

## The School and Work Estimator

- Helps you find out how a job can affect your cash benefits and health coverage - and how staying in school can help.
- Is designed for young people with disabilities who have limited work experience.
- Takes about 10 to 15 minutes to complete. Then you can use it any time to make changes.

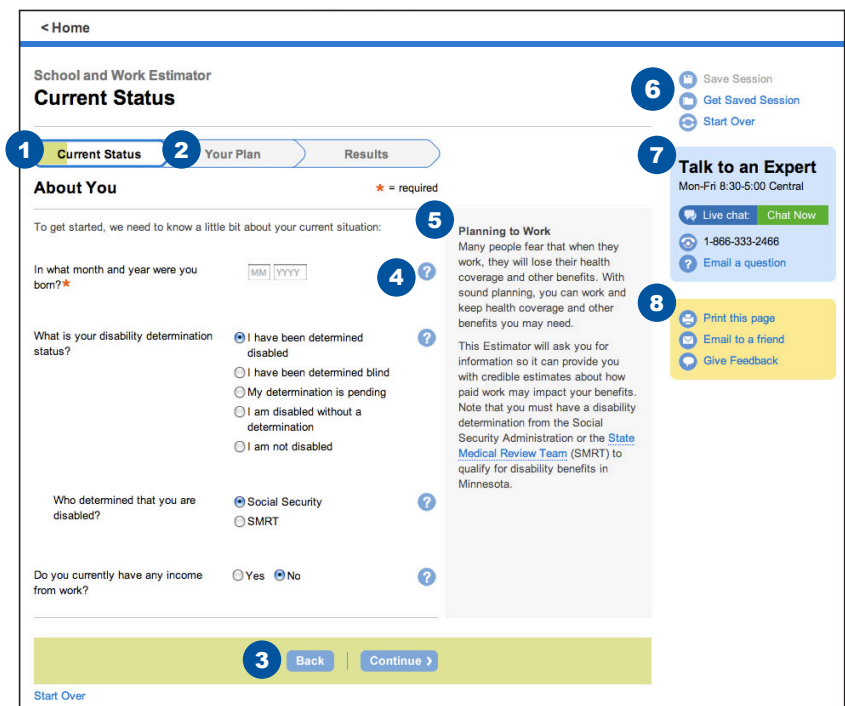
## Getting Started

The **Estimator** asks questions about your benefits, living arrangements, and plans for the future. If you're not sure what benefits you're on or your benefit amounts, use DB101's **Talk to an Expert**.

To begin using the **Estimator**:

1. On db101.org **Home** page, click the **Estimators** tab.
2. On the **Estimators** page, find the **School and Work Estimator** and click the **Go** link.
3. On the **School 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**. Answer questions about a job like hours and pay. Create more than one plan and compare results.
- 3 Use the **Back** button to review or change answers. Use **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.



## Review Your Results

After you answer the questions in **Current Status**, you'll get **Results**.

**1 The bottom line:** Tells you what happens to your income and benefits.

**2 Did you know:** Offers helpful tips and programs that may help you.

**3 What now?:** Helps you know what you can do to make your plan a reality.

**4 Monthly Total Income:** Shows how your current income compares with your plan income.

**5 Health Coverage Options:** Lists your options for health care.

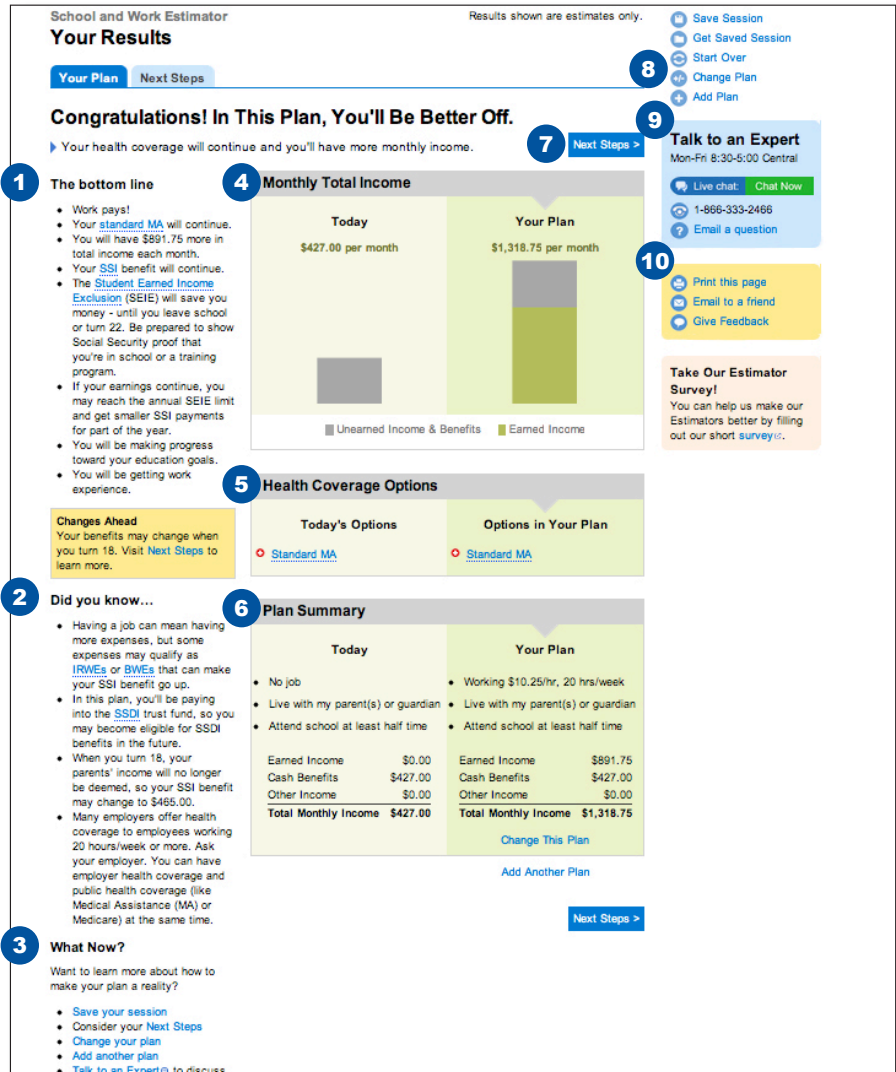
**6 Plan Summary:** Gives you all the details of the plan you entered.

**7 Next Steps:** Helps you show what next steps you need to take to make your plan a reality.

**8 Change Plan, Add Plan:** Let's you make changes to your plan or try a different job.

**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 a link to a friend.



**School and Work Estimator** Results shown are estimates only.

### Your Results

**1 The bottom line**

- Work pays!
- Your [standard MA](#) will continue.
- You will have \$891.75 more in total income each month.
- Your [SSI](#) benefit will continue.
- The [Student Earned Income Exclusion \(SEIE\)](#) will save you money - until you leave school or turn 22. Be prepared to show Social Security proof that you're in school or a training program.
- If your earnings continue, you may reach the annual SEIE limit and get smaller SSI payments for part of the year.
- You will be making progress toward your education goals.
- You will be getting work experience.

**2 Did you know...**

- Having a job can mean having more expenses, but some expenses may qualify as [IRWEs](#) or [BWEs](#) that can make your SSI benefit go up.
- In this plan, you'll be paying into the [SSDI](#) trust fund, so you may become eligible for SSDI benefits in the future.
- When you turn 18, your parents' income will no longer be deemed, so your SSI benefit may change to \$465.00.
- Many employers offer health coverage to employees working 20 hours/week or more. Ask your employer. You can have employer health coverage and public health coverage (like Medical Assistance (MA) or Medicare) at the same time.

**3 What Now?**

Want to learn more about how to make your plan a reality?

- [Save your session](#)
- [Consider your Next Steps](#)
- [Change your plan](#)
- [Add another plan](#)
- [Talk to an Expert](#) to discuss

**4 Monthly Total Income**

Category	Today	Your Plan
Unearned Income & Benefits	\$427.00 per month	\$1,318.75 per month
Earned Income	\$0.00	\$891.75
<b>Total Monthly Income</b>	<b>\$427.00</b>	<b>\$1,318.75</b>

**5 Health Coverage Options**

Today's Options	Options in Your Plan
<input type="radio"/> Standard MA	<input type="radio"/> Standard MA

**6 Plan Summary**

Category	Today	Your Plan
No job	• No job	• Working \$10.25/hr, 20 hrs/week
Live with my parent(s) or guardian	• Live with my parent(s) or guardian	• Live with my parent(s) or guardian
Attend school at least half time	• Attend school at least half time	• Attend school at least half time
Earned Income	\$0.00	\$891.75
Cash Benefits	\$427.00	\$427.00
Other Income	\$0.00	\$0.00
<b>Total Monthly Income</b>	<b>\$427.00</b>	<b>\$1,318.75</b>

[Change This Plan](#)  
[Add Another Plan](#)

[Next Step >](#)

**7 Next Steps >**

**8 Save Session**  
**9 Get Saved Session**  
**10 Start Over**  
**Change Plan**  
**Add Plan**

**Talk to an Expert**  
Mon-Fri 8:30-5:00 Central

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