, FM devices, iPads, alert systems, adaptive recreation equipment – and lots more? Interested in self-employment and/or starting a small business? The Washington Access Fund is a statewide non-profit that offers financing programs designed to help Washingtonians with disabilities pay for the technologies they need to live independently and succeed at school, at work, at play and in the community!

The Access Fund offers low interest loans up to $25,000 for assistive technology and self-employment and in a few cases, as high as $25,000 for well-established businesses. The interest rate is 5% and loan terms are 1-5 years depending upon the item’s cost, its useful life and the applicant’s budget.

Highlighting one of the Access Fund’s matched savings account programs, Work Opportunities Individual Development Account (IDA) program, jobseekers with disabilities engaged with a WorkSource Center in King or Snohomish County can save for “assets” needed to overcome barriers to employment or self-employment. Assets are broadly defined and could include: assistive technology, a computer, a car purchase or car repairs, and tuition or books.

Save a dollar– get a dollar! When you open a Matched Savings Account, The Access Fund will give you a $1, up to $2,000 in matching funds. You can save from earned or unearned income, including SSI and SSDI. The minimum required monthly deposit is just $10. The minimum savings time is 3 months– allowing you to take Financial Education and Asset Specific training. All purchases must be made by September 30, 2014. (The Work Opportunities IDA program is funded by a grant made to the Washington Governor’s Committee on Disability Issues and Employment by the U.S. Department of Labor).

For more information about services and assistance, you can visit: www.washingtonaccessfund.org or call 1-877-428-5116.
Contact Us

Plan to Work is funded by a Work Incentives Planning and Assistance grant from the Social Security Administration. We provide free, confidential information about how employment affects SSI and SSDI as well as other benefits. We help you understand how to use Social Security work incentives to move forward in your employment goals.

If you have questions about your benefits or work incentives, we would like to hear from you. You can also contact us if you are a Community Partner and have a group interested in a presentation.

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1–866–497 9443 or email: emmah@community-minded.org