



YOUR MONEY, YOUR GOALS

# Focus on People with Disabilities

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A companion guide to empower the  
disability community



Consumer Financial  
Protection Bureau

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# Introduction

## About the Consumer Financial Protection Bureau

The Consumer Financial Protection Bureau (CFPB) regulates the offering and provision of consumer financial products and services under the Federal consumer financial laws, and educates and empowers consumers to make better informed financial decisions. Learn more at [consumerfinance.gov](http://consumerfinance.gov).

## About Your Money, Your Goals

Your Money, Your Goals is a suite of tools and resources designed for anyone who serves people living with low-incomes through non-profit, community-based, or private sector organizations or works in a government agency dedicated to helping the public. At the center of Your Money, Your Goals is the financial empowerment toolkit. The toolkit gives you the tools and information you need to help people set and achieve goals; build skills in managing money, credit, and debt; and choose financial products that are right for them. Each person has different circumstances and things they can benefit from, so you can select the tools that best meet their needs and just work with those topics.

## Your Money, Your Goals for people with disabilities

This companion guide—Your Money, Your Goals: Focus on People with Disabilities—contains information, tips, and tools based on insights from people with disabilities and from organizations that serve the disability community. It is centered on the core philosophy that everyone has the right to control their money and make their own financial decisions.

To assist organizations and their staff and volunteers in using the toolkit and companion guide, the CFPB developed an Implementation Guide. The specialized information and tools in the Implementation Guide equip staff and volunteers to adapt training on and use of the toolkit and other resources to meet the needs of people with disabilities. The Implementation Guide includes information and tips to enable staff and volunteers to choose accessible locations, develop appropriate

and considerate training activities, and plan to provide accommodations for diverse learning styles and other needs.

The Implementation Guide, along with training slides and videos, and pre- and post-training surveys make it easy for organizations to:

- Train others on the use of the toolkit
- Integrate the toolkit and training into the organization's work
- Develop a referral guide for local, state, and national resources for consumer finance issues
- Assess whether the training and toolkit help increase the user's confidence about financial issues and decision-making

### **This guide and related materials are free and accessible**

The Your Money, Your Goals toolkit and this companion guide are available as a PDF download or can be ordered in hard copy for free. Both documents are 508 compliant to be accessible to people with disabilities. The individual tools and handouts in the toolkit and the guide are available as separate, downloadable PDF documents. You can add information directly into the fields of the tools and all calculations are now done automatically.

You can find the toolkit, this guide, and additional resources such as the Implementation Guide, training slides and videos, and pre- and post-training surveys on the Your Money, Your Goals webpage at [consumerfinance.gov/your-money-your-goals](http://consumerfinance.gov/your-money-your-goals).

# People with disabilities and financial decision making

Millions of people with disabilities<sup>1</sup> are confronted daily with significant obstacles as they go about their lives, such as lower rates of participation in the labor force. The unemployment rate for adults with disabilities is nearly nine percent—more than double the national average.<sup>2</sup> For many of those who do find jobs, the hours they get are often sporadic, and the pay can be insufficient.

Lack of work affects many areas of people's lives. A study examining financial challenges among people with disabilities found that limited employment opportunities can have negative effects on people's mental and physical health, their housing options, and their participation in the community.<sup>3</sup> The Disability Statistics Compendium reports that in 2017 the poverty rate for working-age people with disabilities ages 18-64 was 26.7 percent, compared to 11.6 percent poverty rate for adults without disabilities.<sup>4</sup>

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1 There were approximately 40 million Americans with disabilities in 2017, representing 12.7% of the civilian non-institutionalized population, according to the US Census Bureau, [factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_15\\_1YR\\_S1810&prodType=table](https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_15_1YR_S1810&prodType=table)

2 This number includes only civilian, non-institutionalized individuals with disabilities. For an explanation of how disability was measured for purposes of the report, see US Census, [census.gov/prod/2012pubs/p70-131.pdf](https://census.gov/prod/2012pubs/p70-131.pdf)

3 National Disabilities Institute 2014

4 See 2017 Disability Statistics Compendium, [disabilitycompendium.org](http://disabilitycompendium.org)

People with disabilities are more than three times as likely to be unbanked compared to consumers without disabilities. Lack of a bank account can make it harder to manage money. And more than 60 percent of people with disabilities ages 25-64 have no savings for unexpected expenses that they can turn to in a time of crisis.

Many people with disabilities may not have had substantial prior experience in making the financial decisions that affect their lives. Family, friends, or advocates may have made or recommended those decisions. This may or may not have involved consultation with the person. Over time, this may affect a person's perception about whether they can make financial decisions for themselves. In some cases, people may be legally represented by someone else to handle their finances. Programs that include income or asset limits can also affect how someone views money, financial decisions, and their own freedom to take action.

# Using the Your Money, Your Goals toolkit and guide

This guide—Your Money, Your Goals: Focus on People with Disabilities—complements the Your Money, Your Goals toolkit. You can use this guide as a primary resource for people with disabilities and supplement it with the full Your Money, Your Goals toolkit when you need additional information and tools.

The tools and resources in the Your Money, Your Goals toolkit can be used by many different people, including:

- People with disabilities
- Frontline staff members and volunteers in organizations that serve people with disabilities
- Community members who advocate for people with disabilities, such as family members, friends, and volunteers
- Representative payees or others with fiduciary responsibilities for individuals with disabilities, such as family members

The Your Money, Your Goals toolkit begins with an introduction. This introduction is for you—the frontline staff members, volunteers, or other individuals who provide services to people with disabilities. This information will provide you with a better understanding of the goals of financial empowerment and can help you prepare to use the toolkit.

After the introduction, the Your Money, Your Goals toolkit has nine content modules. This guide aligns with the nine modules in the toolkit. It describes each module and provides additional information and specific tools that may be useful for the disability community. The nine modules are:

- **Module 1:** Setting Goals
- **Module 2:** Saving
- **Module 3:** Tracking Income and Benefits
- **Module 4:** Paying Bills
- **Module 5:** Getting through the Month
- **Module 6:** Dealing with Debt
- **Module 7:** Understanding Credit Reports and Scores
- **Module 8:** Choosing Financial Products and Services
- **Module 9:** Protecting your Money

# How to begin

The introduction to the Your Money, Your Goals toolkit will show you how to use the toolkit to discuss financial issues and decision-making with the people you serve.

The introduction to the toolkit includes two tools:

- **Tool: Financial empowerment self-assessment**
- **Tool: My money picture**

The "Financial empowerment self-assessment" tool can help you understand your own financial know-how and how you approach financial decision-making. This can help you identify those financial topics where you may want to gain more insight from the Your Money, Your Goals toolkit. This can also help you better understand how to identify the financial challenges the person you are serving may be facing and where in the toolkit you can go for help with that topic.

## Have the money conversation

One way to start the "money conversation" with someone is to help them reflect on their current financial situation. The "Starting the money conversation" tool in this guide may help you figure out where to begin. The tool results will help you be better able to provide the information, tools, or referrals that are most meaningful.

## Using the tools

### YOUR MONEY, YOUR GOALS TOOLKIT

- Use "**Financial empowerment self-assessment**" to develop an understanding of your own financial knowledge, skills, and confidence level
- Use "**My money picture**" to help you assess each person's goals and financial situation, so you can determine which specific modules and tools will help them the most

### FOCUS ON PEOPLE WITH DISABILITIES

- Use "**Starting the money conversation**" to help you to decide where to begin if you're working with a person that may have a disability. You can use this tool in place of the "My money picture" tool in the toolkit.

 **GETTING STARTED**

# Starting the money conversation

This tool helps you identify where someone is and where they want to go financially. This can help you choose a good place to start in this guide.

Often people with disabilities, like consumers without disabilities, struggle with money and financial issues. When you feel the time is right, you can simply ask the person to complete this tool.

Because the tool is simple and only has a few key questions, you may be able to gather the information in conversation. Reading the questions and recording the answers may be especially useful if you are working with a person that has a disability that makes reading or writing difficult. Use the following chart to analyze the answers. This analysis will help you determine where to start.

## What to do

- **Have the person you're working with answer the questions** based on their current situation and attitudes. There are no right or wrong answers.
- **Review their answers with them and match their answers to the modules** in the toolkit. This can help you determine which module will be the most useful right now.

## A step further

If you keep a copy of this tool, be sure you have a system for keeping the information completely confidential. Be ready to describe your system for keeping this information secure. As you proceed, follow your organization's policies when it comes to storing and handling people's personal information.



# Find a place to begin by **Starting the money conversation**

1. Answer the following questions based on where you are today.
2. Your answers will help to identify the information and resources that can help you address the financial issues you care about.

| Question   | Yes | No | I don't know |
|--|-----|----|--------------|
| 1. Do you have a disability you are comfortable disclosing?  |     |    |              |
| 2. Do you have goals?  |     |    |              |
| 3. Are you at risk of losing your housing, car, or utilities because you cannot make payments?                 |     |    |              |
| 4. Do you have reliable transportation?  |     |    |              |
| 5. Do you have a reliable source of income?  |     |    |              |
| 6. Do you have money set aside to cover emergencies or unexpected expenses?                                    |     |    |              |
| 7. Are you able to cover all of your bills, living expenses, and meals for your household each month?          |     |    |              |
| 8. Do you have financial resources to pay for assistive devices or adaptations that you need?                  |     |    |              |
| 9. Do you owe a person, business, or the government money?   |     |    |              |
| 10. Have you been unable to get a loan, credit card, apartment, car, or job due to a bad credit record?        |     |    |              |
| 11. Do you have a checking or savings account at a bank or credit union?                                       |     |    |              |
| 12. Do you think your identity has been stolen?<br>Have you experienced fraud?                                 |     |    |              |
| 13. Do you make the decisions about your financial resources or feel like you have control over your finances? |     |    |              |

Use the following chart to help you analyze the responses in money conversation questionnaire. This analysis will help determine where to start the financial empowerment discussion.

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1. Do you have a disability that you are comfortable disclosing?

**Answer: Is "Yes" or "I don't know"**

**With your client**

- Inquire about the type of disability and inform the person you're working with that they may qualify for disability-specific benefits and resources available in most states.
  - Contact the local Department of Health and Human Resources and Department of Rehabilitation for additional support and information or visit [benefits.gov](#).
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2. Do you have goals?

**Answer: Is "Yes"**

**Review**

- Your Money, Your Goals Module 1: Setting Goals in the toolkit.
- Or, based on the response, select the most relevant tool in this guide to start the financial empowerment discussion.

**With your client**

- Make an action plan for each goal and calculate how much the person you're working with will need to save weekly or monthly to reach their goals.

**Answer: Is "No" or "I don't know"**

**Review**

- Your Money, Your Goals Setting SMART goals *tool* in the toolkit.

**With your client**

- Discuss hopes, wants, and dreams, and turn these into goals. Make an action plan for these goals and calculate how much the person you're working with will need to save weekly or monthly to reach their goal.
-

- 
3. Are you at risk of losing your housing, car, or utilities because you cannot make payments?

**Answer: Is "Yes"**

With your client

- Call 211 or visit [211.org](http://211.org) or a local emergency assistance center. For homeowners, call 1-888-995-HOPE (4673).

**Answer: Is "I don't know"**

Review

- **Your Money, Your Goals Module 5: Getting through the Month** in the toolkit.
  - **Debt log** tool in this guide.
- 

4. Do you have reliable transportation?

**Answer: Is "No" or "I don't know"**

With your client

- Write down all their transportation options and the cost of each.
- Find proper transportation arrangements. Contact the local Department of Health and Human Services for additional support and information. Or try contacting one of these agencies in your community or region:
  - Centers for independent living
  - Aging and disability resource centers
  - Regional, state, or local affiliates of advocacy organizations
  - Job centers
  - Local transit authorities/city or county government

- 
5. Do you have a reliable source of income?

**Answer: Is "No" or "I don't know"**

Review

- **Your Money, Your Goals Module 3: Tracking Income and Benefits** in the toolkit.
  - **Income and benefit tracker** tool in this guide.
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|   |   |
|---|---|
| 6. Do you have money set aside to cover emergencies or unexpected expenses?                           | <p><b>Answer: Is "No" or "I don't know"</b></p> <p><b>Review</b></p> <ul style="list-style-type: none"><li>▪ Your Money, Your Goals Module 2: Savings in the toolkit.</li><li>▪ Setting up an ABLE Account tool in this guide.</li></ul> <p><b>With your client</b></p> <ul style="list-style-type: none"><li>▪ Suggest to the person you're working with that they put aside a small amount each week or open an ABLE Account, if possible.</li></ul>  |
| 7. Are you able to cover all of your bills, living expenses, and meals for your household each month? | <p><b>Answer: Is "No" or "I don't know"</b></p> <p><b>Review</b></p> <ul style="list-style-type: none"><li>▪ Your Money, Your Goals Module 5: Getting through the Month in the toolkit.</li><li>▪ Your Money, Your Goals Module 3: Increasing income and benefits tool in the toolkit.</li><li>▪ Bill calendar and Spending tracker tools in this guide.</li></ul> <p><b>With your client</b></p> <ul style="list-style-type: none"><li>▪ Call 211 or visit <a href="http://211.org">211.org</a> or a local emergency assistance center. For homeowners, call 1-888-995-HOPE (4673).</li></ul>  |
| 8. Do you have financial resources to pay for assistive devices or adaptations that you need?         | <p><b>Answer: Is "No" or "I don't know"</b></p> <p><b>Review</b></p> <ul style="list-style-type: none"><li>▪ Paying for assistive devices in this guide.</li></ul> <p><b>With your client</b></p> <ul style="list-style-type: none"><li>▪ Inform the person you're working with that they might be eligible for a federally-funded program that provides affordable financing options for people with disabilities and their family members to purchase assistive technology devices and services.</li><li>▪ Call the Administration for Community Living at 202-401-4634 or visit <a href="http://acl.gov/programs/assistive-technology/assistive-technology">acl.gov/programs/assistive-technology/assistive-technology</a> or <a href="http://patf.us/who-we-are/">patf.us/who-we-are/</a> for additional support and information about assistive technology alternative financing programs.</li></ul> |

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- 9.** Do you owe a person, business, or the government money?

**Answer: Is "Yes"or "I don't know"**

**Review**

- Your Money, Your Goals Module 6: Dealing with Debt in the toolkit.
- Your Money, Your Goals: Requesting your free credit reports tool in the toolkit.

**With your client**

- Call 1-877-322-8228 or visit [annualcreditreport.com](http://annualcreditreport.com) to order and review their free credit report to see if they have debts.
- For assistance with debt management, call the National Foundation for Credit Counseling toll-free at 1-800-388-2227.
- For assistance with medical bills, review state and federal programs available online at [usa.gov/help-with-bills#item-36707](http://usa.gov/help-with-bills#item-36707).
- For assistance with student loan debt, review the Total and Permanent Disability (TPD) discharge of federal student loans in **Module 6: Dealing with Debt** in this guide.

- 
- 10.** Have you been unable to get a loan, credit card, apartment, car, or job due to a bad credit record?

**Answer: Is "Yes"or "I don't know"**

**Review**

- Your Money, Your Goals Module 7: Understanding Credit Reports and Scores in the toolkit.

**With your client**

- Order and review their free credit report.
  - Dispute any errors in credit reports to the credit reporting agencies. For assistance, call the US Federal Trade Commission at 1-877-382-4357 or visit [consumer.ftc.gov](http://consumer.ftc.gov).
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**11.** Do you have a checking or savings account at a bank or credit union?

**Answer: Is "No" or "I don't know"**

**Review**

- Your Money, Your Goals Module 8: Choosing Financial Products and Services in the toolkit.

**With your client**

- If the person you're working with would like to open an account, encourage them to shop around and compare accounts at several banks and credit unions.
  - Inform the person you're working with that they have the right to get a free copy of their consumer report from the consumer reporting company from which the bank or credit union inquired about before making its decision to deny their application.
- 

**12.** Do you think your identity has been stolen? Have you experienced fraud?

**Answer: Is "Yes" or "I don't know"**

**Review**

- Your Money, Your Goals Module 9: Protecting your Money in the toolkit.

**With your client**

- Inform the person you're working with that they have a right to submit a complaint to the CFPB online at [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint) or toll-free via phone at 1-855-411-2372 or TTY/TDD: 1-855-729-2372.
- 

**13.** Do you make the decisions about your financial resources or feel like you have control over your finances?

**Answer: Is "No" or "I don't know"**

**Review**

- Your Money, Your Goals Module 9: Protecting your Money in the toolkit.
  - Identifying financial abuse and exploitation tool in this guide.
-

## MODULE 1

# Setting Goals

Turn your hopes, wants, and dreams into reality by setting and achieving goals.

## At a glance in the toolkit

This module can help you create a plan to fulfill your dreams by learning how to set, adjust, and reach your short-term and long-term goals.

-  **Setting SMART goals**
-  **Putting goals into action**
-  **Planning for life events and large purchases**
-  **Revising your goals**

## Additionally in this guide

-  **Paying for assistive devices**

## Overview

Everyone has a different idea of the future they want to build. What do you want to accomplish in the near future? What do you want for yourself and your family in the long term? These ideas of your future are your hopes, wants, and dreams.

But they don't just happen on their own. Accomplishing your dreams means thinking about the money you need to help make them come true.

It's also important to think about your values, the things that are meaningful to you and your family. Your values help shape how you prioritize what you do with your time, energy, and even money. If your goals support your values, you'll be more likely to prioritize them, which gives you a greater chance of accomplishing them.

Setting goals along the way is a good strategy to help you achieve your dreams. Some goals may take a few weeks or months to reach, like saving money to buy gifts for the holidays or buying a new mattress. These are short-term goals. Others may take many months or even years to reach, like paying off a large debt. These are long-term goals.

## Focus on people with disabilities

The information and tools in this module can help you discuss anticipating and planning for large purchases with the people you serve. Large purchases refer to items that someone buys once or a few times in life or are large purchases because they require more money than most people have left over in a paycheck. Examples of large purchases may include buying a car, adaptations to vehicles, paying medical expenses, renovations to your home, and paying for training or post-secondary education. A large purchase can also include paying for assistive devices. This guide has a tool designed specifically to help someone plan for paying for an assistive device.

## Using the tools

### YOUR MONEY, YOUR GOALS TOOLKIT

- Use “**Setting SMART goals**” to identify goals that will help you plan for and attain the things that matter most to you
- Use “**Putting goals into action**” to create a plan to achieve your goals
- Use “**Planning for life events and large purchases**” to help you develop a plan to pay for things like a big celebration, a car, or your child’s college tuition
- Use the “**Revising goals**” handout to update or revise goals as needed

### FOCUS ON PEOPLE WITH DISABILITIES

- Use “**Paying for assistive devices**” to find ways to plan for and cover the costs of assistive devices



## GETTING STARTED

# Paying for assistive devices

This tool will help you identify the assistive devices you need or want, explore how to reduce the costs, and how to pay for these items.

For many people with disabilities, assistive devices may help the person achieve independence so they can reach their other goals. Assistive devices may be large purchases, requiring more money than a person can reasonably expect to have after covering their basic living expenses.

### What to do

- **Identify all the assistive technology that you need and the cost.** Research the cost of the device or service. If you do not know what you need or what your options are, you may be able to get an assistive technology evaluation. Check with your medical provider for a referral.
- **Figure out if your health insurance will pay for part or the entire item.** If you have health insurance, prior authorization may be required. The assistive device or service must be medically necessary. You may need a letter of medical necessity or prescription from your doctor.
- **Identify potential ways to pay for the items.**
- **Identify ways to keep the costs as low as possible.** You may qualify for a federally funded Alternative Financing Program that provides affordable financing to purchase assistive technology. Contact your local Department of Rehabilitation or visit the U.S. Department of Health and Human Services, Administration for Community Living website [acl.gov/programs/assistive-technology/assistive-technology](http://acl.gov/programs/assistive-technology/assistive-technology) for additional support or information.



# Paying for assistive devices that you need or want

1. Estimate the costs of these expenses.
2. Figure out if your health insurance will pay for part or the entire item.
3. Identify potential ways to pay for the items.
4. Look for ways to keep the costs as low as possible.

| Assistive technology   | Specific item(s) and cost(s) | Insurance coverage | Ways to pay for what is not covered by insurance | Ways to cut expenses/reduce the overall cost |
|--|------------------------------|--------------------|--|--|
| <b>Mobility aids</b><br>Examples include:<br>wheelchairs, scooters,<br>walkers, canes, crutches,<br>prosthetic devices, and<br>orthotic devices  |                              |                    |  |  |
| <b>Cognitive assistance</b><br>Examples include:<br>computer, software, and<br>electrical assistive devices  |                              |                    |  |  |
| <b>Daily task assistive devices</b><br>Examples include: kitchen implements, dressing aids, and medication dispensers with alarms that help people remember to take their medicine on time |                              |                    |  |  |
| <b>Modifications to a home</b><br>Examples include: wider doors, lower countertops, grab bars in bathroom  |                              |                    |  |  |

| Assistive technology   | Specific item(s) and cost(s) | Insurance coverage | Ways to pay for what is not covered by insurance | Ways to cut expenses/reduce the overall cost |
|--|------------------------------|--------------------|--|--|
| <b>Modifications to a vehicle</b><br>Examples include:<br>Adjustable foot pedals, wide doors, large interior door handles, dashboard-mounted ignition                      |                              |                    |  |  |
| <b>Educational assistive devices</b><br>Examples include:<br>automatic page-turners, recorders, book holders, and adapted pencil grips                                     |                              |                    |  |  |
| <b>Assistive technology for people who are deaf or hearing impaired</b><br>Examples include:<br>hearing aids, closed captioning, software                                  |                              |                    |  |  |
| <b>Assistive technology for people who are blind or visually impaired</b><br>Examples include: voice recognition programs, screen readers, screen enlargement applications |                              |                    |  |  |
| <b>Other</b>   |                              |                    |  |  |

## MODULE 2

# Saving

Saving on a regular basis can help you make progress toward achieving your goals and better handle unexpected expenses when they come up.

### At a glance in the toolkit

This module can help you create a savings plan with weekly targets to help you reach your goals.

 **Savings plan**

 **Saving and asset limits**

 **Finding a place for savings**

 **Saving at tax time**

### Additionally in this guide

 **Setting Up an ABLE Account**

## Overview

Savings is money you set aside today to use in the future. It could be for something you need in the next few months or even years from now.

People save for many reasons:

- Unexpected expenses and emergencies
- A bill they know will be due every few months, like car insurance

- Annual expenses like children's school supplies
- To pay for their own goals, like a new TV, appliances, assistive devices, a car, a home, or retirement

## Focus on people with disabilities

Changes in the law and the emergence of new programs provide opportunities for people with disabilities to start saving and building assets to cover their basic living expenses, all while keeping their benefits.

Programs and resources for building assets that are designed for people with disabilities include: Achieving a Better Life Experience (ABLE) Accounts, and the Plan to Achieve Self-Support (PASS) for people who are already receiving or have applied for Supplemental Security Income (SSI) and want to plan to become self-sufficient and save for a work-related goal.

## Building savings while receiving public benefits

Benefits payments often come with restrictions that limit options for making money and saving. If a person decides to make changes in their life and finances, they must follow complex rules to keep essential benefits.

The people you serve may avoid saving for fear of losing their public benefits. Because savings are an asset, the relationship between asset limits and public benefits is addressed within this module. There are savings options for individuals with disabilities that do not impact the asset limits associated with SSI, Medicaid, or other benefits.

Here we will review the following options:

- ABLE Accounts
- Plan to Achieve Self-Support (PASS)
- Special needs trusts and pooled trusts

All of these choices are complicated and you may need more information after using this introductory summary.

## ABLE Accounts<sup>5</sup>

ABLE Accounts are an important new resource for people with disabilities. With the passage of the Stephen Beck Jr., Achieving a Better Life Experience Act of 2014, ABLE Accounts have become a new way people with disabilities can save.

Savings in ABLE Accounts does not affect eligibility for:

- **Supplemental Security Income (SSI).**<sup>6</sup>
- **Medicaid and other** federal means-tested benefits.<sup>7</sup>

ABLE Accounts are set up by or for people with disabilities. With an ABLE Account, the "designated beneficiary" is the account owner. Anyone can contribute to an individual's ABLE Account. The maximum total annual contribution to an ABLE Account for a single tax year is subject to the IRS gift tax exclusions, which is \$15,000 for 2018. Contributions are not federally tax deductible. Some states may allow for state income tax deductions for contributions made to an ABLE Account. However, distributions to the designated beneficiary generally aren't taxed as long as the funds are used for qualified disability expenses.

ABLE Account programs are established and maintained by individual states. An eligible person can open an account in their own state, if one exists, or in any state program that accepts out of state residents. The maximum allowable value of an ABLE Account in a given state is based on the 529 plan limits established by that state. A 529 is an educational savings plan designed to help families' set-aside money for future college costs. Many states have set this limit at more than \$300,000 per plan.

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5 Information about ABLE Accounts may be found in IRS Publication 907, Tax Highlights for Persons with Disabilities, and at [irs.gov/government-entities/federal-state-local-governments/tax-benefit-for-disability-irc-section-529a](https://www.irs.gov/government-entities/federal-state-local-governments/tax-benefit-for-disability-irc-section-529a).

6 Only money in an ABLE Account exceeding \$100,000, plus any distributions toward qualified housing expenses and non-qualified disability expenses retained beyond the month of distribution, may be counted as a resource for SSI. If money in an ABLE Account that exceeds \$100,000 causes the person's countable resources to exceed the \$2,000 SSI resource limit, SSI payments may be suspended but not terminated. Benefits will resume when the person's countable resources go below \$2,000.

7 Funds in an ABLE Account will be disregarded for purposes of determining eligibility to receive, or the amount of, Medicaid and other federal benefits. Social Security Disability Insurance does not have asset limits and is thus not affected by an ABLE Account. See, Tax Increase Prevention Act of 2014, Pub. L. No. 113-295, 128 Stat. 4010, 4063 (codified at 26 U.S.C. 529A Note).

ABLE savings funds can be spent on qualified disability expenses. These are any expenses related to the designated beneficiary as a result of living with disabilities. These may include:

- Education
- Housing
- Transportation
- Employment training and support
- Assistive technology
- Personal support services
- Health care expenses
- Financial management and administrative services and other expenses that help to improve health, independence, or quality of life

When savings from an ABLE Account are used for something that is not a qualified disability expense, a portion of the withdrawal that is attributable to earnings will be treated as income for tax purposes.<sup>8</sup> It will be taxed at the person's tax rate, and will be subject to a 10% federal tax penalty as well as applicable state taxes.

The designated beneficiary is the eligible individual who established and owns the ABLE Account. To be eligible for an ABLE Account, a person must be:

- Eligible for Supplemental Security Income (SSI) based on disability or blindness that began before age 26;
- Entitled to disability insurance benefits (DIB), childhood disability benefits (CDB), or disabled widow's or widower's benefits (DWB) based on disability or blindness that began before age 26; or
- Someone who has certified, or whose parent or guardian has certified, that the person has a medically determinable impairment meeting certain statutorily specified criteria, or is blind; and, the disability or blindness occurred before age 26

For more information on ABLE Accounts, visit the Social Security Administration website at [secure.ssa.gov/poms.nsf/lnx/0501130740](https://secure.ssa.gov/poms.nsf/lnx/0501130740).

The standards are different for blind and visually impaired people, [ssa.gov/planners/disability/dqualify8.html](https://ssa.gov/planners/disability/dqualify8.html).

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<sup>8</sup> See IRS Publication 907, Tax Highlights for Persons with Disabilities, regarding how to determine the taxable portion of a distribution.

For a list of ABLE Accounts offered by state, visit the ABLE National Resource Center website at [ablenrc.org](http://ablenrc.org).<sup>9</sup>

## Plan to Achieve Self-Support (PASS)

A PASS is for people who are already receiving SSI or would be eligible by having a PASS, and want to save for a work-related goal. The objective of the PASS is to help people with disabilities find employment that reduces or eliminates SSI or SSDI benefits.<sup>10</sup> Ordinarily, monthly benefits would be reduced if the person were to increase their income. However, with a PASS, a person can set aside money for work goals that could involve starting a business, going to school, or getting training for a job.<sup>11</sup> Other potentially eligible uses for PASS funds include:

- Transportation to and from work
- Tuition, books, fees, and supplies needed for school or training
- Child care
- Attendant care
- Employment services, such as job coaching and resume writing
- Assistive technology used for employment-related purposes
- Supplies to start a business
- Equipment and tools to do the job
- Uniforms, special clothing, and safety equipment<sup>12</sup>

The person's work goals must include earning income that will partially or completely reduce their SSI benefits. That's the "self-support" part. They can also be currently employed and use a PASS to reduce or end their dependence on disability benefits. If the plan is for self-employment, meaning starting a business, the person must create a detailed business plan as part of PASS. The vocational goals must be "reasonable," given any disability-related limitations. This will be determined during the application process. For additional information, visit [ssa.gov/pubs/EN-05-11017.pdf](http://ssa.gov/pubs/EN-05-11017.pdf).

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<sup>9</sup> This guide includes links or references to third-party resources or content that consumers may find helpful. The Bureau does not control or guarantee the accuracy of this outside information. The inclusion of links or references to third-party sites does not necessarily reflect the Bureau's endorsement of the third-party, the views expressed on the outside site, or products or services offered on the outside site. The Bureau has not vetted these third-parties, their content, or any products or services they may offer. There may be other possible entities or resources that are not listed that may also serve your needs.

<sup>10</sup> See [ssa.gov/disabilityresearch/wi/pass.htm](http://ssa.gov/disabilityresearch/wi/pass.htm).

<sup>11</sup> See [ssa.gov/ny/pass-definition.htm](http://ssa.gov/ny/pass-definition.htm).

<sup>12</sup> See [ssa.gov/pubs/EN-05-11017.pdf](http://ssa.gov/pubs/EN-05-11017.pdf).

To begin, the person will need to fill out a PASS application form and submit it to the Social Security Administration (SSA). Help in completing the form can come from a vocational counselor, case manager, or the PASS Cadre, which is a group of PASS specialists. PASS experts can be found at [ssa.gov/disabilityresearch/wi/passcadre.htm](http://ssa.gov/disabilityresearch/wi/passcadre.htm).

Other disability agencies, such as centers for independent living can offer help to fill out the application forms and develop PASS plans. A full list of requirements and a description of the application process is at Plan to Achieve Self-Support (PASS) [ssa.gov/disabilityresearch/wi/pass.htm](http://ssa.gov/disabilityresearch/wi/pass.htm).

People who are blind or visually impaired may want to use this resource [ssa.gov/pubs/EN-05-10052.pdf](http://ssa.gov/pubs/EN-05-10052.pdf).

## Using the tools

### YOUR MONEY, YOUR GOALS TOOLKIT

- Use “**Savings plan**” to build a weekly savings target that will help you accomplish your goals
- Use “**Saving and asset limits**” to get a clear picture of how much you can save while still maintaining your public benefits
- Use “**Find a place for savings**” to pick a place that’s right for you to keep your savings
- Review the “**Saving at tax time**” handout for tips on how to prioritize saving when you get your tax refund

### FOCUS ON PEOPLE WITH DISABILITIES

- Use “**Setting up an ABLE Account**” to decide if this is a good place to save your money for future expenses

 **GETTING STARTED**

# Setting up an ABLE Account

This tool helps you understand what an ABLE Account is and some of the things you may want to consider if you want to open one.

This tool can be used to help people with disabilities understand what an ABLE Account is and some of the things they may want to consider if they want to open one. An ABLE Account is a new way for people with disabilities to save. For many people with disabilities, saving may not seem to be an option that's available to them. This is because when people receive public benefits, some benefit programs may have "asset limits." Asset limits cap the amount of savings and other resources you can have and still maintain eligibility for certain public benefits. When a program has asset limits, savings may impact a person's eligibility for that type of assistance. There are savings options, however, that do not count against these asset limits.

## What to do

- **Read through the eligibility requirements** to determine if an ABLE Account is an option for you.
- **Compare features of different ABLE Accounts** to choose the one that works for you.
- **Write down questions you have** and next steps you can take to set up an ABLE Account.



# Setting up an ABLE Account can help you save for the future

1. Ask these questions to determine if an ABLE Account is an option for you.
2. Fill in the worksheet on the next page to compare features of different plans if you determine you would like to open an ABLE Account.

## Do you meet the eligibility requirements?

- You have a significant disability with the age of onset of the disability that began before 26 years of age, and
- You are receiving benefits from SSI and/or SSDI, or you are eligible to file a disability certification with a qualified ABLE program or,
- You meet the Social Security's definition and criteria regarding significant functional limitations and receive a letter of certification from a licensed physician.

## Do your goals match the qualified disability expenses allowed that can be paid from an ABLE Account without incurring taxes?

Qualified disability expenses may include:

- Education
- Housing
- Transportation
- Employment training and support
- Assistive technology
- Personal support services
- Health care expenses
- Financial management and administrative services and other expenses that help to improve health, independence, or quality of life.

## Do you have the minimum contribution required to open an account?

This varies based on the requirements of each state program but is generally between \$25 and \$50.

## Can you continue to make contributions to the ABLE Account once it is opened?

Regular (monthly) deposits may not be required, but regular contributions to savings can help you grow your account faster. Remember that family and friends can also make contributions to your ABLE Account.

## Be sure you find out:

- How your money will be invested through an ABLE Account
- Fees you may have to pay to open and maintain your account
- Whether there are advantages available to in-state residents
- Penalties that may be charged
- Other features the account may provide, such as checks or a debit card.

For a list of ABLE Accounts offered by state, visit the ABLE National Resource Center at

[ablenrc.org](http://ablenrc.org).

| Program feature  | ABLE program 1 | ABLE program 2 |
|--|----------------|----------------|
| 1. Where is this program?  |                |                |
| 2. Who is the program administrator?   |                |                |
| 3. Does this program provide extra benefits to in-state residents? If so, what are they?       |                |                |
| 4. Are there state tax benefits for contributions made into the account? If so, what are they? |                |                |
| 5. Does this program offer various saving and investing options? If so, what are they?         |                |                |
| 6. Are there fees for keeping the account open? What are they?                                 |                |                |
| 7. Are there limits on disbursements from the account? If so, what are they?                   |                |                |
| 8. Does this program offer a debit card? If so, what is the fee to use it?                     |                |                |
| 9. Does the program offer check writing?   |                |                |
| 10. Are there other features that are important to you?  |                |                |

## MODULE 3

# Tracking Income and Benefits

You have to know what's coming in before you can plan for what's being spent. Tracking the money and benefits you receive is the first step in creating a budget that works for you.

## At a glance in the toolkit

This module can help you track the income you're earning and any public benefits you're receiving to better budget your money. It also helps you understand things like deductions and garnishment, which affect how much money you bring home.

 **Income and benefits tracker**

 **Choosing how to get paid**

 **Increasing income and benefits**

## Additionally in this guide

 **SSI estimator**

 **Workforce Investment Opportunity Act (WIOA)**

 **The role of a representative payee**

## Overview

Income is the money you receive from part-time or full-time work, self-employment, and investments. You use income to pay for the things you need and want or can save it to spend toward one of your goals. Money can also come from things like tax refunds, gifts, and inheritances, which can also be spent or saved like income.

Public benefits are payments you may receive from the government to help pay for necessities. Most benefit payments have restrictions about how they can be spent. So while these payments help increase your spending power, they aren't as flexible as income earned from a job.

## Focus on people with disabilities

For many people with disabilities, tracking income may mean tracking their benefits payments. Because earnings can offset and reduce benefits, some people with disabilities don't believe they can work without making themselves worse off financially.

People with disabilities, like people without disabilities, have the right to work free from employment discrimination.<sup>13</sup> And, while work income may mean a reduction in benefits over time, it does not necessarily mean benefits will be stopped immediately. When a person with a disability wants to work, then it is essential to provide information about income levels that:

- Can make benefits decrease
- Can make them lose eligibility for benefits

## Using the tools

### YOUR MONEY, YOUR GOALS TOOLKIT

- Complete the "**Income and benefits tracker**" to see how much money you're bringing home each month
- Review "**Choosing how to get paid**" to see the pros and cons of different payment methods and pick what works best for you
- Use "**Increasing income and benefits**" to think about ways you can boost the amount of money you're making

### FOCUS ON PEOPLE WITH DISABILITIES

- Use "**SSI estimator**" to find out how much money you would have each month if you work while receiving Social Security
- Use "**Workforce Investment Opportunity Act (WIOA)**" to find out about training for jobs and programs that help people who want to work
- Use "**The role of a representative payee**" to understand how someone can help you to manage SSI benefits and find out more about what they should and should not do

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13 For information on workplace protections for people with disabilities, see [eeoc.gov/](http://eeoc.gov/).

 **GETTING STARTED**

# Supplemental Security Income (SSI) estimator

The Federal Supplemental Security Income (SSI) monthly benefit is \$771 per month. Some states pay more, depending on where you live. When you work, it changes the size of your monthly check—but no matter what, when you work you will have more money in your pocket than if you don't work at all.

Someone may think that getting paid at a job will stop their SSI check, but that's not necessarily true. In fact, the more you work, the more you make overall, even on SSI. There's a little math needed to explain what working does to the amount you receive from SSI. First, when you earn money through a job, you keep the first \$85 of your pay without any impact on your SSI. For every dollar you earn after that, SSI drops by 50 cents.

If you are working, or you are considering work, you can estimate how a change in income from work would affect your SSI. The **SSI estimator** will help you to calculate the total amount you will take home each month.

## What to do

- **Gather documents** showing your monthly SSI amount and any paystubs or documents showing your monthly income from work.
- If you are not currently working, **estimate the amount** you would earn from work each month.
- **Enter these amounts** in the SSI estimator to calculate the total amount you would take home each month.



# Use this **SSI estimator** to see how work affects your benefits

1. Read through the example calculations.
2. Fill in your own information using current or expected amounts.

## Find out how work income affects your SSI

Example      Your information

|   |         |     |
|---|---------|-----|
| A. Amount you earn from work a month  | \$585   |     |
| B. You keep the first \$85 of your pay<br><br>The first \$85 you earn does not affect your SSI; the remainder does. | - \$85  | -   |
| C. Amount of income that affects your SSI<br>(subtract row B from row A)  | = \$500 | =   |
| D. Divide this amount in half   | ÷ 2     | ÷ 2 |
| E. Amount that will be taken from your SSI<br>(divide row C by 2)   | = \$250 | =   |

## Calculate your SSI amount if you work

|   |         |   |
|---|---------|---|
| F. Amount you now get from SSI every month                    | \$771   |   |
| G. Subtract amount taken from your SSI<br>(amount from row E) | - \$250 | - |
| H. SSI amount if you work (subtract row G from row F)         | = \$521 | = |

## Calculate your total income

|   |           |   |
|---|-----------|---|
| I. Amount you earn from work a month                                  | \$585     |   |
| J. SSI amount if you work (amount from row H)                         | + \$521   | + |
| K. Total amount you will take home per month<br>(add row I to row J.) | = \$1,106 | = |



# Workforce Investment Opportunity Act (WIOA)

The Workforce Investment Opportunity Act (WIOA) provides new opportunities for people with disabilities because key provisions of the Act strengthen services to youth and adults with disabilities.<sup>14</sup> Specifically, WIOA requires the following:

- Increased access to high-quality workforce services and preparation for competitive integrated employment for people with disabilities.
- American Job Centers (Career One Stops) will provide physical and programmatic accessibility to employment and training services for people with disabilities.
- Young people with disabilities will receive extensive pre-employment transition services so they can successfully obtain competitive integrated employment.
- State vocational rehabilitation agencies will set aside at least 15 percent of their funding to provide transition services to young people with disabilities.
- Vocational Rehabilitation state grant programs will engage employers to improve participant employment outcomes.

To learn more about and access the benefits of WIOA, get in touch with the American Job Center Network online at [careeronestop.org](http://careeronestop.org) or in person using

the locator at [careeronestop.org/localhelp/americanjobcenters/find-american-job-centers.aspx?frd=true](http://careeronestop.org/localhelp/americanjobcenters/find-american-job-centers.aspx?frd=true).

It pays to work. Even with a reduction in benefits due to income earned, people most often have more money. To see this, use SSI estimator tool provided in this guide.

The Social Security Administration has many programs designed to help people work in a way that is supported and may include continuation of benefits. For more information on these programs, visit the Social Security Administration Redbook at [ssa.gov/redbook/index.html](http://ssa.gov/redbook/index.html).

People can also use the disability benefits planner provided by the Social Security Administration at [ssa.gov/planners/disability](http://ssa.gov/planners/disability).

When people do receive Social Security Disability Income (SSDI) or Supplemental Security Income (SSI), they may have to use a representative payee. A representative payee is someone the Social Security Administration approves or appoints to manage the SSDI or SSI an individual receives. To learn more about the role of representative payee, review the next section in this guide or visit [ssa.gov/payee/bene.htm](http://ssa.gov/payee/bene.htm). This can give them information to ensure the representative payee is working in their best interest.

14 See United States Department of Labor, Employment and Training, WIOA Overview, [doleta.gov/WIOA/Overview.cfm](http://doleta.gov/WIOA/Overview.cfm). For additional information on workplace protections for people with disabilities, see US Equal Opportunity Employment Commission, [eeoc.gov](http://eeoc.gov).



# The role of a representative payee

## What is a representative payee<sup>15</sup>?

A representative payee is a person or an organization. The Social Security Administration appoints a payee to receive the Social Security or SSI benefits for anyone who can't manage or direct the management of their benefits. A trusted family member or friend can be nominated to be a representative payee, but is subject to the Social Security Administration's approval.

A payee's main duties are to use the benefits to pay for the current and future needs of the beneficiary. Payee duties also include properly saving any benefits not needed to meet current needs. A payee must keep records of:

- The amount of Social Security or SSI benefits received
- Expenses for food and housing
- Expenses for clothing, medical, dental, personal items, recreational, and other miscellaneous expenses
- Any savings as well as interest earned on those savings

Being an authorized representative, serving as an agent under a power of attorney, or having a joint bank account with the beneficiary does not give a person legal authority to manage the Social Security and/or SSI benefits for a person

with disabilities.<sup>16</sup> To become a representative payee a person must apply and be appointed by the Social Security Administration.

Additional information is available on the SSA's website [ssa.gov/payee/faqrep.htm](http://ssa.gov/payee/faqrep.htm).

## What a representative payee can and should do:

- Determine the beneficiary's needs and use his or her payments to meet those needs.
- Save any money left after meeting the beneficiary's current needs in an interest bearing account or savings bonds for the beneficiary's future needs.
- Report any changes or events, which could affect the beneficiary's eligibility for benefits or payment.
- Keep records of all payments received and how they were spent and saved.
- Provide benefits information to social service agencies or medical facilities that serve the beneficiary.
- Help the beneficiary get medical treatment when needed.
- Complete written reports accounting for the representative payee's use of funds.

<sup>16</sup> People often make a power of attorney to name someone else to manage their money if they become sick or injured. For Social Security purposes, a power of attorney isn't an acceptable way to manage a person's monthly SSDI or SSI benefits. Social Security recognizes only the use of a designated representative payee for handling the beneficiary's SSDI and SSI funds. See A Guide for Representative Payees, [ssa.gov/pubs/EN-05-10076.pdf](http://ssa.gov/pubs/EN-05-10076.pdf).

15 See A Guide for Representative Payees, [ssa.gov/pubs/EN-05-10076.pdf](http://ssa.gov/pubs/EN-05-10076.pdf).

- Reimburse him or herself for reasonable, actual out-of-pocket expenses paid on behalf of the beneficiary. A record must be kept of these expenses. For example, the Social Security Administration considers the cost of transporting the beneficiary to a doctor's appointment (such as cab fare, mileage, and tolls), postage to pay the beneficiary's bills, and fees for money orders as out-of-pocket expenses. The amount of reimbursement must not be more than the expense incurred for the beneficiary.

## What a representative payee cannot and should not do:

- Sign legal documents, other than Social Security documents, for a beneficiary.
- Manage earned income, pensions, or any income from sources other than Social Security or SSI.
- Use a beneficiary's money for the payee's personal expenses, or spend funds in a way that would leave the beneficiary without necessary items or services (housing, food, medical care).
- Put a beneficiary's Social Security or SSI funds into an account owned by the payee or another person.<sup>17</sup>
- Use a child's "dedicated account" funds for basic living expenses. Dedicated account funds can be used only for specific purposes: see A Guide for Representative Payees at [ssa.gov/pubs/10076.html](http://ssa.gov/pubs/10076.html) for more information. (This applies to disabled and blind SSI beneficiaries under age 18.)
- Keep or manage Social Security benefits once he or she is no longer the payee.

- Charge the beneficiary for services unless authorized by SSA to do so

For additional information, contact the Social Security information at 1-800-772-1213 between 7 a.m. and 7 p.m. ET on business days, or contact your local Social Security office between 9 a.m. and 4 p.m. local time on business days.

People who are deaf or hearing impaired may call a toll-free "TTY" number, 1-800-325-0778, between 7 a.m. and 7 p.m. ET on business days.

You can find answers to many questions by visiting the Social Security Administration website at [socialsecurity.gov/payee](http://socialsecurity.gov/payee) or see CFPB's Managing Someone Else's Money guide for representative payees at [consumerfinance.gov/consumer-tools/managing-someone-elses-money/fiduciary-guides/](http://consumerfinance.gov/consumer-tools/managing-someone-elses-money/fiduciary-guides/).

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<sup>17</sup> A common checking account for all family members living in the same household who receive benefits may show a parent or spouse as the owner of the account. Children's savings, however, must be in separate savings accounts for each child, showing the child as the account owner.

## MODULE 4

# Paying Bills

Learn to organize, track, and prioritize your bills and expenses.

## At a glance in the toolkit

This module can help you better understand where your money is going and learn how to reduce expenses and pay bills more efficiently.

-  Spending tracker
-  Bill calendar
-  Choosing how to pay bills
-  Cutting expenses
-  Prioritizing bills

## Overview

"To stay financially healthy, you should spend less than you earn." This simple rule may work for many people, but it isn't very helpful if you can't afford to pay all of your bills and living expenses.

For some, balancing personal priorities and family expectations can sometimes be a challenge. And if your work is seasonal or irregular, you may be able to cover everything when you're working, but struggle to cover expenses in the months or weeks when you're not.

## Focus on people with disabilities

Depending on circumstances, some people with disabilities may have had limited choices in how to spend their money. This could be because of age—if the person is a minor, a parent or guardian has made their spending decisions.

In some circumstances, even adults with disabilities may have had very limited opportunities to make decisions about the use of their money. Use of income may be, or have been, controlled by a trustee, family member, or representative payee. This lack of opportunity for involvement may often come from a desire to protect a person with disabilities or, in the case of a trustee, from the rules of the trust itself. In some cases, the family member or representative payee may believe they know what is in the person's best interest or disagree with how the individual wants to spend their money.

Values about money may come from life experiences, culture, family, peers, and media. An item that may seem like a "want" or frivolous expenditure to you may be an important expression of self to someone else. Rather than judge how people spend, it's important to give them the tools to make decisions and understand the possible results of those decisions.

People with disabilities, like all people, have the right to make choices with how their money is used, and they have the right to take risks. Everyone takes risks with their money. Lessons learned from taking risks and making mistakes can be meaningful. Even when a person has assistance with paying their bills and other expenses, they should be consulted and involved in the process.

## Using the tools

### YOUR MONEY, YOUR GOALS TOOLKIT

- Use the "**Spending tracker**" to get a clear picture of where you're using your money and financial resources
- Use the "**Bill calendar**" to visually organize all of your bills in a monthly calendar
- Use "**Choosing how to pay bills**" to learn about all of the payment options you have for paying your bills
- Use "**Cutting expenses**" to brainstorm ideas for cutting expenses from your budget
- Use "**Prioritizing bills and spending**" to make decisions about which bills to pay when you can't make ends meet

## MODULE 5

# Getting through the Month

Tracking when your money comes in and goes out can help you understand if you'll have enough each week or month.

## At a glance in the toolkit

This module helps you understand your cash flow by looking at how money flows into and out of your household. It also provides suggestions for how to improve your cash flow if you're having trouble making ends meet.

 **Creating a cash flow budget**

 **Improving cash flow**

 **Adjusting your cash flow**

## Additionally in this guide

 **Monthly budget**

## Overview

When it comes to money, timing matters. If the timing of your income doesn't match the timing of your expenses, you may come up short without planning in advance. That's why monthly budgets sometimes don't work out from week to week.

## Focus on people with disabilities

Budgeting can help a person with disabilities gain and maintain control over their money. Module 5 provides information and tools to help people make plans to get through the month—pay for all of their living expenses, bills, financial obligations, and other uses of income or financial resources, including saving.

The toolkit uses a cash flow budget approach that looks at the timing of income and expenses from week to week. People sometimes experience shortfalls because of when income or financial resources are received and when their bills are due. These week-by-week shortfalls can be missed in a monthly static budget. For a person living on a fixed-income, a monthly budget based on a cash flow approach can help them manage their income, benefits, and plan for their expenses.

## Using the tools

### YOUR MONEY, YOUR GOALS TOOLKIT

- Complete "**Creating a cash flow budget**" to see how your income and expenses line up
- Use "**Improving cash flow**" to learn about strategies and habits you can change to help your cash flow
- Use "**Adjusting your cash flow**" to find expenses that you can move or reduce to make sure your weekly cash flow is positive

### FOCUS ON PEOPLE WITH DISABILITIES

- Use "**Monthly budget**" to track your monthly income and expenses and stay on target with your plans and goals

## GETTING STARTED

# Monthly budget

This tool is all about tracking your income and expenses to help you have more control over your money.

Before you can build a budget, you will need to track your income, resources, and expenses for at least one month. Use the "Income and benefits tracker" tool in Module 3 and the "Spending tracker" tool in Module 4 of the toolkit to help you get started. You'll need the information from both of these tools to create a budget.

## What to do

- **List your income and expenses** for the month.
- **Use your responses from the Income and benefit tracker tool and Spending tracker tool** in this guide to identify your monthly income and expenses.
- **Subtract your total spending from your total income** to build your budget.

## A step further

If it looks your expenses are more than your income and benefits, you can brainstorm some strategies for getting back on track.



# Use this **Monthly budget** to see how much you make and spend

1. List your income
2. List your expenses
3. Subtract your total spending from total income to build your budget

Month of \_\_\_\_\_

| Type of income          | Amount gained       |
|-------------------------|---------------------|
|                         | Job                 |
|                         | Government program  |
|                         | Disability benefits |
|                         | Financial support   |
|                         | Other income        |
| Total income this month |                     |

| Type of spending          | Amount spent                                |
|---------------------------|---|
|                           | Housing (rent or mortgage)                  |
|                           | Utilities (gas, water, electricity, sewage) |
|                           | Groceries + other supplies                  |
|                           | Health expenses                             |
|                           | Transportation                              |
|                           | Education + childcare                       |
|                           | Cell phone                                  |
|                           | Internet + cable                            |
|                           | Service animals + Pets                      |
|                           | Debt payments                               |
|                           | Other spending                              |
| Total spending this month |   |

## Build your budget

$$\text{Total income this month} - \text{Total spending this month} = \text{If your income is more than your expenses, you have money left to save or spend.}$$

If your expenses are more than your income, look at your budget to find expenses to cut.

## MODULE 6

# Dealing with Debt

Learn about ways to tackle your debt to help you feel less overwhelmed. The more you know about how debt works, the easier it will be to make choices that are right for you.

## At a glance in the toolkit

This module will help you get a picture of what you owe, get a handle on your payments, and cut down on stress from growing debt.

-  **Debt log**
-  **Debt-to-income calculator**
-  **Debt action plan**
-  **Comparing auto loans**
-  **Repaying student loans**
-  **When debt collectors call**
-  **Avoiding medical debt**

## Additionally in this guide

-  **Total and Permanent Disability (TPD) Discharge**

## Overview

What is debt? Debt is money you owe to another person or business. Whether you took out a loan, used a credit card, or got behind on a bill payment, that's debt. Debt can be hard to face when it feels like a barrier to your goals, but it's important to remember that there are resources you can use to help you take control of your

debt. Even small steps toward paying down debt can make a big difference in making it feel more manageable.

## Focus on people with disabilities

Understanding debt, how to manage it, and how to reduce or get rid of it are important components of financial empowerment. Debt, however, is a current reality for many people with and without disabilities. People with disabilities may have debt related to paying for medical bills and assistive technology; buying, rehabilitating, adapting, or repairing a home; buying a car or truck or adapting it; starting a business; getting themselves or their children education and training; and/or emergency expenses.

## Using the tools

### YOUR MONEY, YOUR GOALS TOOLKIT

- Complete the "**Debt log**" to gain an understanding of all the debt you owe
- Use the "**Debt-to-income calculator**" to discover how much stress debt is putting on your budget
- Fill out the "**Debt action plan**" to find a strategy for paying down your debt that works for you
- Bring "**Comparing auto loans**" with you when you shop for an auto loan to help find the best deal
- Use "**Repaying student loans**" to understand what repayment plans are available to you
- Review "**When debt collectors call**" if you're having a problem with debt collection to prepare yourself the next time a debt collector contacts you
- Review the "**Avoiding medical debt**" handout if you're dealing with high medical bills to learn about ways to handle medical debt

### FOCUS ON PEOPLE WITH DISABILITIES

- Use the "**Total and Permanent Disability (TPD) Discharge**" handout to learn about relief from certain loan payments if you have a total and permanent disability



# Total and Permanent Disability (TPD) Discharge

**Based on a person's total and permanent disability, a TPD discharge<sup>18</sup> relieves them from having to:**

- Repay a William D. Ford Federal Direct Loan (Direct Loan) Program loan
- Repay a Federal Family Education Loan (FFEL) Program loan
- Repay a Federal Perkins Loan (Perkins Loan) Program loan
- Complete a TEACH Grant service obligation

Before the federal student loans or TEACH Grant service obligation can be discharged, a person with a disability must provide information to the Department of Education to show that they're totally and permanently disabled.

A person can show that they're totally and permanently disabled in one of the following three ways:

1. Veterans can submit documentation from the U.S. Department of Veterans Affairs (VA) showing that the VA has determined that they are unemployable due to a service-connected disability.
2. People receiving Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) benefits, can submit a Social Security Administration (SSA) notice of award for SSDI or SSI benefits stating that their next scheduled disability review will be within five to seven years from the date of their most recent SSA disability determination.
3. People with disabilities can submit

certification from a physician that they are totally and permanently disabled. The physician must certify that they are unable to engage in any substantial gainful activity by reason of a medically determinable physical or mental impairment that:

- Can be expected to result in death.
- Has lasted for a continuous period of not less than 60 months.
- Can be expected to last for a continuous period of not less than 60 months.

People with disabilities must continue to pay their student loans while awaiting approval of their application.

If you have income of \$600 or more reported to the Internal Revenue Service (IRS), you may have an income tax liability. The Department of Education reports the amount of the loan forgiven to the IRS. The IRS sees this unpaid debt as income.

To apply, contact the Department of Education at 1-888-303-7818 from 8:00 a.m. to 8:00 p.m. ET or send an email to [DisabilityInformation@Nelnet.net](mailto:DisabilityInformation@Nelnet.net).

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<sup>18</sup> You can find answers to many questions by visiting the Social Security Administration website at [socialsecurity.gov/payee](http://socialsecurity.gov/payee) or see CFPB's Managing Someone Else's Money guide for representative payees at [consumerfinance.gov/consumer-tools/managing-someone-elses-money/fiduciary-guides/](http://consumerfinance.gov/consumer-tools/managing-someone-elses-money/fiduciary-guides/).

## MODULE 7

# Understanding Credit Reports and Scores

Building a positive credit history (which is measured through credit reports and scores) can help you when getting a job or approval for housing or a loan.

## At a glance in the toolkit

This module explains the importance of credit reports and scores and reviews ways to improve and maintain your credit history.

-  **Requesting your free credit reports**
-  **Reviewing your credit reports**
-  **Disputing errors on your credit reports**
-  **Getting and keeping a good credit history**

## Overview

The concept of “credit” can be complicated. People sometimes confuse the words debt and credit because they both have to do with borrowing money.

A simplified way to tell them apart is to think of credit as the ability to borrow money and repay it later, while debt is the money that you have to repay when you’ve used credit. You can have credit available to use without having debt. For example, you may have a credit card that is paid off—meaning you have credit available to use but don’t owe any debt.

**When you take out a credit card or other loan, you create (or add to) your credit history.** Sometimes when people talk about their financial situation, they say they have “good credit” or “bad credit.” This usually refers to their credit history.

**Credit reporting companies gather information from your credit history into a credit report.** A credit report may show some of your bill payment history, along with some public record information and a record of how often you have applied for credit.

A credit report may also show how much available credit you have, how much of your available credit you're using, whether you have made your payments on time, and whether debt collectors have reported that they're attempting to collect debt that you owe.

**The information in your credit report is used to create credit scores.** Many lenders use credit scores to decide how much money they can lend you and how much interest to charge. In general, the higher your credit score, the better the loan terms may be.

## Focus on people with disabilities

Sometimes people may dismiss the importance of good credit if they don't plan to get a credit card or loan. Today, a wide range of businesses use credit reports and scores to make decisions about everyone. A good credit history can provide you with access to lower-cost financial products and other services. Having a good credit history is an important part of an overall asset-building and financial empowerment strategies that can help people reach their goals, including:

- Getting and keep a job
- Getting an apartment
- Getting insurance coverage
- Getting lower deposits on utilities and better terms on cell phone purchase plans
- Getting a credit card
- Getting and keep a security clearance for a job, including a military position

Anyone can request credit reports by mail, including if a person has a legal representative or court-appointed guardian. Requests should include:

- Legal name of the individual with a disability
- Address
- Birth date
- A copy of the individual's birth certificate
- A copy of the individual's Social Security card

And information about the legal representative's or court-appointed guardian's status:

- Proof of legal representation or guardianship
- A copy of driver's license or other government-issued identity card with current address
- A copy of a current utility bill

Make sure the driver's license and the utility bill have the same address. The request and information should be sent to all three credit reporting agencies (CRAs).

To order reports by mail write down the address below and include the name of the credit reporting companies that the report is being requested from:

Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA 30348-5281

A person can order one free copy of their credit report every 12 months. Only one website is authorized to fill orders for the free annual credit report entitled under the law. To order a free credit report online, visit [annualcreditreport.com](http://annualcreditreport.com), or call 1-877-322-8228.

For information on getting your credit reports, credit score, and disputing credit report errors, see Your Money, Your Goals Module 7: Understanding Credit Reports and Scores.

If a lender or other institution denies a person a credit card or loan application, the lender or other institution is required under Equal Credit Opportunity Act to:

- Explain the specific reasons the application was rejected.
- Explain that the applicant has the right to learn the reasons if asked within 60 days

Credit discrimination is illegal. Under the Equal Credit Opportunity Act (ECOA), a creditor can't discriminate in any credit transaction, including mortgages, against any applicant because of these factors:

- Receipt of income from any public assistance program such as Social Security Disability Insurance (SSDI) or the Supplemental Nutrition Assistance Program (SNAP)
- Race

- Color
- Religion
- National origin
- Sex (gender)
- Marital status
- Age, unless the applicant is not legally able to enter into a contract
- Your exercising in good faith a right under the Consumer Credit Protection Act (such as disputing information in your credit report)

ECOA and Regulation B prohibit creditors from discriminating in any aspect of a credit transaction against an applicant because all or part of the applicant's income derives from public assistance programs.

Fair lending concerns may arise under ECOA and Regulation B when a creditor requires additional documentation beyond that required by lawful applicable agency or secondary market standards and guidelines to demonstrate that SSDI is likely to continue, such as information about the nature of an applicant's disability or letter from an applicant's physician.

For more information on existing protections against credit discrimination see [consumerfinance.gov/fair-lending/](http://consumerfinance.gov/fair-lending/).

For more information regarding the obligations of creditors under ECOA regarding public assistance income and the verification of Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) received by mortgage applicants, see our compliance bulletin [files.consumerfinance.gov/f/201411\\_cfpb\\_bulletin\\_disability-income.pdf](http://files.consumerfinance.gov/f/201411_cfpb_bulletin_disability-income.pdf).

## Using the tools

### YOUR MONEY, YOUR GOALS TOOLKIT

- Complete "**Requesting your free credit reports**" to plan when you're going to order your free annual credit reports
- Complete "**Reviewing your credit reports**" to make sure all the information in them is correct and up to date
- Review the "**Disputing errors on your credit reports**" handout to learn how you can dispute mistakes on your reports
- Use "**Getting and keeping a good credit history**" to pick strategies you can implement to improve your credit scores
- Complete all four items described above to make sure the information on your credit reports is correct

## MODULE 8

# Choosing Financial Products and Services

Learning about financial products and services and how they work can help you better manage your money, improve your credit scores, and save for your goals.

## At a glance in the toolkit

This module helps you understand the different kinds of financial products and services available, how they might meet your needs, and how you can make the most of them. It also explains some of your rights and responsibilities when dealing with certain types of financial products and services.

-  **Finding financial products and services**
-  **Comparing financial service providers**
-  **Opening a checking or savings account**
-  **Avoiding checking account fees**
-  **Evaluating your prepaid or payroll card**
-  **Knowing your prepaid card rights**
-  **Sending money abroad**

## Overview

Financial products and services are the tools you use to store and access money, make payments and purchases, send money to other people or businesses, and pay for purchases over time. They include things like checking and savings accounts; prepaid cards; payroll cards; government benefits and EBT cards; credit cards; money transfers; bill payment services; and loans.

One important key to finding the right financial product or service is first thinking about the reason you need one. You may want a secure place to put the money you're saving for your goals, unexpected expenses, or emergencies. You may want a convenient way to pay your bills or to use your mobile phone to access your financial accounts. You may be looking for a loan to buy a car. Or you may want to repair or build your credit history to improve your credit scores.

## Using the tools

### YOUR MONEY, YOUR GOALS TOOLKIT

- Use "**Finding financial products and services**" to find out about products that may meet your needs and learn about how they work and where to get them
- Use "**Comparing financial service providers**" to compare companies that offer the products or services you need and choose the one that's right for you
- Complete "**Opening a checking or savings account**" to make sure you have all the documentation and answers you need
- Review "**Avoiding checking account fees**" to choose strategies you can use to lower or eliminate fees
- Complete "**Evaluating your prepaid or payroll card**" to make sure you understand the details and fees associated with using the card
- Review the "**Knowing your prepaid card rights**" handout before you buy or use a prepaid card so you know about your rights and responsibilities
- Review the "**Sending money abroad**" handout to learn about your rights and responsibilities when sending money to another country

## MODULE 9

# Protecting your Money

Learn about ways you can protect yourself and your money with practical tips and information about your financial rights and responsibilities.

## At a glance in the toolkit

This module can help you understand your rights and responsibilities within the financial marketplace, how to protect yourself from identity theft and fraud, and what you can do if you've been affected by identity theft, fraud, or a problem with a financial product or service.

 **Protecting your identity**

 **How to handle identity theft**

 **Spotting red flags**

 **Submitting a complaint**

## Additionally in this guide

 **Identifying financial abuse and exploitation**

## Overview

When you're an empowered consumer, you understand your rights and responsibilities. There are many laws that protect you when it comes to financial products and services. It's the Bureau's job to enforce these laws and handle consumers' complaints about financial products and services.

Knowing what your rights are can help prevent you from being taken advantage of during financial negotiations and transactions. And understanding your obligations can help you avoid late fees or problems with an account.

You are also the first line of defense when it comes to protecting your financial information from fraud or theft. There are things you can do to be proactive about keeping your information safe.

## Focus on people with disabilities

While many people are at risk of having their identity stolen, people with disabilities may face a higher risk of identity theft, financial abuse, and financial exploitation. Financial exploitation is the illegal or improper use of an individual's funds, property or assets. This can occur through fraud or scams, or when caregivers, family members, or others improperly use an individual's financial resources. The following circumstances or conditions may put a person at risk for financial exploitation:<sup>19</sup>

- Having regular income and accumulated assets
- Being trusting and polite
- Being lonely and socially isolated
- Being reluctant to report exploitation by a family member, caregiver, or someone they depend on
- Being dependent on support from a family member or caregiver to remain independent
- Receiving care from a person with substance abuse, gambling or financial problems, or mental health issues
- Fearing rejection from or retaliation by the exploiter.
- Being unfamiliar with managing financial matters
- Having cognitive impairments that affect financial decision-making and judgment

While cons and scams perpetrated by strangers are commonly highlighted as risks, family members and people that provide services or care to individuals that have disabilities sometimes commit these offenses.

## Consider a credit protection tool

People who are at risk of identity theft or who have been victims of identity theft may want to consider a credit protection tool. There are three types of tools that you can request from credit reporting companies: a security freeze, an initial fraud alert, or an extended fraud alert.

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19 The following list is from Money Smart for Older Adults. See [files.consumerfinance.gov/f/201306\\_cfpb\\_msoa-participant-guide.pdf](http://files.consumerfinance.gov/f/201306_cfpb_msoa-participant-guide.pdf).

## **SECURITY FREEZE**

A freeze on your credit report generally helps prevent new credit accounts from being opened in your name. Usually, third-party-access to your credit file is completely blocked from new users without your express authorization.

A freeze helps prevent identity thieves from opening fraudulent accounts in your name. This also means you won't be able to apply for credit as easily if you were planning to open a new account or apply for a loan.

You must contact each of the credit reporting companies to freeze your credit report. You will have to contact them to lift the freeze before a third-party can access your credit report.

## **INITIAL FRAUD ALERT**

An initial fraud alert requires creditors to verify your identity before opening a new account, issuing an additional card, or increasing the credit limit on an existing account. This is a good first step if you're worried that your identity may be stolen, like after a data breach. The alert lasts for one year and can be renewed after it expires.

## **EXTENDED FRAUD ALERT**

An extended fraud alert requires creditors to contact you before approving credit and lasts for seven years. It also requires credit reporting companies to remove you from lists prepared for pre-screen offers of credit or insurance for five years. This is available if you've filed an identity theft report with one of the three nationwide credit reporting companies.

Learn more about credit protection tools by reviewing the "How to handle identity theft" handout, in the toolkit.

## Financial abuse and exploitation

Financial exploitation often goes unreported because people do not know which steps to take. Remember, you do not need to prove that financial exploitation or abuse is occurring to report it. It is up to the professionals to take action if you suspect abuse.

Below is a checklist of resources that may help if you suspect financial abuse or exploitation.<sup>20</sup>

Contact your Adult Protective Services agency. To find one in your area, visit [napsa-now.org/get-help/help-in-your-area](https://napsa-now.org/get-help/help-in-your-area). The National Adult Protective Services Association recommends getting help if you notice any one of the following situations:<sup>21</sup>

- Termination of vital utilities such as telephone, water, electricity / gas, or garbage
- Unpaid bills and liabilities despite adequate income
- Oversight of finances surrendered to others without explanation or consent
- Transferring assets to new “friends” assisting with finances
- Checks written to “Cash”
- Unexplained disappearance of cash, valuable objects, financial statements
- Unexplained or unauthorized changes to wills or other estate documents
- Giving away money or spending freely
- Appearance of property liens or foreclosure notices

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20 Like other sections in this document, this checklist includes links or references to third-party resources or content that consumers may find helpful. The Bureau does not control or guarantee the accuracy of this outside information. The inclusion of links or references to third-party sites does not necessarily reflect the Bureau's endorsement of the third-party, the views expressed on the outside site, or products or services offered on the outside site. The Bureau has not vetted these third-parties, their content, or any products or services they may offer. There may be other possible entities or resources that are not listed that may also serve your needs. The following sources were used to compile this checklist: Money Smart for Older Americans; the National Center on Elder Abuse within the Administration on Aging, Department of Health and Human Services; Eldercare Locator, within the Administration on Aging, Department of Health and Human Services; Office of Justice Services, Bureau of Indian Affairs; National Indian Law Library.

21 See National Adult Protective Services Association, [napsa-now.org](https://napsa-now.org)

You can also report financial fraud to your state's attorney general's office. Use this locator to find the office in your state:  
[justice.gov/usao/find-your-united-states-attorney](https://www.justice.gov/usao/find-your-united-states-attorney).

If you suspect that identity theft has occurred as part of the overall financial abuse and exploitation, you can report this to the Federal Trade Commission (FTC) at [ftc.gov/idtheft](https://www.ftc.gov/idtheft) or by calling 1-877-IDTHEFT (438-4338).

The FTC has an online toolkit that includes a detailed guide for protecting your personal information, with instructions and sample letters to help spot and respond to identity theft: Identity Theft—A Recovery Plan.<sup>22</sup> An online complaint form is available directly at [ftccomplaintassistant.gov](https://www.ftccomplaintassistant.gov).

You may feel you need legal assistance to help with getting back money or property that was taken or to get protection from additional exploitation. If the individual is over 60 years of age, contact a federally-funded legal assistance program known as Title IIIB legal services programs. Title IIIB legal services programs can provide legal assistance on issues such as income security, health care, long-term care, nutrition, housing, utilities, protective services, defense of guardianship, abuse, neglect, and age discrimination, as well as financial exploitation. Legal assistance in these programs is targeted towards older individuals in social and economic need. Each program has its own priorities and eligibility guidelines regarding case acceptance and areas of representation. You can find out about your local legal assistance programs by using the Legal Services Corporation legal aid locator at [lsc.gov/what-legal-aid/find-legal-aid](https://www.lsc.gov/what-legal-aid/find-legal-aid).

To locate your local Area Agency, call the Eldercare Locator at 1-800-677-1116 or search at [eldercare.acl.gov](https://www.eldercare.acl.gov).

Submit a complaint to the CFPB if the complaint is about a consumer financial product or service.

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22 See Federal Trade Commission, Identity Theft - A Recovery Plan, September 2018,  
[consumer.ftc.gov/articles/pdf-0009-taking-charge.pdf](https://www.consumer.ftc.gov/articles/pdf-0009-taking-charge.pdf).

## Using the tools

### YOUR MONEY, YOUR GOALS TOOLKIT

- Read the "**Protecting your identity**" handout for ways to guard yourself against identity theft
- Review the "**How to handle identity theft**" handout to learn what steps to take if your identity has been stolen
- Study the "**Spotting red flags**" handout to see some of the warning signs that a sales deal might be a scam
- Learn how "**Submitting a complaint**" can help you if you've had a problem with a financial services company

### FOCUS ON PEOPLE WITH DISABILITIES

- Use "**Identifying financial abuse and exploitation**" to spot unusual activity and behavior and decide whether to get assistance on situations involving financial abuse or exploitation

 **GETTING STARTED**

# Identifying financial abuse and exploitation

Use this tool to identify if financial abuse and exploitation are happening.

It's unpleasant to think about someone taking advantage of a person with a disability that needs assistance, but it happens. Identifying financial exploitation may be difficult. Individuals may be reluctant to say anything about what is happening to them out of embarrassment and shame, fear of reprisal, dependency on the perpetrator of the offense, or fear of further straining a family relationship. Family members or close friends may be unaware of the situation or they may be the individuals committing financial exploitation or abuse.

## What to do

- **Read through the list of signs** that financial exploitation may be occurring.
- **Review and mark the checklist** if there are concerns about someone's living conditions, care provision, or financial situation.
- **Use this information to decide next steps and whether to get assistance.**

## A step further

For additional support contact your local Adult Protective Services agency. To find one in your area, visit [napsa-now.org/get-help/help-in-your-area](https://napsa-now.org/get-help/help-in-your-area).



# Take first steps in Identifying financial abuse and exploitation

1. Read through the list of signs that financial exploitation may be occurring.
2. Check the box if any are suspected, observed, or reported.
3. Use this information to help you decide whether to get assistance.

## Unusual transactions

| SITUATION  | SUSPECTED | OBSERVED | REPORTED |
|--|-----------|----------|----------|
| The individual transfers title of home or other assets to someone else for no apparent reason.   |           |          |          |
| Frequent checks are made out to "cash" from the individual's account.  |           |          |          |
| Unusual bank or credit card account activity is noticed on statements or reported by a financial institution.  |           |          |          |
| The individual takes out a large, unexplained loan or reverse mortgage.  |           |          |          |
| Changes are made to the individual's will that are unexplainable or done when the individual is ill or otherwise incapacitated.                                  |           |          |          |
| Unusual information in a tax return is spotted.  |           |          |          |
| Signatures on checks, legal documents, or other communications do not match the individual's signature.  |           |          |          |
| The caregiver's name is added to the accounts of the individual or the caregiver becomes an authorized user on credit card accounts belonging to the individual. |           |          |          |

## Changed environment

| SITUATION   | SUSPECTED | OBSERVED | REPORTED |
|---|-----------|----------|----------|
| Bills go unpaid or overdue when someone else has been charged with paying them for the individual.            |           |          |          |
| Living conditions are below expectations in spite of financial resources.                                     |           |          |          |
| The individual's personal belongings, important papers, credit cards, or identification documents go missing. |           |          |          |

## Unusual behavior

| SITUATION  | SUSPECTED | OBSERVED | REPORTED |
|--|-----------|----------|----------|
| Caregivers or family members caring for the individual seem to isolate him from other family members, friends, and community events or gatherings. |           |          |          |
| The individual seems suddenly more fearful and becomes reluctant to talk about topics that were once routine conversations.                        |           |          |          |
| The individual does not know how much income she receives. The caregiver is unwilling to share that information when asked.                        |           |          |          |
| A caregiver receives an unusual level of expensive or frequent gifts paid for with financial resources of the individual.                          |           |          |          |
| A live-in caregiver refuses to leave or to leave the individual alone with visitors even when requested to do so.                                  |           |          |          |

# Additional resources

## Help with benefits

- For help with benefit eligibility, visit [benefits.gov](#).
- To check on Social Security and Medicare status, call the Social Security Administration 1-800-772-1213 or visit [ssa.gov](#).

## Help with health care bills

- To find out about local Medicaid and Children's Health Insurance Program (CHIP) programs, visit [medicaid.gov](#).
- To enroll in health insurance, visit [healthcare.gov](#).
- To get local help with Medicare and State Health Insurance Programs (SHIP) programs, visit [shiptacenter.org](#).

## Help with housing or paying utility bills

- To find out about public housing and eligibility, call the Department of Housing and Urban Development's (HUD) Housing Counseling Office: 1-800-569-4287.
- Call the Federal Communications Commission (FCC) to see if you qualify for a "Lifeline" phone rate at 1-888-225-5322.

## Help finding a job

- Search for job: [USA.gov/find-a-job](#).
- Call the American Job Centers to find out what's required for different careers at 1-877-872-5627.

## Help dealing with debt

To find a certified nonprofit credit counselor for debt management support, call the National Foundation for Credit Counseling (NFCC) at 1-800-388-2227.

## **Help finding a lawyer**

- For legal resources listed state by state, visit [lawhelp.org](#).
- To find out if you are eligible for assistance from a legal services program funded by the Legal Services Corporation, visit [lsc.gov/what-legal-aid/find-legal-aid](#).

## **Help getting a bank or debt collector to respond**

- Submit a complaint with CFPB at [consumerfinance.gov/complaint](#).
- Contact the State Attorney General's Office at [naag.org/naag/attorneys-general/whos-my-ag.php](#).

## **Help with student debt**

- For more about student debt, visit [cfpb.gov/paying-for-college](#).
- To find out about Total and Permanent Disability (TPD) discharge of federal student loans, visit the Department of Education TPD website at [disabilitydischarge.com](#).

## **Help with the purchase of assistive technology**

- For information about the federally funded Alternative Financing Program, contact the Administration for Community Living at [acl.gov/programs/assistive-technology/assistive-technology](#).
- For a listing of Alternative Financing Programs offered by state, visit the Pennsylvania Assistive Technology Foundation at [patf.us/who-we-are/](#).

## **Help with identity theft**

- To protect your identify, visit [identitytheft.go](#).

## **Help with credit reports and scores**

- To order a free credit report, call 1-877-322-8228 or visit [annualcreditreport.com](#).
- To understand credit reports and scores, visit [consumerfinance.gov/consumer-tools/credit-reports-and-scores/](#).

For more information, Service providers can refer to the full "Your Money, Your Goals" toolkit online at [consumerfinance.gov/your-money-your-goals](http://consumerfinance.gov/your-money-your-goals).

If you're having a problem with a bank account, credit card, student loan, consumer loan or other financial products or services you can submit a complaint with the CFPB at [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint).

## Mail

Consumer Financial Protection Bureau  
P.O. Box 2900, Clinton, IA 52733-2900

## Email

[YourMoneyYourGoals@consumerfinance.gov](mailto:YourMoneyYourGoals@consumerfinance.gov)

## Toll-free phone

1-855-411-2372  
Monday-Friday  
8:00 a.m.-8:00 p.m. ET

## TTY/TDD phone

1-855-729-2372

## Fax

1-855-237-2392

Consumer Financial Protection Bureau prepared the tools included in the Your Money, Your Goals: Focus on People with Disabilities companion guide as a resource for the public. This material is provided for educational and information purposes only. It is not a replacement for the guidance or advice of an accountant, certified financial advisor, or otherwise qualified professional. The CFPB is not responsible for the advice or actions of the individuals or entities from which you received the CFPB educational materials. The CFPB's educational efforts are limited to the materials that CFPB has prepared.

The tools may ask you to provide sensitive information. The CFPB does not collect this information and is not responsible for how your information may be used if you provide it to others. The CFPB recommends that you do not include names, account numbers, or other sensitive information and that users follow their organization's policies regarding personal information.

This guide includes links or references to third-party resources or content that consumers may find helpful. The Bureau does not control or guarantee the accuracy of this outside information. The inclusion of links or references to third-party sites does not necessarily reflect the Bureau's endorsement of the third-party, the views expressed on the outside site, or products or services offered on the outside site. The Bureau has not vetted these third-parties, their content, or any products or services they may offer. There may be other possible entities or resources that are not listed that may also serve your needs.

