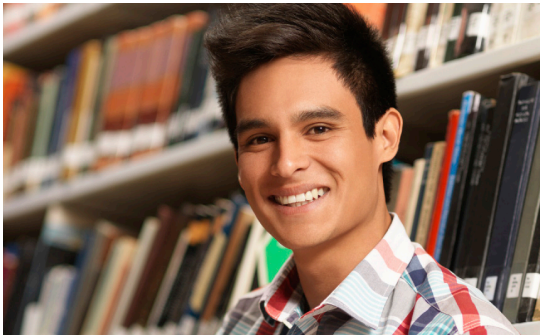




Get a Smart Start to Work and Benefits

Y O U T H I N T R A N S I T I O N



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1. Background – getting ready

INTRODUCTION

A discussion about how work impacts benefits can be anxiety producing. The *Get a Smart Start and Take Charge* Toolkit is designed to help you begin to have conversations with youth about the importance of taking control of benefits to achieve life and work goals. You don't have to be a benefits expert to help the youth you teach or support. (Really!)

Who is that target audience?

Get a Smart Start is designed for youth who are on a public benefit now or who might transition to one when they are older.

Truth be told, many of us are uncomfortable asking youth and their families about public benefits, and who knows for sure who will be on benefits in the future? That is ok. Reality is that students and families who don't receive public benefits also need basic information about benefits – they're only one job loss, accident or illness away from receiving benefits themselves.

So you can use these resources broadly to support financial literacy and life planning for all students, or you can tailor the resources to meet your students' specific needs.

This Toolkit provides you:

- **Background information** to help you understand the issues, common myths, and resources so you can prepare yourself to be a good *messenger* about work and benefits.
- **A video with supporting activities** to help you introduce concepts and resources to youth so they can self-advocate and manage benefits to reach their education and career goals.
- **Lesson aids and tips** to help you incorporate benefits education into your trainings and curriculum.

How Can You Do It?

When benefits need to be addressed, often people bring in an outside speaker or refer people to the county. Both approaches have value, but to really prepare youth as self-advocates you need to incorporate benefits planning and education into your work in different ways to reinforce the concepts and keep benefits on their radar. Depending on your role, how you incorporate benefits education and planning into your work may differ.

Here are some key strategies to consider as you put together your own approach.

Embed new activities into current topics

You don't have to take on a new role or responsibilities. This guide provides you with the tools to bring work and benefits into the activities you are already doing.

Inside you'll find a number of activities relating to benefits and work that you can use when working with youth. They can be incorporated into life and work planning as well as general subjects like reading, mathematics, technology and media and many other subjects!

Start Early and make it an ongoing conversation

As young people mature and advance, they need to explore new information in new ways. Introduce concepts and resources early on and on an ongoing basis, throughout the young person's transition toward adulthood.

You can have an impact on a young person's future, and you can provide them with guidance they need to plan successfully. And you don't have to be an expert on public benefits, nor counsel people on their specific benefits in order to do it. You can do it in small doses and during casual self-directed activities as well as during more concentrated goal-specific sessions.

You simply need to make benefits and employment part of an ongoing conversation – and there are resources designed specifically for you to help you do this.

Show critical connections

When you help young people weave the following concepts together, they develop the effective, well-rounded life-planning skills that are crucial to success:

- Education
- Work
- Benefits
- Work incentive programs
- Changes that happen in the transition to adulthood

You really can help youth build these connections ... and you can do it without becoming a benefits expert or counselor.

These critical connections are supported by research based recommendations.

The National Collaborative on Workforce and Disability for Youth identified **Guideposts for Success** based on what research tells us that all youth need to transition to adulthood successfully.

<http://www.ncwd-youth.info/guideposts>

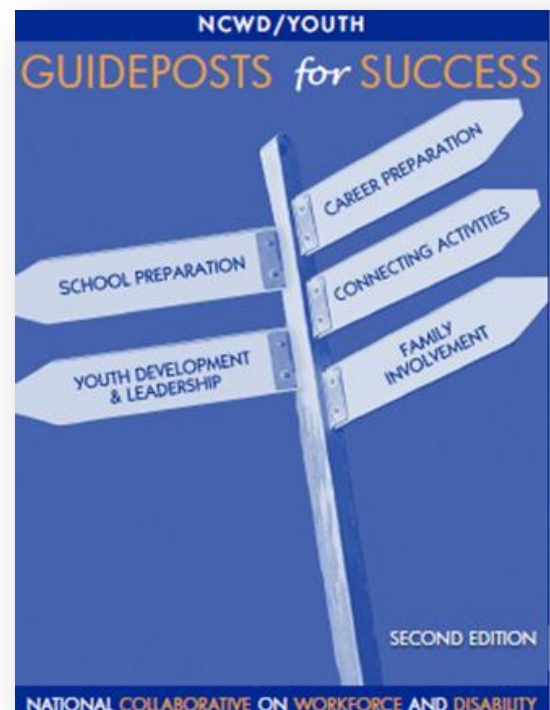
Two of the guideposts highlight the importance of benefits planning and education to improving outcomes for youth.

Guidepost 2: Career Prep

Recommends that youth need to...*“understand the relationships between benefits planning and career choices.”*

Guidepost 4: Connecting Activities

Indicates that youth with disabilities may need: *“Benefits-planning counseling, including information regarding the myriad of benefits available and their interrelationships so that they may maximize those benefits in transitioning from public assistance to self-sufficiency.”*



WHY TALK ABOUT BENEFITS?

By helping youth understand the intersections of work and benefits, we all can help them change their life's trajectory from one of low expectations, poverty, and dependence on benefits to informed decision making, increased choice, control, and independence.

Benefits have long been viewed as a critical safety net for a person with disabilities. However, benefits alone typically don't provide enough support. The challenge for us is to reframe that 'safety net' perspective. We need to change our mindsets and help change the mindsets of youth in transition, families, and caregivers.

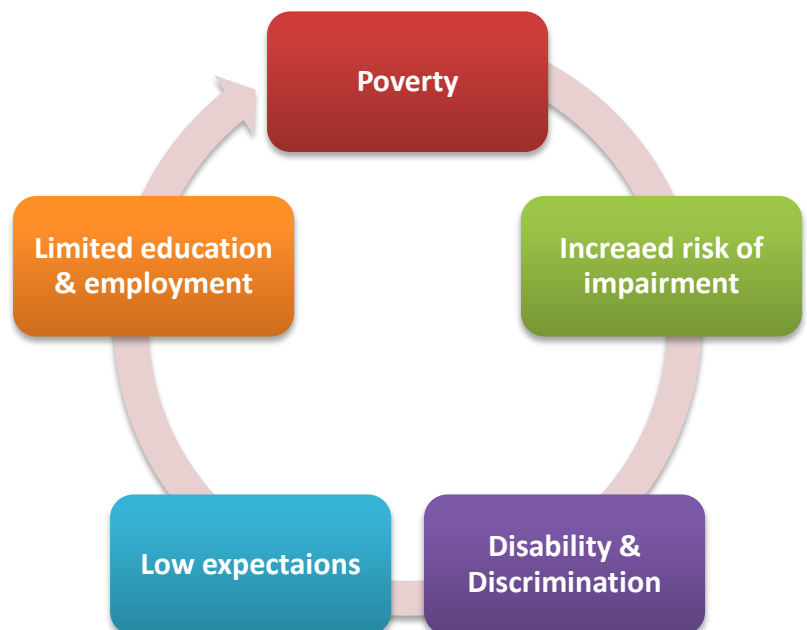
Benefits Alone: A cycle of poverty

There's no doubt that benefits can provide a crucial means for people with disabilities to access needed health care and meet some basic financial needs. And there's no doubt that many people need to have reliable access to benefits on an ongoing basis. However, an ongoing reliance on benefits *alone* often translates to a life of poverty.

For many people, living on benefits alone means scraping by. Benefits alone can limit the choices and opportunities that make life healthy and satisfying.

It's not a way that most people want to or should live.

It doesn't have to be that way.



Benefits + Employment = A Better Life

The fact is people with disabilities can and do work. For most people, whether they have a disability or not, employment improves their financial stability. With that stability comes an improved quality of life.

For all of us, employment provides many essential benefits beyond income and healthcare coverage. Everyone who works looks to their job to fill a variety of needs:

- Social interactions and opportunities
- Sense of accomplishment
- Self-esteem
- Learning opportunities
- A chance to contribute and feel needed
- Sense of self-reliance

People whose lives include these opportunities tend to be healthier, happier, and more productive.

Public benefits can provide a critical bridge toward a person's health, financial, and life goals. Employment can get them the rest of the way—and keep them there.

Rewards of work

Work experiences are extremely valuable for youth. With work experiences, they begin the process of understanding:

- What money, pay and income mean
- What the work routine is like
- What satisfaction they can get from a job (social, financial, self-worth, accomplishment and so on)
- What they need to consider when getting and doing a job (skills, accommodations and transportation, to name a few)
- How work leads to greater self-sufficiency and more personal choice
- Early work experiences are a critical factor in determining future success

...Early work experiences are a critical factor in determining future success...

We need to...

1. View benefits as a bridge to a better life

Benefits are often an important part of youth's lives. But benefits are not enough. They are a starting point, a supplement. They may not secure financial stability, health and support. They help you get from one place to another.

Benefits provide a bridge to meeting personal goals like education, work and better income. A key to self-sufficiency can be the combination of benefits and employment. In addition to financial improvements, the combination also supports better overall physical, social and emotional health for the individual.

2. Remove barriers

There are lots of reasons people continue to rely on benefits alone. First, there are myths about how benefits work. Also, it is can be complicated to establish and maintain public benefits.

Once benefits are in place, it often feels too risky to change things. Before people can plan for employment, they need to feel that it is both possible to work and safe to do so.

3. Provide resources

Even if someone is willing to explore work and other opportunities, it is extremely daunting to address the complexities of the work/education/benefits mix.

People need to know there is help available.

And they need to know how to get it.

MYTHS AND CONCERNS

People's fears and misconceptions about benefits are rooted in their own difficult experiences, the stories they've heard from others, and a lack of resources to help navigate the complexities that come with benefits management.

The following is a list of some common concerns, and the realities we need to convey to youth with disabilities and their families.

CONCERN	REALITY
If I work I'll lose the SSI that my family and I need.	<p>Not if you plan appropriately.</p> <p>You can work, have more money, and keep your SSI eligibility by using supportive work rules, called work incentives, that help you get ahead when you work. In fact, there is one work incentive just for students, the Student Earned Income Exclusion (SEIE). With this work incentive you can earn up to 1,700/month (\$6,840/year) and your SSI won't decrease at all, it will stay the same amount. The key is good planning!</p>
If I'm working when I turn 18 years old I can't keep my SSI.	<p>This is not true.</p> <p>While Social Security will have to review your case when you turn 18 to see if you meet their adult definition of disability, they will not automatically stop your benefits just because you worked. In fact, during this review (Age 18 Review) Social Security skips over the first criteria of adult eligibility, which is the Substantial Gainful Activity test. That means, they won't look at how much you are earning, instead they just look at the severity of your disability and how it affects you.</p>
If I work I will get an overpayment and owe SSA lots of money.	<p>Not if you are proactive.</p> <p>If you take a few simple steps, you can prevent overpayments. First, report your earnings to SSA by the 10th of the following month. Second, use the tools on Disability Benefits 101 (also called DB101 and found at www.db101.org) to estimate when and how much your SSI check will change. Third, keep a record of how much SSI you receive each month and your gross wages each month. Fourth, Talk to an Expert on DB101 if your SSI check doesn't change when you expect it to. By being proactive, you can avoid overpayments.</p>

CONCERN	REALITY
<p>I want to work, but there isn't anyone who can help me get a job.</p>	<p>You can begin by talking to your teachers at school. Some schools have specialized teachers or counselors that can help you identify a job idea or even find a job. There are lots of other places you can go for help. For example:</p> <ul style="list-style-type: none"> • Minnesota WorkForce Centers • Vocational Rehabilitation • Ticket to Work • Talk to an Expert (at db101.org) <p>If you need assistance identifying resources to help you find a job, you can contact db101.org's Talk to an Expert service, which provide free, statewide information and referral services to Minnesotans with disabilities or call the Disability Linkage Line® at 1-866-333-2466.</p>
<p>I need specialized training to reach my career goal, but I can't afford the training program.</p>	<p>There are programs that can help pay for training.</p> <p>To reach your career goal you may need to attend a vocational training program or get a college degree. If so, there are a few resources you should explore:</p> <ul style="list-style-type: none"> • Plan for Achieving Self Support (PASS) • Vocational Rehabilitation • Minnesota WorkForce Centers • Federal financial aid (grants/scholarships/loans) • Individual Development Accounts (IDA) <p>If you need assistance understanding how these programs work, you can contact db101.org's Talk to an Expert service or call the Disability Linkage Line® at 1-866-333-2466.</p>

INVOLVING PARENTS AND FAMILIES

For the most part, kids already get it – they want to work. They may need some help addressing their family’s concerns and we need to give them the tools to help them do that.

The parent perspective

Parents and families want to protect their kids—it’s only natural. They have worked hard to get their kids the support they need, and they will do what they need to maintain that support. What this means, often times, is that they work to maintain public benefits and avoid any perceived risk to those benefits.

What is unique for a parent’s situation is that they are managing things for someone else who has always been dependent on them, and they are doing so in a time of transition. Many parents have long been in ‘protective mode’ for their children, and it is extremely difficult to switch gears and see the long-term picture for their child, much less figure out how to help them get there. Even when they are ready to let their child take more responsibility for themselves, it can be extremely difficult to figure out where to start.



The role of benefits

People in charge of a child’s well-being need every last bit of support they get. They are not willing to risk losing the critical income and services that help them support and care for a child. Some may also feel it is their responsibility to help their child continue to maintain benefits through and beyond their transition to adulthood.

Parent concerns

Parents and families are subject to the same concerns and myths about benefits and work that we described earlier. They may believe that if their child works, now or in the future, they will lose access to their ‘safety net,’ and that the loss of benefits will harm their child financially and possibly otherwise.

They have likely been struggling for a long time to manage their child's care and complicated financial needs. They are also well acquainted with the mountains of paperwork and hours-upon-hours of coordination that come with benefits management and changes.

So when it comes to exploring paid internships or summer jobs, some parents might feel it is not worth the effort or the risk for small or short-term job that doesn't pay much and that may—they may believe—jeopardize existing benefits.

What can you do to help parents and families?

Educate parents directly

If you have an opportunity to educate parents and families directly on benefits and employment topics, great! You can leverage db101.org, along with the activities and resources in this book and elsewhere. For example, use the Concerns and Realities table presented earlier in this guide. However, not everyone has these opportunities. There are other ways too.

Empower youth to self-advocate

Picture this – a proud young man brings home the work he did in school to show his mom. It can be a math activity that shows a work and benefits scenario where he comes out ahead. It can be a portfolio piece that describes his strengths and interests. When youth are engaged, they tend to bring their parents along on the journey. You can help them do that by sparking their interest and giving them positive experiences that they can demonstrate to their parents.

You can also provide tools and tips that empower young people to advocate for themselves and influence their families. For example:

- Provide resource handouts for students to take home to their families. (Some of these resources are available on db101.org.)
- Assign 'homework' that involves parents. One very powerful, persuasive activity is to have the student conduct a School and Work Estimator session and share the results with their parents.
- Ask students to interview their parents about what they wanted to do when they grew up, how they got their first job, what their best jobs were and why they liked them, and what they most look forward to in their jobs.

Keep key messages in mind

When you talk to parents and others who influence the lives and decisions of a youth in transition, keep the following messages in mind:

- Your child can't make it on benefits alone.**
 Benefits are a bridge for your child to reach their goals and their potential, but benefits alone often can't do it. They'll likely need employment to stay on that path and complete the journey.
- The key is to balance benefits and work.** When combined with benefits, employment leads to a better quality of life all around, and provides for greater, long-term financial stability.
- Your child can work.** With the right supports, your child can work and lead a better, more satisfying life.
- There are programs to protect benefits for people who work.** There are work incentives and other programs to protect benefits while your child explores work, or explores work and school.
- There is help available.** There is help for you and for your child to explore work options and different scenarios. They can also get help understanding benefits options and how to manage them.
- db101.org is a new, powerful resource.** This website includes a wealth of information, along with estimators that let you explore different benefits and work scenarios. It also has a Talk to An Expert feature where you can get safe, secure expert advice.
- Internships, part-time jobs, and short-term work don't necessarily mean your child will lose their benefits forever.** It is possible for a young person to come out ahead financially while they work. And the experience and money will certainly have a positive impact on overall income in both the short and long term.
- You can make an impact.** Nobody has more influence on children than their family. You can guide them to a better future, and there is help for you to do that in a ways that protect your child's short- and long-term well-being.

To Learn More:
 Visit Tips for Parents
 on DB101.org

RESOURCES TO HELP

Disability Benefits 101 (DB101.org)

DB101.org helps people plan ahead and learn how work and benefits go together. DB101 has content and an estimator designed especially for transition age youth, plus under the “Partners” Tab you can find training and other resources for those who help others.



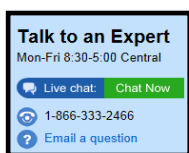
You **can** address benefits and employment topics by simply leveraging db101.org’s content, estimators and training resources that have already been created for you, for the student, and for their families. You can help young people and their families explore new territory, navigate potentially tricky waters, and plan toward a brighter future simply by knowing the sorts of tools that are available and guiding people toward them.

Go to db101.org and “Take a Tour” or go to the “Partners Page” and explore more information about how to use db101.org.

Disability Linkage Line®: 1-866-333-2466



The Disability Linkage Line® (DLL) is a free, statewide information and referral resource that provides Minnesotans with disabilities, and the people who support them, a single access point for all disability related questions. Trained options counselors provide one-to-one assistance to help people learn about their options and connect with the supports and services they choose. In addition to using the DLL on the phone, you can also access DLL from the “Talk to an Expert” online chat feature on db101.org.



MN Work Incentives Connection: 1-800-976-6728

The Connection helps individuals determine how their government benefits are affected when they work. They can provide in-depth benefits support and conduct a benefits analysis. They can also help people put work incentives into place and manage their benefits while working.

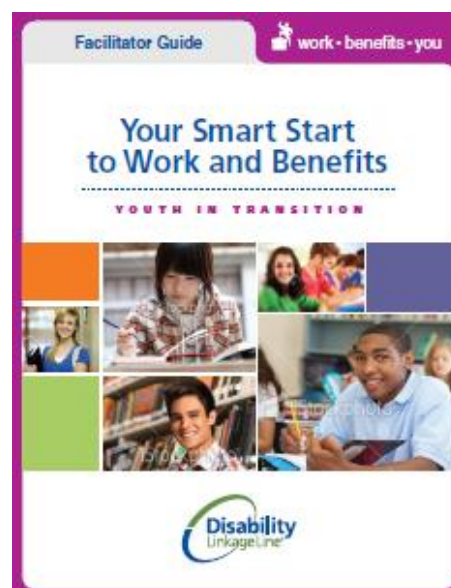
2. Using the Toolkit

TOOLKIT OVERVIEW

The core component of the “Get a Smart Start & Take Charge” Toolkit is a 30-minute video broken down into six chapters; each chapter is supported with a set of discussion questions, activities, and DB101 follow-up resources.

This Toolkit is designed so it can be adapted to meet you and your audience’s needs. We encourage you to copy the materials, distribute, and adjust learning activities as needed.

The materials are fully scripted, so you can begin teaching without having previous teaching experience or extensive subject matter expertise. In short, it’s easy to pull quality, objective, instructor-led content to integrate into a class on subjects ranging from futures planning, financial planning, and employment planning.



Toolkit Goals

- Put benefits on the radar.
- Introduce benefits as tools to support independence, and reach education and work goals.
- Help youth get a Smart Start by getting ahead of the common myths and barriers that sometimes hold people back.
- Help youth understand the best way to meet their goals is finding the right balance to work and benefits.
- Build self-advocacy skills and give resources to refer to when faced with benefits and work questions.

Potential Uses of the Toolkit

The materials of the “Get a Smart Start” Toolkit can be used for training in a variety of ways. The Toolkit is flexible enough to help you present them in a classroom, as a workshop, or as a self-directed activity.

Here are just a few examples of how this Toolkit can be used:











- School Work Coordinators or Transition Plus Programs can use it as a classroom curriculum.
- Special Education Teachers can use it to improve engagement in Individualized Education Program (IEP) work activities.
- Vocational rehabilitation youth in transition workers can use it to incorporate benefits education in their work.
- Non-profit youth transition programs can use it to design a workshop.
- Youth with disabilities and their families can view the video and do the activities on their own.

Key Messages Presented in the Materials

- Your future is in your own hands – Get a Smart Start and Take Charge.
- Public Benefits can provide some money and health care to help you live independently and pursue your dreams.
- Benefit programs have rules and incentives to help you work and get the education you need for a career.
- Benefits alone provide barely enough money to get by, let alone to live the life you want. However, benefits paired with work lead to a more money, more choices and for many that means more happiness.
- You can work and keep health care benefits, if needed.
- People on SSI are almost always better off working.
- Benefits and work are individualized.
- Benefits are great tools to help you reach your goals, but they also come with responsibilities. You need to know how to manage your benefits.
- There is a lot of BAD information out there about benefits and work. It is important for you to get the facts and help others combat their FEARS with FACTS.

VIDEO SYNOPSIS

The “Get a Smart Start to Work and Benefits” video introduces three youth who navigate through bad information, fear, and confusion to take charge and achieve their goals.

Chapter/Time	Overview
Introduction  4:48	<p>This chapter introduces our main characters and sets the stage.</p>
Rosita  4:42	<p>Rosita and her parents are experiencing bad information. They have heard that being on benefits and working is not possible.</p> <div>  <p>You will find that Rosita is a youth who at the beginning is receiving MA-TEFRA (a form of Medical Assistance for youth with disabilities whose parents make too much money to qualify for MA) and interested in pursuing further education and a career in computers.</p> </div> <p>Through work incentives and planning, Rosita is able to achieve her goals by enrolling in MA-EPD (Medical Assistance for Employed Persons with Disabilities) which saves her money and maintains her healthcare while working.</p>
Marcus  5:28	<div>  <p>Marcus is a youth who receives SSI (Supplemental Security Income) and standard MA (Medical Assistance) and is interested in working in a restaurant. Marcus is able to take advantage of the Student Earned Income Exclusion which allows him to work and keep all of his SSI.</p> </div>
Nick  3:40	<div>  <p>Nick is a youth who receives SSI (Supplemental Security Income) and standard MA (Medical Assistance) and is interested in working in landscaping. He is able to work and keep his income by taking advantage of the Student Earned Income Exclusion (SEIE).</p> </div>
Rosita Returns  7:29	<div>  <p>Rosita is now an adult and working and going to school. It shows that she is receiving SSI (Supplemental Security Income), SSDI (Social Security Disability Insurance), and standard MA (Medical Assistance). She is able to do this by taking advantage of the Student Earned Income Exclusion (SEIE), 1619b, and PASS (Plan for Achieving Self Support).</p> </div>
Conclusion  5:29	<p>This final chapter helps bring information together and help inspire youth to act – to get a smart start and take charge.</p>


SAMPLE LEARNING PLANS

These sample learning plans offer discussion questions and activities for each of the video chapters. Activities referenced can be found in the *Get a Smart Start Activities Workbook* found on the DB101 Partner Page, Step 3.


Chapter 1: Introduction

Overview	This chapter introduces our main characters and sets the stage.
Video Time	4:48
Post Video Discussion	<ol style="list-style-type: none"> 1. <i>What is this story going to be about?</i> Three youth who take control of their disability benefits to reach their goals, disability benefits and working 2. <i>What are the three villains that Marcus, Nick and Rosita face as they try to make a smart start?</i> Dr. Fear, Ms. Bad Information, and Alien Confuzzled
Possible Activities	Activity #1: DB101 Welcome Video
DB101 Resources	<ul style="list-style-type: none"> • DB101 Welcome Video • Young People and Benefits section • Start Planning Now • Benefits for Young People • Transitioning from School to Work: Derek's Story


Chapter 2: Rosita

Overview	 <p>Rosita and her parents are experiencing bad information. They have heard that being on benefits and working is not possible. You will find that Rosita is a youth who at the beginning is receiving MA-TEFRA (a form of Medical Assistance for youth with disabilities whose parents make too much money to qualify for MA) and interested in pursuing further education and a career in computers.</p> <p>Through work incentives and planning, Rosita is able to achieve her goals by using work incentives which saves her money and maintains her healthcare while working.</p>
Video Time	4:42
Post Video Discussion	<ol style="list-style-type: none"> 1. <i>What villain had taken over Rosita's parent?</i> Ms. Bad Information 2. <i>What was the bad information Rosita's parents had?</i> They heard she'd lose her MA if she started working. 3. <i>How was this bad information affecting Rosita?</i> Her parents didn't want her to work. If she couldn't work, she wouldn't be able to earn money to get the software she wanted. 4. <i>How was Rosita able to defeat Ms. Bad Information?</i> <ul style="list-style-type: none"> • She found DB101 and read the articles under the Health Care Programs. • She found an article about Medical Assistance for Employed People with Disabilities (MA-EPD) and found out with MA-EPD she could work and earn any amount and keep MA. • She shared that information with her parents. 5. <i>What were some of the great things Rosita got out of that part-time job at the library</i> <ul style="list-style-type: none"> • More money • Experience • References • Independence • Friendships • Accomplishments
Activities	Activity #2: Rosita's Scavenger Hunt
DB101 Resources	<ul style="list-style-type: none"> • Young People and Benefits section • Benefits for Young People • Getting a Higher Education • Working • MA-EPD (Health Care Coverage section) • MA (Health Care Coverage section)


Chapter 3: Marcus

Overview	 <p>Marcus is a youth who receives SSI (Supplemental Security Income) and standard MA (Medical Assistance) and is interested in working in a restaurant. Marcus is able to take advantage of the Student Earned Income Exclusion which allows him to work and keep all of his SSI.</p>
Video Time	5:28
Post Video Discussion	<ol style="list-style-type: none"> 1. <i>What benefits did Marcus have?</i> SSI and MA 2. <i>What villain had taken over Marcus and his mom?</i> Dr. Fear 3. <i>What fear did Marcus and his mom have?</i> They heard he'd lose his SSI and MA if he worked. 4. <i>How was this fear affecting Marcus?</i> He and his mom didn't think he could work. 5. <i>How were Marcus and his mom able to defeat Dr. Fear?</i> <ul style="list-style-type: none"> • He found DB101 and shared it with his mom. • His mom called the Disability Linkage Line. • He read the SSI information and did a School and Work Estimator. • He learned about a special work rule for students that will let him keep all of his SSI and MA when he works. • He shared that information with his mom. 6. <i>What were some of the great things Marcus got out of that part-time job at the restaurant?</i> Learning about cooking, Cell phone
Possible Activities	<ul style="list-style-type: none"> • Activity #3: Marcus' Scavenger Hunt • Activity #4: SSI Try-It • Activity #5: SSI Try-It with student status • Activity #6: Run a School and Work Estimator for Marcus
DB101 Resources	<ul style="list-style-type: none"> • SSI (Cash Benefits Section) • Young People and Benefits Section • Benefits for Young People • Talk to an Expert

Chapter 4: Nick

Overview	 <p>Nick is a youth who receives SSI (Supplemental Security Income) and standard MA (Medical Assistance) and is interested in working in landscaping. He is able to work and keep his income by taking advantage of the Student Earned Income Exclusion (SEIE).</p>
Video Time	3:40
Post Video Discussion	<ol style="list-style-type: none"> 1. <i>What benefits did Nick have?</i> SSI and MA 2. <i>What villain had taken over Nick?</i> Alien Confuzzled 3. <i>What confusion did Nick have?</i> He thinks if he goes to work he'll lose his benefits and that will be hard for his family 4. <i>How was this confusion affecting Nick?</i> It was stopping him from applying for the job at the hardware store. 5. <i>How was Nick able to defeat Alien Confuzzled?</i> He talked with his friend Marcus who clued him in on DB101.
Possible Activities	<ul style="list-style-type: none"> • Activity #7: Nick's SEIE Try-It • Activity #8: Age 18 Scavenger Hunt
DB101 Resources	<ul style="list-style-type: none"> • SSI (Cash Benefits Section) • Young People and Benefits Section • Benefits for Young People • Talk to an Expert

Chapter 5: Rosita Returns

Overview	 <p>Rosita is now an adult and working and going to school. It shows that she is receiving SSI (Supplemental Security Income), SSDI (Social Security Disability Insurance), and standard MA (Medical Assistance). She is able to do this by taking advantage of the Student Earned Income Exclusion (SEIE) and PASS (Plan for Achieving Self Support).</p>
Video Time	7:29
Post Video Discussion	<ol style="list-style-type: none"> 1. <i>After Rosita worked for a little bit she became eligible for a new benefit, what benefit was that?</i> SSDI 2. <i>How did she figure out what would happen to the SSDI when she worked?</i> She went back to DB101 and read the article about SSDI and Work, and she did a Benefits and Work Estimator. 3. <i>What work incentive is Rosita using to help her pay for the things she needs to reach her goal?</i> Plan to Achieve Self Support or PASS 4. <i>When Rosita finishes school and is working full-time, how will she be able to keep her MA?</i> 1619b 5. <i>As you can see there are lots of work incentives that can support you in working if you receive public benefits. They can get complicated, but don't let that be a barrier. The key is getting access to good information, just like Rosita, Nick and Marcus all did.</i>
Possible Activities	<ul style="list-style-type: none"> • Activity #9: SSDI and Work Scavenger Hunt • Activity #10: Rosita's Benefits and Work Estimator • Activity #11: Watch a PASS video
DB101 Resources	<ul style="list-style-type: none"> • SSI (Cash Benefits Section) • MA (Health Care Coverage Section) • PASS (Work Programs Section) • Young People and Benefits Section • Benefits for Young People • Talk to an Expert

Chapter 6: Conclusion

Overview	This final chapter helps bring information together and help inspire youth to act – to get a smart start and take charge.
Video Time	5:29
Post Video Discussion	<ol style="list-style-type: none"> 1. <i>What helped Rosita, Nick and Marcus overcome their fears?</i> Knowledge, determination and resources. 2. <i>What do each of them tell others now?</i> Nick says “Manage your benefits, but don’t let your benefits manage you.” Rosita tells young people they need to learn about benefits and how they change. Marcus talks about how benefits are one of the ingredients to successful future, but not the main ingredient. 3. <i>What will you do now to “write your own story”?</i>
Possible Activities	DB101 Take A Tour http://mn.db101.org/howto.htm
DB101 Resources	<ul style="list-style-type: none"> • DB101 Homepage • Young People and Benefits Section • How to Tab • Take a Tour • Your Situation