

The Benefits and Work Estimator

- Helps you learn about work incentives and benefits that apply to you.
- Lets you see what can happen with your income and benefits over time.
- Offers tips and next steps to help you put your plan into action.
- Takes about 20 to 30 minutes to set up. Then you can use it any time and make changes.

Getting Started

The **Estimator** asks questions about your income, savings and benefits. You can use the **Getting Started Worksheet** found on the **Estimator** Page to help you pull your information together. If you're not sure what benefits you're on or your benefit amounts, DB101's **Talk to an Expert** feature can help.

To begin using the Estimator:

1. On db101.org, click the **Estimators** tab in the menu.
2. On the Estimators page, find the **Benefits and Work Estimator** and click the **Go** link.
3. On the **Benefits and Work Estimator** page, click the **Start** button.

1 Answer questions in **Current Status** about your household, income and health coverage.

2 Create **Your Plan**. You'll answer questions about a job, like hours and pay. You can create more than one plan and compare results.

3 Use the **Back** button to review or change answers. Use the **Continue** button to go to the next page.

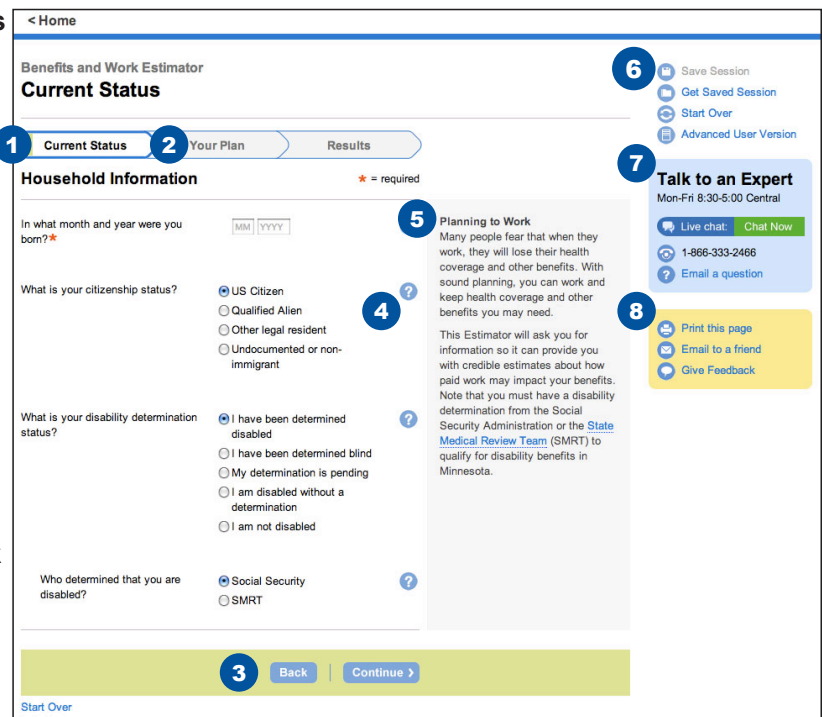
4 Click the question mark **?** if you need help to answer the question.

5 Learn more about benefits and work in tips in the gray area. Text in blue with a dashed underline shows a link to a **Glossary** term.

6 Save your session any time. After you save once, changes are saved for you. You don't have to keep re-saving. If more than six months have passed since your last update, you'll see "**Session too old**" and you'll need to start over.

7 Use **Talk to an Expert** when you need help.

8 Print a page. Use email to send a link and tell a friend about the **Benefits and Work Estimator**. You can also give feedback.

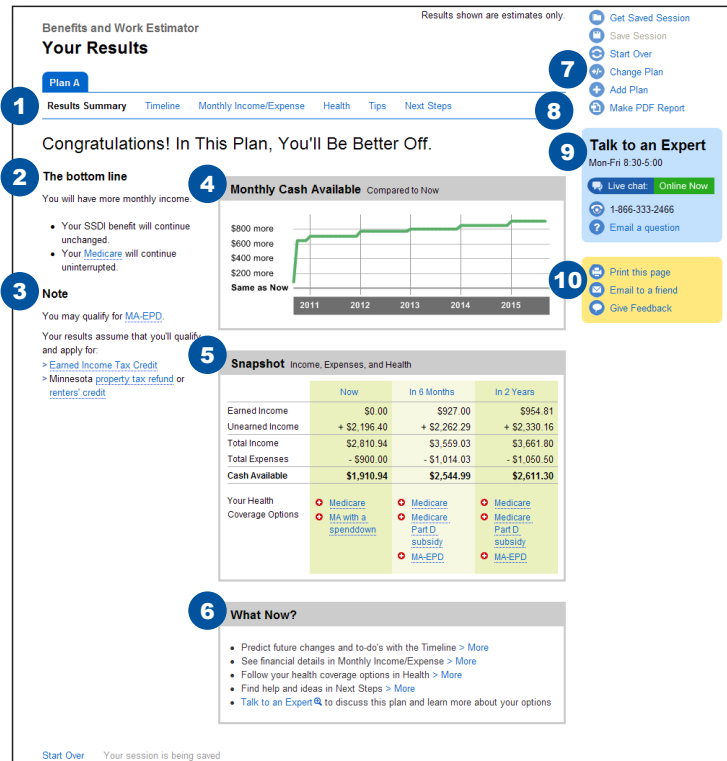


The screenshot shows the 'Benefits and Work Estimator' interface. At the top, there's a navigation bar with '< Home' and 'Benefits and Work Estimator'. Below that, the 'Current Status' section is active, with progress indicators for 'Current Status', 'Your Plan', and 'Results'. The main form area is titled 'Household Information' and includes fields for birth date (MM/YYYY), citizenship status (radio buttons for US Citizen, Qualified Alien, Other legal resident, Undocumented or non-immigrant), disability determination status (radio buttons for I have been determined disabled, I have been determined blind, My determination is pending, I am disabled without a determination, I am not disabled), and who determined you are disabled (radio buttons for Social Security, SMRT). A gray tip box on the right explains that many people lose health coverage when they work and offers sound planning advice. A 'Start Over' button is at the bottom left. On the right side, there's a 'Talk to an Expert' sidebar with options for 'Live chat', 'Chat Now', '1-866-333-2466', and 'Email a question'. Below that are buttons for 'Print this page', 'Email to a friend', and 'Give Feedback'. Numbered callouts 1-8 are overlaid on the page to correspond with the instructions.

Review Your Results

After you answer questions about your **Current Situation** and create **Your Plan**, you'll get **Your Results**. You can get a quick view of your results on one page. You can click the links to get details.

- 1 Use the menu to see your results, which include:
 - **Results Summary:** Lets you know how this plan compares to your current situation.
 - **Timeline:** Shows when your planned income, benefits and healthcare coverage change.
 - **Monthly Income/Expenses:** Shows a monthly breakdown of income, expenses and net income, plus health care coverage options for the month.
 - **Health:** Shows how your health coverage options may change over time.
 - **Tips:** Recaps the tips you saw when you were answering questions.
 - **Next Steps:** Suggests what you can do to put your plan into action. Includes resources and services to help you.



The screenshot shows the 'Your Results' page with the following sections and callouts:

- 1** Results Summary: Congratulations! In This Plan, You'll Be Better Off.
- 2** The bottom line: You will have more monthly income.
- 3** Note: You may qualify for MA-EPD.
- 4** Monthly Cash Available: Compared to Now. A line graph shows cash available from 2011 to 2015, with values increasing from \$200 more to \$800 more.
- 5** Snapshot: Income, Expenses, and Health. A table shows financial details for Now, In 6 Months, and In 2 Years.
- 6** What Now?: Predict future changes and to-do's with the Timeline > More.
- 7** Change Plan, Add Plan, Make PDF Report: Navigation options in the top right.
- 8** Make a PDF Report: Option to create a report.
- 9** Talk to an Expert: Live chat, phone, or email options.
- 10** Print, Email: Options to print the page or email to a friend.

	Now	In 6 Months	In 2 Years
Earned Income	\$0.00	\$927.00	\$954.81
Unearned Income	+\$2,196.40	+\$2,262.29	+\$2,330.16
Total Income	\$2,810.94	\$3,559.03	\$3,661.80
Total Expenses	-\$900.00	-\$1,014.03	-\$1,050.50
Cash Available	\$1,910.94	\$2,544.99	\$2,611.30

- 2 **The bottom line:** Tells you what happens to your income and benefits.
- 3 **Note:** Tells you about some other benefits you may qualify for. If you will not have more monthly cash than you do now, you'll see notes that help you set targets, such as the rate of pay you need for the number of hours you entered, or the number of hours you need to work based on the rate you entered.
- 4 **Monthly Cash Available:** Shows how the monthly cash available in your plan compares to your current income.
- 5 **Snapshot:** Gives a quick look at your income, expenses and health coverage options at a few points in time. You can click the Now, In 6 Months and In 2 Years links to see monthly income and expense details for those specific months.
- 6 **What Now?:** Suggests how to learn more about a topic.
- 7 **Change Plan, Add Plan:** Lets you make changes to your plan or try a different job.
- 8 **Make a PDF Report:** Lets you create a report of your results to keep for your records, show your family and friends or share with someone helping you with your plans. You also have the option to email your report.
- 9 **Talk to an Expert:** Lets you connect with a DB101 Expert via Live chat, phone or secure email. Experts can answer your questions about the Estimator, your benefits or your results.
- 10 **Print, Email:** Lets you print a page for your records or send the link to a friend.

continued

Programs Covered in the Estimator

- 1 The **Estimator** covers many programs in the areas of **Cash Assistance**, **Health Coverage** and **Tax Credits**.

If you're on one of the programs below, use DB101's **Talk to an Expert** feature for help:

- Minnesota Family Investment Program (MFIP)
- Workers' Compensation
- Plan for Achieving Self Support (PASS)

Next Steps

Next Steps suggests actions you can take based on your situation.

Next Steps also includes links to resources and services to help you.

A link with a special icon () will take you to a location outside of DB101.org. This link will launch the new site in its own window.

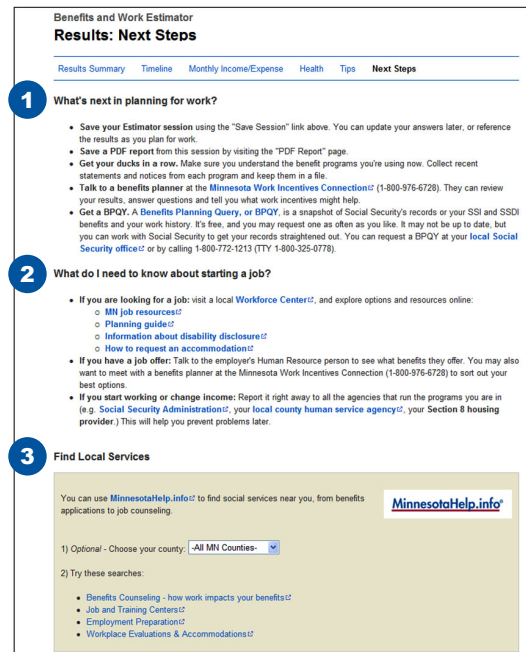
What's next: Focuses on next steps for benefits planning.

What do I need to know: Focuses on next steps for getting and starting a job.

Find Local Services: Provides links to searches on MinnesotaHelp.info that can connect you to social services near you.

1 Programs Covered in this Estimator:

- [SSI](#)
- [SSDI](#)
- [DAC](#)
- [MSA](#)
- [SNAP](#)
- [General Assistance \(GA\)](#)
- [Section 8 HUD Earned Income Disregard](#)
- [Group Residential Housing \(GRH\)](#)
- [MA](#)
- [Medical Assistance for Employed People with Disabilities \(MA-EPD\)](#)
- [Medicare](#)
- [MinnesotaCare](#)
- [Employer-sponsored health coverage](#)
- [Individual health coverage and MNsure](#)
- [Earned Income Tax Credit \(EITC\)](#)
- [Property Tax Refund](#)



The screenshot shows the 'Results: Next Steps' page of the Benefits and Work Estimator. It features a navigation bar with links for Results Summary, Timeline, Monthly Income/Expense, Health, Tips, and Next Steps. The main content is organized into three numbered sections:

- 1 What's next in planning for work?**
 - Save your Estimator session using the "Save Session" link above. You can update your answers later, or reference the results as you plan for work.
 - Save a PDF report from this session by visiting the "PDF Report" page.
 - Get your ducks in a row. Make sure you understand the benefit programs you're using now. Collect recent statements and notices from each program and keep them in a file.
 - Talk to a benefits planner at the Minnesota Work Incentives Connection: (1-800-976-6728). They can review your results, answer questions and tell you what work incentives might help.
 - Get a BPOQ. A Benefits Planning Query, or BPOQ, is a snapshot of Social Security's records or your SSI and SSDI benefits and your work history. It's free, and you may request one as often as you like. It may not be up to date, but you can work with Social Security to get your records straightened out. You can request a BPOQ at your local Social Security office or by calling 1-800-772-1213 (TTY: 1-800-325-0778).
- 2 What do I need to know about starting a job?**
 - If you are looking for a job: visit a local Workforce Center, and explore options and resources online:
 - [MII Job resources](#)
 - [Planning guide](#)
 - [Information about disability disclosure](#)
 - [How to request an accommodation](#)
 - If you have a job offer: Talk to the employer's Human Resource person to see what benefits they offer. You may also want to meet with a benefits planner at the Minnesota Work Incentives Connection (1-800-976-6728) to sort out your best options.
 - If you start working or change income: Report it right away to all the agencies that run the programs you are in (e.g. Social Security Administration, your local county human service agency, your Section 8 housing provider.) This will help you prevent problems later.
- 3 Find Local Services**

You can use [MinnesotaHelp.info](#) to find social services near you, from benefits applications to job counseling.

1) Optional - Choose your county: [All MN Counties](#)

2) Try these searches:

 - [Benefits Counseling - how work impacts your benefits](#)
 - [Job and Training Centers](#)
 - [Employment Preparation](#)
 - [Workplace Evaluations & Accommodations](#)

YOUR RESOURCE. YOUR WAY.

