

VOCATIONAL REHABILITATION COUNSELORS AND
PLAN FOR ACHIEVING SELF-SUPPORT:
A MANUAL

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by

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Abstract
of
VOCATIONAL REHABILITATION COUNSELORS AND
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This Project presents the Social Security Administration [SSA] Plan for Achieving Self Support [PASS] work incentive program to Vocational Rehabilitation Counselors [VRCs]. A Manual was developed because the PASS has been under utilized by Supplemental Security Income [SSI] recipients. VCRs can use the PASS guidelines in this Manual with their clients who desire to work. In order to develop the Manual, the author consulted several sources including those from SSA review of related literature, disability advocates, and VRCs. The PASS Manual contains guidelines that can make the process of participating in a PASS easier, and the five attachments can be used when applying for and participating in a PASS. The goal of this PASS Manual is to increase the use of the SSA PASS program in order for VRCs to make their clients wishes of being successfully employed come true!

_____, Committee Chair
Guy Deaner, Ph.D.

Date

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Chapter 1

INTRODUCTION

The purpose of this project is to present a Plan for Achieving Self Support [PASS] manual that Vocational Rehabilitation Counselors [VRCs] can use to take their clients through the rehabilitation process. The Social Security Administration [SSA] offers programs for people with disabilities (Neighborhood Legal Services [NLS], 2007). Work incentives are SSA programs that are meant to help people with disabilities go to work. PASS is a SSA work incentive program. If a person receives SSA disability benefits, he or she is eligible for services from vocational rehabilitation agencies (Hager, 1999). Appendix A in this manual will show how VRCs can use a SSA PASS to solve some of the challenges that clients with disabilities might encounter when seeking employment. Data for this manual was gathered from books, research articles, SSA publications, SSA manuals, university websites, library resources, personal communications with experts, and government and advocacy websites. This revised PASS manual will be updated to include information and research from the last 10 years.

Background of the Problem

SSA has programs that provide cash-monthly benefits to people with disabilities. The Work Incentive Improvement Act of 1999 established these work incentive programs for people receiving disability benefits as a way to help them return to work (Social Security Administration [SSA], 1999). An example of a SSA work incentive program is a PASS (SSA, 2004). SSA work incentive programs like the PASS give

people with disabilities the opportunity to use self-determination when making decisions about their future (Wehymeyer, 2008). People with disabilities who want to work and have a career goal can use a PASS (SSA, 2004). PASS is based on Supplemental Security Income [SSI] benefits; therefore, a person must be on SSI to use a PASS. Since SSI is based on need, any income a person makes or any assets he or she possesses can reduce or stop his or her SSI payments (NLS, 2007). However, if SSA approves a PASS plan for someone, the person can use the money to purchase items necessary to reach his or her career goal (SSA, 2004). Money put away for a PASS plan does not count when SSA determines a person's SSI payment amount. As a result, a person can continue to receive SSI cash benefits or might even get a higher SSI payment while he or she works (SSA, 2004).

People with disabilities who want to work can turn to vocational rehabilitation agencies for a variety of services (SSA, 2008b). Vocational rehabilitation agencies and SSA share a common goal, which is to ensure that people with disabilities become successfully employed. In their book, *Community Resources*, Crimando and Riggan (2005) reveal that . . . law requires the Social Security Administration to provide information about a claimant who applies for benefits to the State Vocational Rehabilitation [VR] Agency (p. 174). The major role of VRCs is to assist people with disabilities who want to work (Sheldon & Hager, 2004). Clients can continue to receive their SSA disability benefits while they participate in vocational rehabilitation services (Crimando & Riggan, 2005). People who receive Social Security disability benefits automatically qualify for vocational rehabilitation services (Hager, 1999; Sheldon &

Hager, 2004). VRCs can use SSA work incentive programs like the PASS to ensure that people with disabilities get the education, training, or assistive technology [AT] that they might need to meet their career goals. Another goal of VRCs is to assist people with disabilities to gain independence and improve the quality of their life (Sheldon & Hager, 2004). An important step in reaching independence includes finding a job that provides economic security and personal satisfaction. Vocational rehabilitation agencies provide services that help people with disabilities transition or move into the workforce (Sheldon & Hager, 2004). Vocational rehabilitation services can empower people with disabilities by preparing them in all aspects of developing their career. In addition to independence, employment gives people with disabilities feelings of inclusion in their community (Sheldon & Hager, 2004). Working also gives individuals with disabilities economic self-sufficiency, which leads to a better quality of life (Sheldon & Hager, 2004).

Sometimes, people with disabilities face barriers in making employment a reality (NLS, 2007). People with disabilities can turn to their VRCs if they are experiencing barriers due to their disabilities. Vocational rehabilitation services are meant to maximize employability and provide guidance to increase the chances of a successful employment outcome (Sheldon & Hager, 2004). The Rehabilitation Act amendments of 1998 set forth some new requirements in vocational rehabilitation services (Crimando & Riggan, 2005; Hager, 1999). These vocational rehabilitation requirements were part of the amendments in 1998 to the Rehabilitation Act of 1973 (Wehymeyer, 2004). One requirement is to maximize employability for people

with disabilities. Maximizing employability involves providing a client with the services necessary so he or she can achieve the best job in his or her capability to perform (Sheldon & Hager, 2004). Part of maximizing employability involves setting expectations that match the client's capabilities, interests, and skills (Wehymeyer, 2008). It is important not to set expectations that are too low or too high for the individual client (Wehymeyer, 2008). The 2001 amendment reaffirmed this maximization requirement (Sheldon & Hager, 2004). Maximizing employability involves pursuing the best career option that a client can perform.

VRCs can help their clients develop an Individualized Plan of Employment [IPE] (Sheldon & Hager, 2004). VRCs can help the client find the services and AT; then, together the VRCs and client can write an IPE. An IPE can include education, training, transportation, college text books, and AT equipment depending on the client's disability and employment goal. An IPE can be very expensive. VRCs can use a SSA PASS to fund these items (Sheldon & Hager, 2004). It is necessary for the client to use self-determination, which involves problem solving and making choices by the client based on her disability and career goal (Wehymeyer, 2008). So, when creating an IPE, the client must have a career goal and it is up to the client to request the kind of services and AT that she will need to perform the job.

Being disabled is something that most people do not want to think about, but the chances of a worker becoming disabled are greater than we realize. The SSA Redbook notes that . . . studies show that a 20 year old worker has a 3 in 10 chance of becoming disabled before reaching retirement (SSA, 2008b, p. 3). SSA has two programs that pay

cash disability benefits--the Social Security Disability Insurance [SSDI] program and the Supplemental Security Income [SSI] program (SSA, 2008b). The *Annual Statistical Report on the Social Security Disability Insurance Program* (SSA, 2007) shows that the size of the Social Security disability program included disability payments to more than 8.1 million people. In December 2007, payments to disabled beneficiaries totaled almost \$7.8 billion. In 2007, the average age of recipients was slightly over 52 years. The average monthly benefits received were \$1,004. These SSA programs are meant to give people with disabilities some financial security while they adjust to their impairments. The disability benefit programs provide some cash payments and the work incentive programs can help people with disabilities find employment (SSA, 2008b).

Most people have to make some major adjustments in their lives in order to learn to live with a disability. A career goal that they can achieve is part of the adjustment process. One of the Social Security Administration's highest priorities is to support the efforts of disabled beneficiaries who want to work (SSA, 2008b, p. 5). Work incentive programs like the PASS help pay for services and AT that assist people with disabilities transition from disability benefits to employability and independence (SSA, 2008b). Many people who receive cash disability benefits are hesitant to participate in work incentive programs. The SSA Redbook describes how . . . the rules surrounding entitlement programs and the fear of losing cash assistance and health benefits often discourage people with disabilities from working (SSA, 2008b, p. 29).

A PASS plan can help people with disabilities keep some of their cash benefits while they work (SSA, 2004). A person must meet certain requirements to qualify for a PASS.

The requirements for a PASS include qualifying for SSI (SSA, 2008b). It is necessary to put a PASS in writing using a SSA-545 form found on the SSA website. The person must have a work goal and a time line for achieving his goal. There must be a separate place, such as a bank account, to put money that is meant for the PASS only. The PASS must be approved by SSA. SSA will conduct periodic reviews to check on the progress of the plan. VRCs can help with setting a PASS, but other people such as . . . social workers, benefits specialists, or employers can help too (SSA, 2008b, p. 81). Vocational rehabilitation services are essential for people with a PASS because it is possible for someone to continue to receive SSA payments even if she is not disabled or impaired anymore (SSA, 2008b). Under Section 301, the SSA cash payments will continue as long as the person is participating in a vocational rehabilitation program.

Statement of the Problem

The SSA PASS is designed to support the efforts of people with disabilities in finding employment and achieving independence. Although a previous PASS manual for VRCs was written by Arlene Cohen in 1996, changes and new laws have taken effect to SSA work incentive programs since then. Therefore, it is necessary to update and revise the previous PASS manual for VRCs. Arlene Cohen in her 1996 PASS manual explains that . . . the California Department of Rehabilitation counselor was chosen as the model for the PASS manual due to the fact, at the present time, the majority of California Department of Rehabilitation counselors do not write PASS

plans(p. 2). Cohen, a VRC at the Department of Rehabilitation [DOR] in Fairfield, California, confirmed that this is still true today; therefore, the PASS is under utilized (personal communication, August 6, 2009). Michael Thomas, a Social Security disability benefits expert from the California Disabilities Rights Advocacy, emphasized the PASS program is not used enough (personal communication, July 24, 2009). It is the hope of this author that by updating this PASS manual, it will encourage and increase the use of the PASS work incentive program to help people with disabilities develop their careers and reach independence. The author wants to emphasize that using a PASS involves self-determination, motivation, and self-discipline by the client.

Limitation of the Problem

General information is available; however, people with a PASS should consider the rules that apply to their individual situation or plan. This is essential because each case is different (SSA, 2008b). It is important to pay attention to time and geography. The current SSA information is likely to change with time. For example, there are annual changes to SSA programs like the substantial gainful activity [SGA] amounts (SSA, 2008a). Someone with a PASS should check each year for changes that could affect her plan. Geography could be important since there are differences in policy rules from state to state; therefore, what might apply in one state might not apply in another state. People with a PASS should check for the rules in their state. Another limitation might be the author's bias in the presentation of this PASS manual. Even though this manual is written as a guide for VRCs, the author is a DOR client with visual loss and that might influence the author's perspective. The author has had personal experience

with the challenges and barriers that people with disabilities might encounter in their lives. As a future VRC, the author hopes to help people with disabilities overcome these barriers. The PASS manual is meant for vocational rehabilitation professionals, but people with disabilities who have a PASS might find it useful too.

Definition of Terms

The following terms pertain to SSA programs and vocational rehabilitation services. These terms will be used in this project to discuss SSA programs and vocational rehabilitation practices.

Disability

Refers to someone who is unable to participate in work for pay or profit due to a medical impairment that is expected to last for more than a year and/or result in death (SSA, 2008b).

Plan for Achieving Self Support [PASS]

PASS is a work incentive program based on SSI disability benefits. PASS permits a person with a disability to put away money that would otherwise be considered countable income so she can reach a work goal. The PASS must have a certain time line. People who receive SSDI must qualify for SSI too in order to have a PASS (SSA, 2008b).

Social Security Disability Insurance [SSDI]

SSDI is a disability benefits program that makes monthly cash payments to people who are disabled or blind, and people become insured for SSDI by making

contributions to the SS trust fund through their life-time employment earnings. SSDI is accredited by Title II of the Federal Insurance Contribution Act [FICA] (SSA, 2008b).

Substantial gainful activity [SGA]

SGA refers to the activity by someone who is capable of performing a significant amount of physical or mental work that results in pay or profit (SSA, 2008b).

Supplemental Security Income [SSI]

SSI is a SSA disability benefit program that gives cash assistance to people with disabilities. SSI is based on need; therefore, people must have limited income and resources to qualify for SSI. The money for SSI is funded by the federal government from general tax revenues (SSA, 2008b).

Vocational Rehabilitation agencies

Vocational rehabilitation agencies help people with disabilities go to work. Vocational rehabilitation agencies offer a variety of services and work with other service providers to assist people with disabilities who want to work (SSA, 2008b).

Work incentive and planning assistance [WIPA]

WIPA is an advocacy group created by SSA to counsel people on how working will affect their SSA disability benefits (Kregel, 2009).

Remainder of Project

Chapter 2 is comprised of a review of the literature pertaining to the origin of Social Security and SSA disability benefits, legislation across time, the connection between SSA disability benefits and vocational rehabilitation services, PASS, and the WIPA advocacy group. It will include the latest research and concepts pertaining to vocational rehabilitation services and the SSA PASS program.

The methodology of the project is described in Chapter 3. It will explain the discovery of the problem--that the SSA PASS program is not utilized enough. It will detail the contents of the PASS manual that will offer some solutions to make a PASS plan more manageable for the VRCs and their clients with disabilities.

Chapter 4 includes a summary of the information presented in this project. There will be some recommendations for more research.

The product is presented in the Appendix. The product will consist of information about the SSA PASS program and tools that can be used when participating in a PASS plan. It will include:

- Requirements Checklist,
- SSA-545 PASS Blank Form,
- SSA-545 PASS Written Form,
- Self Monitoring Log, and
- Helpful Websites.

Chapter 2

LITERATURE REVIEW

The literature review will consist of six parts. The first and second parts of the literature review will be a historical overview of the origin of Social Security Administration [SSA] benefits and SSA disability benefits. The third part will discuss the concept of vocational rehabilitation services and how these types of services are linked to SSA work incentive programs. The fourth part will present a definition of the SSA Plan for Achieving Self Support [PASS] program including a description of the characteristics and requirements that make up a PASS plan. The next section of the literature review will look at other SSA work incentive programs that are similar to the PASS plan. The last section will discuss an advocacy group known as the Work Incentive Planning and Assistance [WIPA] created by SSA that focuses mainly on helping people receiving SSA Supplemental Security Income [SSI] who are interested in using a PASS plan.

Historical Perspective

The idea for Social Security begins in the mid 1930s during the Franklin D. Roosevelt presidency (Crimando & Riggan, 2005). Social Security was meant to be a retirement program for workers when they reached old age. At the time, retirement age was 65 years old.

Social Security was a program based on a worker's lifetime contributions to the Social Security system from their employment wages. Nancy Altman (2005) explains how a Social Security Board [SSB] was created . . . to keep track of all the wages of

each of the 26 million employees working in covered employment when contributions started rolling in after January 1, 1937(p. 109). In order to keep track of people? contributions, it was necessary to register the general population. The U.S. Postal Service played a major role in distributing and collecting applications from the general public (Crimando & Riggan, 2005). Social Security cards were issued to 35 million Americans by 1937 (Crimando & Riggan, 2005). Each person was given a unique Social Security Number [SSN] and the information was registered with the main Social Security office in Baltimore, Maryland. Altman (2005) reveals that from the beginning, Social Security has been . . . the largest insurance program undertaken anywhere in the history of the world. . . . Social Security would affect the daily lives of millions of Americans(p. 109).

Social Security Administration Disability Benefits

Until 1950, there were no Social Security benefits for people with disabilities (Crimando & Riggan, 2005). In fact, there was opposition to the idea of offering people with disabilities Social Security coverage (Altman, 2005). The opposition came mainly from the business community. Some of the arguments against government-provided disability insurance were that it was impractical and that the cost for disability insurance would be difficult to predict and control (Altman, 2005). Another argument was that because people with disabilities were eligible for welfare; therefore, Social Security did not need to cover them (Altman, 2005).

The change for promoting SSA coverage for people with disabilities was due to an advocacy movement. One of the first advocates was President Harry Truman, who

believed that Social Security benefits for workers who became disabled would give workers and their families more security (Altman, 2005). Disabilities benefits became law as part of the 1950 amendments to the Social Security Act. Even though disability benefits became law, the benefits were inadequate and there was more work to do in order to improve benefit coverage for people with disabilities (Altman, 2005).

As a solution to disability benefits coverage not being equal to retirement coverage, a disability benefit in the form of a freeze was created to protect retirement coverage for people with disabilities (Altman, 2005). For instance, if a person became disabled while he was employed, his future Social Security retirement benefits were protected. His benefits were not reduced and he was permitted to claim his retirement benefits when he reached old age (Crimando & Riggan, 2005). In other words, if someone became disabled and stopped working, her benefits would be calculated based on her years of work before she became disabled. She could keep her insured status until retirement age. The freeze would make it possible for her to keep her status and not lose or have her benefits reduced while she waited to reach retirement age.

The initial SSA improvements for people with disabilities came in the form of monthly cash disability benefits. Social Security Disability Insurance [SSDI] was passed as part of the 1950 law (Crimando & Riggan, 2005). SSDI is a program created for people who became disabled and have a work history from which they made contributions to the Social Security trust fund from their earnings. Later, another disability benefit called Supplemental Security Income [SSI] program was created for people with disabilities who had low income. SSI was a part of the

amendments to the Social Security Act of 1972 (Crimando & Riggan, 2005). SSI is a disability benefit for people with disabilities who have financial need.

Some additional amendments to the Social Security Act took place in the 1980s (Crimando & Riggan, 2005). The Social Security Amendments of 1980 brought about some changes to SSA programs; these changes had a major impact on SSA disability benefits. The 1980 amendments required SSA to conduct periodic reviews of current disability beneficiaries to certify their continuing eligibility (Crimando & Riggan, 2005, p. 170). As a result of the 1980 amendments, Continuing Disability Reviews [CDR] became a requirement. The purpose of the CDRs was to check documents of individuals receiving SSA disability benefits to verify that the person was still disabled. If SSA determined that the individual was no longer disabled, his SSA disability benefits were reduced or discontinued. In 1984, Congress passed the Disability Benefits Reform Act which streamlined how SSA disability reviews were carried out (Crimando & Riggan, 2005). The frequency of CDRs varied from 6 months to 7 years depending on the severity and prognosis of the individual's medical condition and expected improvements. A person receiving SSA disability benefits would usually get a CDR 6 to 18 months after receiving his first SSA award letter. The following CDR would depend on the prediction of medical improvements (Crimando & Riggan, 2005). For example, if a person receiving SSA disability benefits had a medical procedure which was expected to improve her impairment, then a CDR might take place more often. However, when improvements were not likely to occur, then the standard time range for CDRs was extended to every 5 to 7 years.

The next significant change to SSA disability benefits legislation occurred on December 17, 1999, when President Clinton signed the Work Incentive Improvement Act (Crimando & Riggan, 2005). The Work Incentive Improvement Act of 1999 introduced SSA work incentive programs like the PASS Plan, Impairments Work Related Expenses [IWRE] and the Ticket to Work (Crimando & Riggan, 2005). The Work Improvement Act of 1999 made it possible for SSA and vocational rehabilitation agencies to partner in an effort to move the emphasis of the SSA disability programs away from cash benefits and more toward rehabilitating people with disabilities to return them to productive employment (Crimando & Riggan, 2005). Today, SSA is required by law to turn over information about a person who applies for SSA disability benefits to the vocational rehabilitation agencies (Crimando & Riggan, 2005).

Vocational Rehabilitation Services

The concept of vocational rehabilitation services was introduced during the Eisenhower presidency. President Eisenhower believed that an additional advantage of the SSA freeze was to identify workers with disabilities for rehabilitation services (Altman, 2005). President Eisenhower promoted vocational rehabilitation services because, according to Altman (2005), . . . the president and his advisers believed strongly in rehabilitation and returning people to work(p. 184).

Even today, the main goal of vocational rehabilitation services is to return people with disabilities to work. Consequently, in the vocational rehabilitation services process, the most important person is the client with disability who has an employment

goal (California Department of Rehabilitation [DOR], 2009). The rehabilitation counselors are trained to work with people with disabilities who want to be employed. First, a person with a disability must request vocational rehabilitation services by applying to a state agency like the California Department of Rehabilitation [DOR]. The person will be assigned a counselor who will establish his eligibility to vocational rehabilitation services. The counselor will review the individual's medical records in order to identify and assess how the disability affects the person's ability to work (DOR, 2009). A person receiving SSA disability benefits is automatically presumed eligible for vocational rehabilitation services (DOR, 2009). Furthermore, eligibility to vocational rehabilitation services is determined by the severity of disability [SOD]. A counselor considers six general areas of a person's functioning capacities to determine SOD. The six general areas include communication, mobility, interpersonal skills, self care, work skills, and work tolerance (DOR, 2009). The vocational rehabilitation services a person receives are based on his employment interests and his functional capabilities. The client will be encouraged to make informed choices throughout his vocational rehabilitation process. In this way, vocational rehabilitation services can help people with disabilities go to work and achieve independence (DOR, 2009).

Plan for Achieving Self Support

The PASS dates back to the 1980s. Congress created the Social Security PASS program in 1984 (Barrier Breakers, 2010). Unfortunately, for the next 10 years, not very many PASS plans were actually written because SSA did not publicize or promote it (Barrier Breakers, 2010). The PASS program was kept a secret because representatives from SSA did not understand it and, as a result, most consumers did not know about it (Barrier Breakers, 2010). Then, on January 1, 1996, President Clinton appointed a new commissioner for SSA. Commissioner Chater was in control for a year, although she was never confirmed.

During her year as acting commissioner, Chater managed to alienate everybody including politicians and disability rights advocates. Chater's negativism caused Congress to demand a report from the Government Accountability Office [GAO] in February 1996. The GAO report revealed that Chater had mismanaged the PASS program. Chater reacted by calling a moratorium on PASS because she believed that consumers had abused the PASS program.

Chater's next step was to have regulations written to ensure accountability by consumers using a PASS. In addition, consumers were not allowed to use installment payments to purchase big-ticket items such as vehicles, and any vocational goals that were not entry-level were forbidden. Worst of all, people who were already using a PASS were terminated or thrown out. As a result, some consumers were forced to quit school and they had to give up their PASS items, such as cars, which ruined

their credit. Then, SSA discontinued 7,000 of the 10,000 PASS? active participants in March 1996 (Barrier Breakers, 2010). Furthermore, getting a new PASS was difficult.

At that point, advocates got involved and hearings were held where it was revealed that the PASS program was in chaos. Therefore, on December 1, 1997, SSA presented a policy statement in which they took back many of their ill-advised decisions and policies of 1996. It was during this time of chaos that SSA began to rebuild the PASS program in its present form. PASS started to look more like the program Congress originally created it to be. In the same year PASS was nearly destroyed, some disability rights advocates and concerned civil servants and service providers were brought together by the National Council on Disabilities in a working conference to examine work incentives. Their work produced the Work Incentive Improvement Act signed into law in December 1999--the last bill to be signed into law in the past millennium. Consequently, SSA work incentives like the PASS became the programs of the new millennium (Barrier Breakers, 2010).

A PASS is a SSA work incentive program that is meant to encourage people with disabilities to enter the workforce. A PASS allows a person with a disability to set aside otherwise countable income and/or resources for a specific period of time in order to achieve a work goal (Plan for Achieving Self Support Plan [Passplan, 2009]). Any person who receives SSI benefits or who might qualify for SSI or any person who receives SSDI (or a similar benefit) and could qualify for SSI may be able to have a PASS. There is no limit to the number of successful PASS plans a person may use in a lifetime.

People receiving only SSI must also be receiving a paycheck in order to have a PASS (Passplan, 2009). A PASS makes it possible to maintain a budget for daily expenses and save money for employment goals. Janice Sweatt, a Rehabilitation Supervisor from the California Department of Rehabilitation, Capital Mall Branch in Sacramento, explained that a PASS works best when there are two sources of income (Personal communication, November 12, 2009). When someone puts away some money for a PASS, the money might come from her SSA monthly payments or her work salary; then the SSI money can be used to replace the money she put away. In this way, the SSI payments maintain her budget or income. A PASS plan works by allowing a person to set aside countable or extra income in a separate PASS bank account where the money accumulates over a period of time. Then, the PASS money can be used to buy and/or pay for equipment or services that a person might need to reach his employment goal (Passplan, 2009). Examples of what might be considered countable income are paycheck from work, a lump sum retirement payment, inheritance, trust fund, and any other type of exterior funding such as a savings (Passplan, 2009). These types of resources can put a person over the allowable limits that can result in a reduction or stopping of a person's SSI disability benefit. However, if the money is placed in a PASS plan, the person can keep his SSI and have money to pay for such items as vehicles, insurance, vehicle upkeep, telephone expenses, work clothing, portion of the rent for a home office, computer, software, college textbooks, and much more. The trick is to incorporate current expenses into the PASS as much as possible

(Passplan, 2009, n.p.). Usually, the person will have more cash after PASS authorization. The person can use this money to achieve self-sufficiency.

Sweatt also explained it is necessary to check that coverage for items is not being overlapped between vocational rehabilitation payments and SSA PASS payments (Personal communication, November 12, 2009). It is important that both agencies are not paying for the same items. For instance, if money is being set aside in a PASS plan for college textbooks, then vocational rehabilitation agencies should not pay for college textbooks too.

Other SSA Work Incentive Programs

Another work incentive program is the Impairment Work Related Expenses [IWRE], which is a work incentive program that people with disabilities can use while working. People who have disabling impairments often have to pay for certain items so they can work (SSA, 2009). In most cases, SSA can deduct the out-of-pocket costs for the IWRE from the amount of the individual's earnings that SSA uses to figure the person's disability benefits. As a result, disability benefit is not reduced very much because SSA does not count all of the person's earnings. Some examples of IWRE that can be deducted include medicine, medical supplies, medical devices, service animals, and disposable items such as bandages and syringes. Other deductions might be out-of-pocket expenses for medical services such as doctor visits and some attendant care services if these expenses are charged for preparing the person for work, or attending to the person while at work, or getting the person to and from work. In addition, out-of-pocket expenses for transportation and modifications to the person's home, car, or van

may be deducted if they are necessary to allow the person to work. The cost must not be reimbursed, and must be related to the person's disability. Generally, items or services that are also needed for daily living, such as the cost of a wheelchair, usually can be deducted from the earnings SSA might count even though the wheelchair is used for both daily living and work (SSA, 2009). This program is similar to a PASS plan. If a person is using some of her personal income for work-related expenses, then SSA will adjust her disability benefits so the money is replaced. Unlike the PASS, a separate bank account is not necessary, just an estimate of the IWRE.

One more SSA work incentive program is the Ticket to Work (Ticket to Work [Ticket], 2009). The Ticket to Work is a federal program that focuses on helping people receiving Social Security disability benefits to reach their employment goals. Anyone who is a SSA benefits recipient with a disability between the ages of 18 through 64 is eligible to participate in the Ticket to Work program. The purpose of the Ticket to Work program is to increase access to employment support services. Ticket to Work participants can choose a service provider to assist them with job readiness in the form of training, vocational rehabilitation, job placement, and transportation as long as those services are part of a plan for achieving the employment goals of the person with a disability (Ticket, 2009).

Participation in the Ticket to Work program is voluntary. One big advantage of participating in Ticket to Work is that the SSA will not conduct a CDR to evaluate the individual's medical disability status (Ticket, 2009). SSA will not conduct a CDR as

long as the person with a disability is using a ticket and making timely progress towards his employment goals.

The Ticket to Work program works when the person receiving SSA disability benefits chooses an employment network [EN], which must be from a list of organizations approved by the SSA. An EN is an agency that offers a variety of employment services to people with disabilities who have an employment goal (Ticket, 2009). The employment services must be focused on job preparation and can include but are not limited to job search, job placement, on-the-job training [OJT], job retention, transportation, and other employment support services. Examples of organizations that are approved by SSA are California DOR and the One Stop Career Centers (Ticket, 2009). The person with a disability can work with only one EN at a time.

The process of participating in the Ticket to Work program involves the following steps. First, the person with a disability must choose an employment goal (Ticket, 2009). Then, the EN works with the person with a disability to decide what services are necessary for him to achieve his employment goals. The services must have time frames for achieving the employment goals. The services might include education, training, transportation, job accommodations, interview and/or work clothing, on-the-job coaching, plus much more. The employment services must be specifically geared towards achieving the person's employment goals. When an agreement of employment services is reached between the person receiving SSA disability benefits and the EN, then an Individualized Plan for Employment [IPE] is

developed, which must be in writing (Ticket, 2009). When the person with a disability becomes successfully employed, SSA pays the EN.

Work Incentive Planning and Assistance

SSA has an advocacy group known as Work Incentive Planning and Assistance [WIPA] program. WIPA is a SSA employment support program. WIPA is authorized by the Work Incentive Improvement Act of 1999 (Kregel, 2009). There are about 104 WIPA programs throughout the U.S. which are staffed by 406 community work incentive coordinators [CWICS]. Some of the CWICS are people with disabilities (Kregel, 2009). WIPA projects have provided services to 350,000 individuals with disabilities since the program began in 2000. One of the main purposes of the WIPA project is to discover ways to improve the SSA work incentive programs. The goals of the WIPA project are

- To encourage SSA recipients with disabilities to return to work,
- to promote self sufficiency and financial independence of people with disabilities,
- to decrease the number of problems that SSA disability benefits recipients sometimes experience, and
- to reduce SSA trust fund expenses by getting people off the payrolls.

Another purpose of the WIPA project is to inform SSA disability benefits recipients about work incentive programs and how going to work will affect their cash benefits. SSA disability benefits recipients can obtain work incentive counseling by the WIPA CWICS. CWICS will follow up to ensure that people receiving SSA disability benefits are staying within the SSA rules and regulations for going back to work.

CWICS will check to ensure that people receiving SSA disability benefits are connected with an employment service agency and that recipients with disabilities are reporting their work activities to SSA.

The WIPA project is designed to give SSA disability benefits recipients information that specifically answers their questions in a complete individualized meeting with a trained certified professional (Kregel, 2009). The meetings are held in a location apart from SSA and the meetings are confidential. SSA field office staff is not prepared to provide this level of specific information because they are overwhelmed with handling current disability claims (Kregel, 2009). If individuals with disabilities can feel more secure about information they receive concerning their benefits, then they will have a good idea how working will affect their benefits, and this knowledge will motivate them to take personal responsibility for their careers and gain self-sufficiency (Kregel, 2009). Understanding how working will affect their SSA benefits allows people with disabilities to plan their future. For instance, it is important for people with medical conditions, such as diabetes, to know if they will continue to receive their medical insurance even if they go to work and stop receiving their SSA cash benefits. Preventing misinformation is important because not having the right information can result in an emergency crisis for SSA disability benefits recipients (Kregel, 2009).

Summary

The literature review began with a look at the history of Social Security. A description of how Social Security was developed and how, about 15 years later, Social Security started to include benefits for people with disabilities. The literature review

demonstrated how advocacy played a large part in improving SSA benefits for people with disabilities. The advocacy movements promoted legislation across time which led to current disability benefits programs. The legislation connected SSA disability benefits with vocational rehabilitation services. In addition, work incentive programs like the PASS were created to make it easier for people with disabilities to go to work.

The literature review continued with a brief history of the PASS program. Then, a description of PASS and how it works was presented. SSA work incentive programs are the solution for the new millennium. The IWRE and the Ticket to Work are two other popular SSA work incentive programs. Each work incentive program is different, so an overview of the IWRE and the Ticket to Work programs were included in this literature review. Lastly, an advocacy group created by SSA called WIPA is described because WIPA offers people on SSA disability benefits counseling on how working will affect their benefits. WIPA explains everything to beneficiaries so they will know what to do and there will be no surprises concerning their SSA disability benefits.

Chapter 3

METHODOLOGY

Review of Sources

In preparing the literature review section of this project, the author read books and researched peer-reviewed articles that were specifically based on Social Security topics. The author gathered data on Social Security subjects which included information on the historical background of Social Security programs, advocacy movements for Social Security changes, Social Security legislation across time, the connection between Social Security and vocational rehabilitation services, Social Security Plan for Achieving Self Support [PASS], and a Social Security Administration [SSA] advocacy group that offers people on SSA disability benefits valuable information about PASS plans. In addition to the books and articles, the author had some personal communication with experts which showed the author the importance on doing a project/thesis on the PASS plan program.

In the summer of 2009, the author visited California Disability Rights in Sacramento, and interviewed Todd Higgins and Michael Thomas, two disability rights experts and advocates. Thomas emphasized the need for a project on the SSA PASS program because the PASS plan is under utilized. During this personal communication with Higgins and Thomas, some websites were discovered that were specific to the PASS plan--its definition, characteristics, and requirements. Next, the author visited the CSUS library to look at Karin Y. Lari? (2005) Master? project, *A Catalog and a Handbook of Vocational Rehabilitation Counseling Master? Degree Projects*, and found

a previous PASS manual that was submitted to CSUS by Arlene Cohen in 1996. This led the author to a personal communication with Cohen, who is a Senior Vocational Rehabilitation Counselor [SVRC] at the California Department of Rehabilitation [DOR] in Fairfield, in the summer of 2009. Cohen agreed with Higgins and Thomas' point that the PASS is not used enough. In addition, during Fall 2009, the author had a personal communication with Madeline Thomas, a SSA disability benefits expert from Crossroads in Sacramento, and she confirmed that information from the other experts-- the PASS is not used enough. Later in the Fall 2009, the author had a personal communication with Janice Sweatt, a Rehabilitation Supervisor [RS] at the Capital Mall Branch California DOR in Sacramento, and she discussed some problems with writing PASS plans for clients. The author also interviewed Pamela Ossmann, a SVRC at the same office location, regarding her experience with clients who had PASS plans. Details of these two conversations are outlined in the next section.

Method

To create this project, information was gathered and organized for developing the PASS manual for vocational rehabilitation counselors. In creating the manual, the author first used information from Social Security websites and publications such as the *Redbook* (2008b) edition for a definition of the PASS plan and guidelines specific to writing a PASS plan. Next, the author conducted personal communication with experts in the vocational rehabilitation field to gather information based on their experience in helping clients who had PASS plans. The author consulted with Pamela Ossmann, a SVRC at the Capital Mall Branch California DOR in Sacramento, because she has

experience in helping some of her clients who were participating in a SSA PASS plan. Ossmann explained the SVRC? role, which includes counseling guidance, setting employment goals, and writing an Individualized Plan for Employment [IPE]. Ossmann gave some examples of items that DOR clients can purchase with a PASS plan, such as college text books, vehicles, assistive technology, and much more. Ossmann also emphasized that DOR clients must use self-determination and self-discipline and cooperate in their vocational rehabilitation services in order to achieve a successful employment outcome. The author also had a personal communication in Fall 2009 with Janice Sweatt, RS, at the Capital Mall Branch California DOR in Sacramento, who pointed out that one of the major problems with the SSA PASS plan program is the clients spending the money for other purposes--items that do not relate to their employment goals. A solution might be a self-monitoring log that can be used by the client to keep track of his or her spending activities on the PASS account. A self-monitoring log can show clients what they are using their PASS money for and their balance. An example of a self-monitoring log appears as Attachment D in the Appendix.

To complete the PASS manual, the author met with her advisor, Dr. Guy Deaner, on a regular basis during the Fall 2009 and Spring 2010 CSUS semesters. Together, the PASS manual was checked for content and accuracy, and recommendations were made. Further research was needed to fill out the history time gaps, and that information is included in the Literature Review.

The new PASS manual for VRCs, which appears as the Appendix of this project, consists of several sections. Entitled *Vocational Rehabilitation Counselors and Plan for Achieving Self Support: A Manual*, the manual will discuss how VRCs can use a PASS plan to help his or her clients achieve their employment goals. First, there is the introduction, defining the PASS, and discussing the requirements to applying for a PASS plan. The manual also discusses how to prepare to use a PASS plan. This section will have a list of ways that a PASS plan can be utilized to achieve employment goals, e.g., items to purchase, services, telephone service, and so forth. Then, a discussion of the role of VRCs is detailed; services to a client, such as counseling guidance, setting employment goals, and writing an IPE are important steps in the vocational rehabilitation process. Next, the manual will discuss information that the client will need to include in a written PASS plan. This section will have some examples of previous PASS plans. The last section of the manual will discuss the importance of always being prepared for a review of PASS progress by SSA. The next section will show some examples of PASS scenarios. After the manual, there will be five attachments which will include a requirements checklist, a blank copy of a SSA-545 PASS form, a SSA-545 PASS form that is entirely filled out for a client, copy of a self-monitoring log, and helpful websites where clients can find PASS information and calculators.

Chapter 4

SUMMARY AND RECOMMENDATIONS

Summary

A previous Plan for Achieving Self Support [PASS] manual was developed by Arlene Cohen (1996) that offered guidelines for using a PASS plan and was submitted to CSUS graduate studies. Since then, changes have been made to the PASS plan program and are reflected in Social Security information that is available today. While the previous PASS plan manual does offer information that VRCs can use to help their clients participate in a PASS plan, the information is outdated.

Therefore, the purpose of this project was to produce an updated PASS manual that provides guidelines and current information that VRCs can use to help their clients participate in a PASS plan and achieve their employment goals.

The purpose of the literature review was to look at Social Security information that supports vocational rehabilitation counselors [VRCs] encouraging their clients to participate in a SSA PASS plan. A look at the historical perspective revealed how advocacy movements and legislation across time brought changes that resulted in the current Social Security programs for recipients with disabilities, such as the PASS. The literature review showed the connection between vocational rehabilitation agencies and Social Security Administration [SSA] disability benefits programs like the PASS. The literature review demonstrated how VRCs can provide guidance counseling and coordinate services for the clients who are participating in a SSA PASS plan. In the literature review is a description of the requirements for applying for a SSA PASS plan.

The literature review study led to the guidelines and information included in this project? PASS manual for VRCs. The PASS manual will consist of information that VRCs can use to help their clients understand what is expected of them while participating in a PASS plan, and guidelines specific to a successful outcome are provided. In conclusion, the methodology for completing this PASS manual was to gather information specific to VRCs guiding their clients who are participating in a PASS plan, and the outcome was to create a Master? project manual for all VRCs to use with their clients.

Recommendations

If another student revises or updates this manual, a survey should be sent to VRCs with questions asking them for feedback and suggestions based on their experience with clients participating in a PASS plan. In addition to VRCs, the researcher could ask disability rights advocates to participate in the survey. Examples of survey questions could be: What are some of the challenges that clients have while participating in a PASS plan? and What are some suggestions for solutions? Another study might look at why the PASS program is not used that much by clients. A survey could be sent to VRCs and disability rights advocates with questions pertaining to why not many clients participate in PASS. Examples of questions could be: What are some reasons that more PASS plans are not written? and What are some solutions? Another study could be a survey sent to SSA PASS specialists asking for suggestions on how to get clients to use self-discipline and not use the PASS money for items that are not work related.

APPENDIX

Vocational Rehabilitation Counselors and Plan
for Achieving Self Support:
A Manual

**VOCATIONAL REHABILITATION COUNSELORS AND
PLAN FOR ACHIEVING SELF-SUPPORT:
A MANUAL**

PATRICIA LAURA HAGERTY

SPRING 2010

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Introduction

To all vocational rehabilitation counselors [VRCs], this Manual is for you. This Manual contains a presentation of the Social Security Administration [SSA] Plan for Achieving Self Support [PASS]. You can use the PASS guidelines in this Manual to help your clients dreams of achieving their employment goal and becoming successfully employed come true.

Most Significant Points About PASS

- PASS is a SSA work incentive program
- PASS is for people who are receiving Supplemental Security Income [SSI]
- The participant must have two sources of income in order to use a PASS
- PASS money buys items and services necessary for employment
- Participant can have several PASS plans over time

Goals Of PASS

The goals of the SSA PASS program are to motivate people with disabilities to go to work. Going to work improves the quality of life of people with disabilities both financially and socially. Being productive and independent makes people with disabilities inspiring role models. Goals of PASS include:

- To help people with disabilities go to work
- To provide extra income to be used for job accommodations
- To help participant have inclusion in his/her community
- To help participant enjoy a rewarding quality of life

- To empower participant by becoming self-sufficient
- To reduce dependence on SSA cash benefits

Eligibility for a PASS

In order to participate in a SSA PASS plan, your client must establish eligibility for a PASS. Remember that just receiving SSA disability benefits is not enough to have a PASS. There are certain criteria a client must meet to qualify for the SSA PASS program. Criteria for PASS eligibility includes:

- Participant must have a disability
- Participant must have an employment goal
- Employment goal must be realistic
- Participant must have functional capabilities to perform work goal
- Participant must be receiving SSI
- Participant must have an extra income and/or resources

Requirements for a PASS

A PASS plan has some basic requirements. The PASS requirements include some simple rules that your client must follow to have a PASS. You and your client should make sure these basic requirements are met before applying for a PASS. Attachment A is a checklist of requirements for a PASS that you and your client can use for this purpose. PASS requirements include:

- PASS plan must be developed specifically for the person
- Plan must be in writing using form SSA-545; Attachment B is a blank copy of a SSA-545 form

- Plan details how PASS money will be saved and spent
- Plan must have a time line
- There must be a separate account for PASS money
- Plan must be approved by SSA

Two Sources of Income

In order to use a PASS, your client must have two sources of income. One source of income must be SSI; then, it is also necessary for your client to have an extra source of income in addition to SSI. This will make it possible to save the extra source of income in a PASS account to be used for employment accommodations; then, SSI can be used for maintaining daily living expenses (e.g., food, housing, etc.). Different types of income that can be used for a PASS include:

- SSI and:
- Social Security Disability Income [SSDI]
- Income from a job
- Inheritance money
- Savings
- Other funds and/or resources

Items to Buy with a PASS

Money from a PASS can be used to purchase any work-related accommodations. You and your client can decide what works best for him/her. The accommodation will depend on your client's disability, employment goal, and need. Some items to purchase include:

- Job placement services
- Job retention and coaching services
- Tutoring
- Counseling
- Attendant care
- Child care
- Automobile insurance
- Vehicles
- Automobile modifications
- Building modifications
- Business home office equipment and/or services
- Work clothing or uniforms
- Safety equipment
- College text books
- Dues for academic or professional purposes
- Publications from academic or professional organizations
- Licenses, certifications, and permits related to employment
- Computers and accessories
- Computer screen readers software (e.g., JAWS)
- Digital recorders with voice

Justification for Items to Purchase

It is part of the vocational rehabilitation process to obtain approval for the purchase of any items and/or services requested by clients. In order to get approval, you will need to provide justification for the items and/or services requested by your client. Justification involves describing how your client's disability causes an impairment to employment and how the accommodation request will help your client overcome his/her barriers to employment. Providing justification will increase the chances of your client receiving the items and/or services that he/she requested. Information for justification includes:

- Give client's disability
- Detail how disability impairs employment
- List items and/or services requested
- Provide name of vendor
- Provide price of items and/or services
- Show how client will use accommodation in workplace
- Provide labor market information (e.g., projection for job growth)

Professionals Who Can Help Write a PASS

Your client might want someone to help him/her write the PASS. Different professionals might be able to help him/her write the PASS. Following are some ideas of professionals who might help write the PASS:

- Vocational rehabilitation counselors
- Disability rights advocates

- Case managers
- Employment specialists
- Employer
- Social worker
- Third party who is paid

Role of VRC in a PASS Case

Your role as a VRC when helping your client with PASS is first of all to ensure that all Department of Rehabilitation [DOR] criteria is met for providing vocational rehabilitation services. As a VRC, you cannot help your client with any services including a PASS unless DOR eligibility is established. If your client is going to receive services from DOR, but not all the services requested by your client will be provided by DOR, then writing a PASS can provide your client the other services that DOR is not covering for him/her. Therefore, your involvement as a VRC with PASS is most likely when your client has met all DOR eligibility criteria. Your role as a VRC in a PASS case involves:

- To provide counseling and guidance
- To ensure that client makes informed choices
- To ensure that PASS is successful
- To motivate client to fully participate in PASS
- To list items and/or services being requested
- To find vendors for purchasing items and/or services
- To determine price for items and/or services

- To determine what items and/or services are covered by DOR
- To determine what items and/or services will be covered by PASS
- To estimate how much client expects to make after PASS
- To ensure that client has gathered all necessary information for PASS
- To schedule an appointment to write the PASS
- To inform the client of his/her responsibilities and rights
- To ensure that the client is always prepared for a SSA PASS progress review

Being Prepared for SSA PASS Progress Review

It is important to inform your client that SSA conducts periodic PASS progress reviews. The SSA progress reviews are random; therefore, your client should always be prepared by keeping records, especially of his/her activities on the PASS account.

Attachment D is a Self Monitoring Log that can help your client keep track of PASS account information (e.g., deposits, withdrawals, balance, etc.). In addition to the Self Monitoring Log, the following is a list of items your client will want to have available during a SSA PASS progress review:

- Copy of entire SSA-545 written PASS form (Attachment B and C)
- Original copies of any SSA correspondence or letters (e.g., approval of PASS)
- SSI award letter from SSA
- Name of bank for PASS account
- Proof of PASS account including account number
- Monthly bank statements showing details (e.g., deposits, withdrawals)

- All receipts of items and/or services purchased with PASS
- All warranties or guarantees of items and/or services purchased with PASS

Additional Information for a PASS

When filling out a SSA PASS form (Attachment B and C), it is important to provide answers to all questions. Your client must have a feasible employment goal and ideas about how the PASS will accommodate his/her impairment so he/she can work. Your client should gather all the information so he/she can be prepared to give you the information you will need to fill out the entire form. Remember that leaving questions unanswered might delay the approval of the PASS. Information to include in a SSA PASS form:

- Applicant? name and Social Security Number
- Job title
- List methods of looking for job
- Any types of current earnings or income
- Estimation of expected earnings after completing the PASS
- Description of job duties
- Type of disability
- Work and/or volunteer history
- Education history
- Vocational training history
- List steps and/or milestones of PASS progress
- Give date when hired (if already working)

- List the sources of funds to be set aside for PASS
- Indicate amounts of funds to be set aside
- List PASS expenses
- Explain the connection between PASS expenses and desired job
- Indicate how cost of items and services was calculated
- List any similar benefits from other organizations

Examples of PASS Scenarios

The following are some examples of PASS scenarios that show how PASS is very flexible. PASS can be used by people with different types of disabilities, for various accommodations, and for different time frames. Attachment C is a PASS SSA-545 form that is entirely filled out. To view more examples of successful PASS scenarios, access <http://www.passplan.org> and click on the link to see examples of successful PASS plans on the home page. To view the entire written PASS for any of the examples on the webpage, click on the view the entire PASS link that can be found at the end of each scenario. Here are some examples:

• PASS Plan Abstract: Renee's goal is to become an Actuary, which means she will assemble and analyze data, design financial plans, establish tables, and develop rates. Renee has the disability label of Mental Illness, depression, and schizo-affective disorder. This PASS is for 42 months with a yearly cost of \$4,700.00. The total amount of this PASS is \$16,450.00 and originates out of the Seattle Regional SSA Office. View the entire PASS.

? PASS Plan Abstract: Gus' goal is to become a Cabinet Maker. He has had experience building bird houses as an adult and has a disability label of Schizophrenia. His PASS will pay for a truck, car insurance, gas, and maintenance. This PASS is for 36 months at a yearly cost of \$5,790.00. The total amount of this PASS is \$11,580.00 and originates out of the Seattle Regional SSA Office. View the entire PASS.

? PASS Plan Abstract: Jacob's goal is to own and operate a rural electronic and small appliance retail sales business. He has a disability label of Severe Heart Condition, and Diabetes. His PASS will pay for a storage building, computer, monitor, marketing, business insurance, and office expenses, equipment, and furniture. This PASS is for 36 months at a yearly cost of \$5,760.42. The total amount of this PASS is \$17,281.00 and originates out of the Denver Regional SSA Office. View the entire PASS.

? PASS Plan Abstract: Wesley's goal is to be an office worker focused on Confidential High Volume Paper Shredding. He has Mental Retardation and Chronic Paranoid Schizophrenia as disability labels. His PASS will pay for a paper shredder, transportation, work clothes, and job coaching. This PASS is for 24 months at a yearly cost of \$9,420.70. The total amount for this PASS is \$18,841. This PASS comes from the Denver Regional SSA Office. View the entire PASS.

? PASS Plan Abstract: Gail's goal is to become a case management aid, advocate for and provide supportive services to individuals who have long-term and persistent mental illnesses. Gail has the disability labels of Bipolar Disorder, anxiety with panic attacks, and PTSD; and she is a recovering alcoholic and addict. Gail's PASS will pay for an economical and reliable used car for which she has not obtained quotes. This PASS is for 1 year but the amount is unknown at this time. This PASS comes from the Seattle Regional SSA Office. View the entire PASS.

? PASS Plan Abstract: Margaret has the goal of operating her own Food Service business full-time (supported self-employment). Margaret has the disability labels of Autism, Nocturnal seizures, challenges with motor planning, and she is non-verbal. Her PASS will pay for a temporary assistant, a job coach, a cash register, and a hot drink vending machine, and is for 3 years. The yearly amount is \$6,917.67 and the total amount of this PASS is \$20,753.00. This PASS comes from the Seattle Regional SSA Office. View the entire PASS.

If you want to see more information about PASS, there are some helpful websites; see Attachment E for a short description and URL for these websites.

ATTACHMENT A
REQUIREMENTS CHECKLIST

ATTACHMENT A**Requirements Checklist**

You can use this checklist to get organized and prepared for applying and participating in a PASS. This checklist will show how you can use the other attachments in this Manual to ensure that the PASS is successful for you. This is a checklist of requirements, so make sure you have this information before you start your PASS program. Best of luck to you!

Name of applicant: _____ Employment

goal: _____

Type of disability: _____

Did you use PASS SSA-545 form, e.g., Attachment B?: _____

SSA-545 must be entirely filled out in writing, e.g., Attachment C: _____

Details about PASS account: _____

Name of bank: _____

Type of account: _____

Show how PASS money will be saved and spent, e.g., Attachment D: _____

Give date when SSA approved your PASS: _____

How many months and/or years is your PASS going to last?: _____

If you have any questions, see Attachment E for websites where you can find more answers about PASS.

ATTACHMENT B

SSA-545 PASS BLANK FORM

Attachment B**SSA-545 Blank Form**

Social Security Administration

Form Approved
OMB No. 0960-0559

Date Received

Plan for Achieving Self-Support

In order to minimize recontacts or processing delays, please complete all questions and provide thorough explanations where requested. If you need additional space to answer any questions, use the Remarks section or a separate sheet of paper.

Name

SSN

PART I - YOUR GOAL

A. What is your work goal? (Show the specific job you expect to have at the end of the plan. If you are undergoing vocational evaluation to determine a feasible goal, show ?R Evaluation. If your goal involves a supported employment position, show the amount of job coaching you expect to need after the plan is completed compared to the amount you currently receive or will receive when you begin working.)

B. Describe the duties you will be expected to perform in this job:

C. How much do you currently earn (gross) each month in wages or self-employment income?

How much do you expect to earn each month (gross) after your plan is completed?

How do you expect to find a job by the time your plan is completed?

D. If your goal involves self-employment, explain why you believe that operating your own business is more likely to result in self-support than if you worked for someone else.

PART II - MEDICAL/VOCATIONAL/EDUCATIONAL BACKGROUND

- A. What is the nature of your disability?
- B. Explain any limitations you have because of your disability (e.g., limited amount of standing or lifting, etc.):
- C. List the types of jobs you have had most often in the past few years **and** those you have had which are similar to your work goal. Also show how long you worked (i.e., how many months or years) in each type of job.

Job Type	How long did you work?
----------	---------------------------

- D. Check the block which describes the highest educational level you have completed:
- | | |
|---|---|
| <input type="checkbox"/> Elementary school | <input type="checkbox"/> High school graduate or G.E.D. |
| <input type="checkbox"/> Some college | <input type="checkbox"/> College graduate |
| <input type="checkbox"/> Post graduate courses | <input type="checkbox"/> Postgraduate degree |
| <input type="checkbox"/> Trade or Vocational School | <input type="checkbox"/> Other (Specify): |

If you completed college, list your major and degree(s) attained; if you completed one or more courses in a trade or vocational school, list the trade(s) you learned:

- E. Describe any other training you have received:

PART II (CONTINUED)

- F. Have you ever undergone a vocational evaluation? Yes No

If yes, show the name, address and phone number of the person or organization who conducted the evaluation:

- G. Have you ever had a Plan for Achieving Self-Support before? Yes No
If yes, please answer the following:

When was your prior plan approved (month/year)?

When did it end (month/year)?

What was your goal in the prior plan?

Why did your prior plan not enable you to become self-supporting?

Why do you believe that this plan will be successful?

- H. If someone is helping you prepare this plan, please give their name, address and telephone number:

Do you want us to contact the person who is helping you if we need additional information about your plan? * Yes No

Do you want us to send a copy of our decision on your plan to the person who is helping you? * Yes No

PART III - YOUR PLAN

List the steps, in sequence, that you will take to reach the goal and show the dates you expect to begin and complete each step. Be sure to show when you expect to purchase the items or services listed in Part IV.

Step	Beginning Date	Completion Date
------	-------------------	--------------------

I. Past Steps (Accomplishments to Date)

II. Steps upon approval of PASS Plan

PART IV - PLAN EXPENDITURES AND DISBURSEMENTS

A. List the items or services you are buying or will need to buy in order to reach your goal.

Be as specific as possible. Where applicable, include brand and model number of the item. **(Do not include expenses you were paying prior to the beginning of your plan; only additional expenses incurred because of your plan can be approved.)** Explain why each is needed to reach your goal. Also explain why less expensive alternatives will not meet your needs. Part III should show when you will purchase these items or services.

PART IV (CONTINUED)

B. If you propose to purchase, lease or rent a vehicle, please provide the following additional information:

1. Do you currently have a valid driver's license? Yes No

If no, Part III must include the steps necessary to attain a driver's license.

2. Explain why alternate forms of transportation (e.g., public transportation, cabs, having friends or relatives drive you) will not allow you to reach your goal.

3. If you are proposing to purchase a vehicle, explain why renting or leasing are not sufficient.

4. If you are proposing to purchase a new vehicle, explain why purchasing a reliable used vehicle is not sufficient.

5. Explain why you chose the particular vehicle rather than a less expensive model.

C. If you propose to purchase computer equipment or other expensive equipment, please explain why a less expensive alternate (e.g., rental or purchase of less expensive equipment) will not allow you to reach your goal. Explain why you need the capabilities of the particular computer/equipment you identified. Also, if you attend (or will attend) a school with a computer lab for student use, explain why use of that facility is not sufficient to meet your needs.

D. If you indicated in Part II that you have a college degree or specialized training, and your plan includes additional education or training, explain why the education/training you already received is not sufficient to allow you to be self-supporting.

PART V - INCOME/RESOURCE EXCLUSION

A. List any items you already own (e.g., equipment or property) which you will use to reach your goal. Show the value of each item and explain why you need each of the items to attain your goal.

B. What money do you already have saved to pay for the expenses listed in Part IV? (Include cash on hand or money in a bank account.)

C. Other than the earnings shown in Part I, what income do you receive (or expect to receive)? (Show how much you receive and how frequently you receive or expect to receive it.)

D. How much of this money will you use each month to pay for the expenses listed in Part IV?

E. Do you plan to save any or all of this money for a future purchase which is necessary to complete your goal? Yes No
If yes, explain how you will keep the money separate from other money you have. (If you will keep the savings in a separate bank account, give the name and address of the bank and the account number.):

F. What are your current living expenses each month (e.g., rent, food, utilities, etc.)? If the amount of income you will have available for living expenses after making payments or saving money for your plan expenses is less than your current living expenses, explain how you will pay for those living expenses.

G. Do you expect any other person or organization (e.g., Vocational Rehabilitation) to pay for or reimburse you for any part of the items and services listed in Part IV or to provide any other items or services you will need?

Yes No **If yes**, please provide details as follows:

Who will pay	Item/service	Amount	When will the item or service be purchased?
--------------	--------------	--------	---

PART VI - REMARKS

PART VII - AGREEMENT

If my plan is approved, I agree to:

- Comply with all of the terms and conditions of the plan as approved by the Social Security Administration [SSA];
- Report any changes in my plan to SSA immediately;
- Keep records and receipts of all expenditures I make under the plan until the next review of my plan at which time I will provide them to SSA;
- Use the income or resources set aside under the plan only to buy the items or services approved by SSA.

I realize that if I do not comply with the terms of the plan or if I use the income or resources set aside under my plan for any other purpose, SSA will count the income or resources that were excluded and I may have to repay the additional SSI I received. I also realize that SSA may not approve any expenditures for which I do not submit receipts or other proof of payment.

I know that anyone who makes or causes to be made a false statement or representation of material fact in an application for use in determining a right to payment under the Social Security Act commits a crime punishable under Federal Law and/or State Law. I affirm that all the information I have given on this form is true.

Signature _____ **Date** _____

Privacy Act Statement

The Social Security Administration is allowed to collect the information on this form under section 1631 (e) of the Social Security Act. We need this information to determine if we can approve your plan for achieving self-support. Giving us this information is voluntary. However, without it, we may not be able to approve your plan. Social Security will not use the information for any other purpose.

We would give out the facts on this form without your consent only in certain situations. For example, we give out this information if a Federal law requires us to or if your Congressional Representative or Senator needs the information to answer questions you ask them.

The Paperwork Reduction Act of 1995 requires us to notify you that this information collection is in accordance with the clearance requirements of section 3507 of the Paperwork Reduction Act of 1995. We may not conduct or sponsor, and you are not required to respond to, a collection of information unless it displays a valid OMB control number.

TIME IT TAKES TO COMPLETE THIS FORM

We estimate that it will take you about 45 minutes to complete this form. This includes the time it will take to read the instructions, gather the necessary facts, and fill out the form. If you have comments or suggestions on this estimate, write to the Social Security Administration, ATTN: Reports Clearance Officer, 1-A-21 Operations Bldg., Baltimore, MD 21235. Send only comments relating to our "time it takes estimate to the office listed above. All requests for Social Security cards and other claims-related information should be sent to your local Social Security office, whose address is listed under Social Security Administration in the U.S. Government section of your telephone directory.

RECEIPT FOR YOUR PLAN FOR ACHIEVING SELF-SUPPORT

We received the plan for achieving self-support which you submitted. We will process your plan as soon as possible.

You should hear from us within ___days. We will send you a letter telling you if your plan is approved. We will notify you if we need additional information before making a decision on your plan. We may ask you to modify your plan.

YOUR REPORTING AND RECORD-KEEPING RESPONSIBILITIES

If we approve your plan, you must tell Social Security about any changes to your plan. You must tell us if:

- Your medical condition improves.
- You are unable to follow your plan.
- You decide not to pursue your goal or decide to pursue a different goal.
- You decide that you do not need to pay for any of the expenses you listed in your plan.
- Someone else pays for any of your plan expenses.
- You use the income or resources we exclude for a purpose other than the expenses specified in your plan.
- There are any other changes to your plan.

You must tell us about any of these things within 10 days following the month in which it happens. If you do not report any of these things, we may stop your plan.

You should also tell us if you decide that you need to pay for other expenses not listed in your plan in order to reach your goal. We may be able to modify your plan or change the amount of income we exclude so you can pay for the additional expenses.

YOU MUST KEEP RECEIPTS OR CANCELED CHECKS TO SHOW WHAT EXPENSES YOU PAID FOR AS PART OF THE PLAN. You need to keep these receipts or canceled checks until we contact you to find out if you are still following your plan. When we contact you, we will ask to see the receipts or canceled checks. If you are not following the plan, you may have to pay back some or all of the SSI you received.

ATTACHMENT C

SSA-545 PASS WRITTEN FORM

ATTACHMENT C

SSA-545 PASS Written Form

Plan for Achieving Self-Support

Name: Nellie SSN: 000-00-0000

PART I - YOUR GOAL

A. What is your work goal? (Show the specific job you expect to have at the end of the plan. If you are undergoing vocational evaluation to determine a feasible goal, show "VR Evaluation." If your goal involves a supported employment position, show the amount of job coaching you expect to need after the plan is completed compared to the amount you currently receive or will receive when you begin working.) **My goal is to become a Certified Professional in Human Resources (PHR). This goal will be supported by XYZ Co. and Anystate Commission for the Blind (ACB) after completion of this Plan. Job Coach hours will initially focus on orientation to the workplace and various job responsibilities. Once adaptive equipment and routines are in place the job coach will no longer be required. XYZ will cover those costs.**

B. Describe the duties you will be expected to perform in this job: **Documentation, Data Entry, Various levels of tracking data, Interviewing, Counseling, Hiring/Terminating, Evaluating, Various levels of training, Explaining Agency Policy and Procedures, Group Leadership, Public Speaking, Familiarity with current labor, employment and EEOC laws and regulations, Teaching various Human Resource components, Computer data entry, Reading and producing typed written materials and documents, placing and answering the telephone, faxing, copying, filing, and other basic office type responsibilities.**

C. How much do you currently earn (gross) each month in wages or self-employment income?
\$__zero/month

How much do you expect to earn each month (gross) after your plan is completed?
\$3,300/month

How do you expect to find a job by the time your plan is completed? **Through the vocational services of XYZ Co, Anystate Commission for the Blind, Anystate Work Force Commission, Community Contacts, Want-Ads, Internet Sites, Assistance from Anystate University.**

D. If your goal involves self-employment, explain why you believe that operating your own business is more likely to result in self-support than if you worked for someone else. **N/A**

PART II - MEDICAL/VOCATIONAL/EDUCATIONAL BACKGROUND

A. What is the nature of your disability? **Total loss of vision, insulin dependent, diabetic, and heart/kidney disease.**

B. Explain any limitations you have because of your disability (e.g., limited amount of standing or lifting, etc.). **Cannot see and unknown future medical needs due to diabetes and possible dialysis.**

C. List the types of jobs you have had most often in the past few years and those you have had which are similar to your work goal. Also show how long you worked (i.e., how many months or years) in each type of job. How long; Job Type did you work?

XYZ Co -- Admin. Assistant Volunteer, 3 years (still there)

Anytown Resource Center -- Secretary (part-time), 21 months

Anystate Commission for the Blind -- Receptionist Volunteer, 5 months

Goodwill Industries -- Receptionist (part-time), 8 months

Anystate VIP Support Group -- Chairperson, 2 years

D. Check the block that describes the highest educational level you have completed:

Elementary school

High school graduate or G.E.D.

Some college -- Sr. College graduate

Post graduate courses Postgraduate degree

Trade or Vocational School Other (Specify):

If you completed college, list your major and degree(s) attained; if you completed one or more courses in a trade or vocational school, list the trade(s) you learned: **AAS in Human**

Services/Gerontology from local Junior College. Currently a senior at Anystate University. Expected Graduation dates Spring 2000 with BAS and Spring of 2002 with a Master's Degree. (See attached degree plan.)

E. Describe any other training you have received:

I have received training in the following areas:

***Basic Computer (Windows 95, Word 6.0, Excel, Word Processing, Jaws 3.2 Speech Program, Word Perfect 5.1, some Internet exposure)**

*** Documentation and transcription**

*** Telephone etiquette and procedures**

*** Personnel Interview Process**

*** Job Networking**

*** Data Entry**

*** Team Work and Working Independently with Assistive Technology**

*** Basic Filing, Copying, Faxing**

*** Communication (verbal and non-verbal)**

F. Have you ever undergone a vocational evaluation? Yes No

If yes, show the name, address and phone number of the person or organization who conducted the evaluation: **Anystate Commission for the Blind requested in approximately 1991. Work Assessment completed the evaluation at the Anystate Commission for the Blind in Anytown, Anystate. It was completed by B. J., Certified OT, VEC. The actual vocational evaluation has not been located, XYZ does not have it on file.**

G. Have you ever had a Plan for Achieving Self-Support before? Yes No

If yes, please answer the following:

When was your prior plan approved (month/year)? N/A

When did it end (month/year)? N/A

What was your goal in the prior plan? N/A

Why did your prior plan not enable you to become self-supporting? N/A

Why do you believe that this plan will be successful? **I strongly believe this PASS Plan will be successful. This has been a vocational goal of mine for many years. Through my disability I have had to overcome many obstacles; through my life and work experience/exposure I have found a niche in today's society. I firmly believe this to be an ideal job match for my skills, the work environment, and my past employment and volunteer history. I also have the blessing and support of my husband, XYZ Co, my ACU Counselor, ACU Head of Academy Services, all my professors, and my dedicated faith and drive in myself.**

If someone is helping you prepare this plan, please give his or her name, address and telephone number: **J. J.; XXX Street; Anytown, Anystate 00000; (XXX) 111-2222(office/home);(XXX) 111-2222 (mobile); (XXX) 111-3333(fax)**

Do you want us to contact the person who is helping you if we need additional information about your plan? Yes No

Do you want us to send a copy of our decision on your plan to the person who is helping you? Yes No

PART III - YOUR PLAN

List the steps, in sequence, that you will take to reach the goal and show the dates you expect to begin and complete each step. Be sure to show when you expect to purchase the items or services listed in Part IV.

- 1. Add Computer memory by 2-gigabits, From July 1999 to Sept. 1999.**
- 2. Upgrade Jaws Program, From July 1999 to Sept. 1999.**
- 3. Obtain monthly city bus transportation, From July 1999 - Ongoing.**
- 4. Medication for diabetes and other health needs not covered, From July 1999 - Ongoing.**

(Syringes, glucose strips, OTC Vitamins C, b-6, B-12, Calcium, Iron & Aspirin)

5. Vet bills and food for seeing-eyed dog, From July 1999 - Ongoing.

6. Obtain Master's Degree from Anytown University as a Certified Professional in Human Resources: Spring 1998 Spring 2002

Class schedule through graduation is as follows:

Fall 1999

COMS -- 407 3.00 Information Process and Rhetoric

COMS -- 430 3.00 Conflict Management

SOCI -- 380 3.00 Urban and Community Studies

SOCI -- 416 3.00 Social Statistics

SOCI -- 498 3.00 Sociological Practice I

15.00 Total hours

Spring 2000

SOCI -- 460 3.00 Professional Ethics

COMS -- 343 3.00 Business and Professional Communication

COMS -- 345 3.00 Intercultural Communications

SOCI -- 342 3.00 Cultural Diversity

12.00 Total hours

Summer I 2000

COMS -- 620 3.00 Communication Research Methods

BUSA -- 532 3.00 Human Resource Management

6.00 Total Hours

Summer II 2000

BUSA -- 631 3.00 Ethics in Administration and Business

COMS -- 585 3.00 Organizational Communication

6.00 Total hours

Fall 2000

COMS -- 586 3.00 Human Resource Training and Development

PSYC -- 605 3.00 Negotiation and Mediation

6.00 Total Hours

Spring 2001

PSYC -- 688 3.00 Team and Team Leadership

COMS -- 543 3.00 Business and Professional Communication

1.06 Total hours

Fall 2001**COMS -- 545 3.00 Intercultural Communication****COMS -- 641 3.00 Theories of Interpersonal Communication****6.00 Total Hours****Spring 2002****Electives 6.00 (BUSA, COMS, or PSYC)****1.07 Total Hours****Job search and PASS debt payoff through July 2002****PART IV - PLAN EXPENDITURES AND DISBURSEMENTS**

A. List the items or services you are buying or will need to buy in order to reach your goal. Be as specific as possible. Where applicable, include brand and model number of the item. (Do not include expenses you were paying prior to the beginning of your plan; only additional expenses incurred because of your plan can be approved.) Explain why each is needed to reach your goal. Also explain why less expensive alternatives will not meet your needs. Part III should show when you will purchase these items or services.

1. Item/service: **Computer Software and Memory Upgrade Cost: \$420.00.**

Vendor/provider: **local Marketing Company**

Why needed: **College study/work --- no community computer has speech adaptive equipment installed. Own computer, just need additional software and memory.**

How will you pay for this item (e.g., one-time payment, or monthly payment)? **Monthly**

How did you determine the cost? **Comparison-shopped**

2. Item/service: **City Bus Pass, Cost: \$3,840**

Vendor/provider: **City Bus Service**

Why needed: **Sole mode of transportation**

How will you pay for this item (e.g., one-time payment, or monthly payment)? **Monthly**

How did you determine the cost? **Current rate is \$80.00/month x 48 months**

3. Item/service: **Meds (syringes/glucose strips/Vitamins C, B-6, B-12/Iron/Aspirin), Cost \$3,024**

Vendor/provider: **National and Local Store**

Why needed: **Necessary for maintenance of diabetes and heart/kidney disease**

How will you pay for this item (e.g., one-time payment, or monthly payment)? **Monthly**

How did you determine the cost? **Comparison-shopped \$63.00/month X 48 months**

4. Item/service: **Vet bills and food, Cost \$1,680.00**

Vendor/provider: **Local Veterinary Clinic --- Dr. Doe**

Why needed: **Required for mobility**

How will you pay for this item (e.g., one-time payment, or monthly payment)? **Monthly**

How did you determine the cost? **Contacted vet's office to determine average cost of \$300.00/yr. Food is \$120.00/year (\$10.00/month) x 4 years**

5. Item/service: **College tuition, Cost\$ 23,296.00**

Vendor/provider: **Anystate University**

Why needed: **Degree Plan required for vocational goal**

How will you pay for this item (e.g., one-time payment, or monthly payment)? **When Due**

How did you determine the cost? **Current tuition rates at AU, (BAS \$191/credit hour x 56 hours and Master's of approximately \$350/credit hour x 36 hours.) See above class schedule to complete degree plan. BAS hours includes 29 credit hours at \$191/credit hours as this Plan request to be retroactive by one year to total the identified 56 hours.**

B. If you propose to purchase, lease or rent a vehicle, please provide the following additional information: **N/A**

Do you currently have a valid driver's license? Yes No **N/A** - If no, Part III must include the steps necessary to attain a driver's license.

C. Explain why alternate forms of transportation (e.g., public transportation, cabs, having friends or relatives drive you) will not allow you to reach your goal? **N/A**

D. If you are proposing to purchase a vehicle, explain why renting or leasing is not sufficient. **N/A**

E. If you are proposing to purchase a new vehicle, explain why purchasing a reliable used vehicle is not sufficient. **N/A**

F. Explain why you chose the particular vehicle rather than a less expensive model. **N/A**

G. If you propose to purchase computer equipment or other expensive equipment, please explain why a less expensive alternative (e.g., rental or purchase of less expensive equipment) will not allow you to reach your goal. Explain why you need the capabilities of the particular computer/equipment you identified. Also, if you attend (or will attend) a school with a computer lab for student use, explain why use of that facility is not sufficient to meet your needs. **N/A**

H. If you indicated in Part II that you have a college degree or specialized training, and your plan includes additional education or training, explain why the education/training you already received is not sufficient to allow you to be self-supporting. **Degree required for entry level in my choice of employment.**

PART V - INCOME/RESOURCE EXCLUSION

A. List any items you already own (e.g., equipment or property) which you will use to reach your goal. Show the value of each item and explain why you need each of the items to attain your goal.

* **Original Jaws \$1400.00**

* **Computer/Printer/Software \$2500.00**

* **Dictaphone \$ 145.00**

* **Braille Writer \$ 700.00**

* **Tape Recorder \$ 59.00**

- * Braille Labler \$ 38.00
- * Braille Tape \$ 7.00
- * Four-sided Cassette Player \$ 249.00

B. What money do you already have saved to pay for the expenses listed in Part IV? (Include cash on hand or money in a bank account)? **None**

C. Other than the earnings shown in Part I, what income do you receive (or expect to receive)? (Show how much you receive and how frequently you receive or expect to receive it.) **Spouse's SSDI \$528.00/month**

D. How much of this money will you use each month to pay for expenses listed in Part IV?
\$508.00/month for 63.50 months = total expenses of \$32,260.00
32,260.00/63.50 months = \$508.00/month

E. Do you plan to save any or all of this money for a future purchase, which is necessary to complete your goal? Yes No

If yes, explain how you will keep the money separate from other money you have. (If you will keep the savings in a separate bank account, give the name and address of the bank and the account number.): **A separate PASS checking account will be secured upon approval of this Plan.**

F. What are your current living expenses each month (e.g., rent, food, utilities, etc.)? **\$659.00**

If the amount of income you will have available for living expenses after making payments or saving money for your plan expenses is less than your current living expenses, explain how you will pay for those living expenses. **Spouse and my SSI check, which will total maximum FBR of \$751.00 with the approval of this PASS Plan, will cover these expenses.**

G. Do you expect any other person or organization (e.g., Vocational Rehabilitation) to pay for or reimburse you for any part of the items and services listed in Part IV or to provide any other items or services you will need? Yes No If yes, please provide details as follows:

When will the item or Who will pay Item/service Amount service purchased? **Anystate Commission for the Blind - Reader Service and College Books - Each Semester - Reader Service is paid at \$300/month, College books up to \$350/semester, and Open Book Reader and software at \$1,348.**

PART VI - REMARKS

This PASS Plan is requesting a 12-month retroactive start date. This Plan will assist me in obtaining my Master's degree to reach my vocational goal. I am required to obtain a Master's degree, it is the entry-level requirement for my vocational goal. The Anystate Commission for the Blind (ACB), which is the equivalent to the Anystate Rehabilitation Commission (Vocational Rehabilitation, for people with visual impairments) fully supports my goal to attain a Master's degree as a Certified Professional in Human Resources. ACB has agreed to purchase Reader services and required college textbooks through my Master's degree. ACB is also in the process of purchasing an Open Book Reader, which will allow more independence, variety, and opportunity in my reading selections. The Open Book Reader with software will cost ACB \$1,348.00. ACB has also purchased a variety of assistive technologies for me over the years. ACB is excited and proud of my determination to achieve my vocational goal. ACB is working closely throughout the development of this PASS Plan. In addition to ACB, I have also obtained assistance through a PELL grant totaling \$6,125.00. Thank you! I will carry through on this plan.

PART VI - AGREEMENT

If my plan is approved, I agree to:

Comply with all of the terms and conditions of the plan as approved by the Social Security Administration (SSA);

Report any changes in my plan to SSA Immediately;

Keep records and receipts of all expenditures I make under the plan until the next review of my plan at which time I will provide them to SSA;

Use the Income or resources set aside under the plan only to buy the items or services approved by SSA.

I realize that if I do not comply with the terms of the plan or if I use the Income or resources set aside under my plan for any other purpose, SSA will count the income or resources that were excluded and I may have to repay the additional SSI I received. I also realize that SSA may not approve any expenditure for which I do not submit receipts or other proof of payment.

I know that anyone who makes or causes to be made a false statement or representation of material fact in an application for use in determining a right to payment under the Social Security Act commits a crime punishable under Federal Law and/or State Law. I affirm that all the information I have given on this form is true.

Signature _____ Date _____

Privacy Act Statement

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We would give out the facts on this form without your consent only in certain situations. For example, we give out this information if a Federal law requires us to or if your Congressional Representative or Senator needs the information to answer questions you ask them.

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If we approve your plan, you must tell Social Security about any changes to your plan. You must tell us if:

- o Your medical condition improves.
- o You are unable to follow your plan.
- o You decide not to pursue your goal or decide to pursue a different goal.

- o You decide that you do not need to pay for any of the expenses you listed in your plan.
- o Someone else pays for any of your plan expenses.
- o You use the income or resources we exclude for a purpose other than the expenses specified in your plan.
- o There are any other changes to your plan.

You must tell us about any of these things within 10 days following the month in which it happens. If you do not report any of these things, we may stop your plan.

You should also tell us if you decide that you need to pay for other expenses not listed in your plan in order to reach your goal. We may be able to modify your plan or change the amount of income we exclude so you can pay for the additional expenses.

YOU MUST KEEP RECEIPTS OR CANCELLED CHECKS TO SHOW WHAT EXPENSES YOU PAID FOR AS PART OF THE PLAN. You need to keep these receipts or canceled checks until we contact you to find out if you are still following your plan. When we contact you, we will ask to see the receipts or canceled checks. If you are not following the plan, you may have to pay back the some or all of the SSI you received.

ATTACHMENT D
SELF MONITORING LOG

ATTACHMENT D**Self Monitoring Log**

Your client can use this self monitoring log to keep track of his/her activities on the PASS account. A self monitoring log can show your client what he/she is using the money for and the balance on the account.

Month	Date	Year	Deposit	Withdraw	Item	Balance	January	February	March	April	May	June	Month
Date	Year	Deposit	Withdraw	Item	Balance	July	August	September	October	November	December		

ATTACHMENT E

HELPFUL WEBSITES

ATTACHMENT E

Helpful Websites

The following are some websites with valuable information about Social Security Administration [SSA] work incentives, Plan for Achieving Self Support [PASS], vocational rehabilitation, disability advocacy, and much more. To access the information, go to the home page of the website and click on the link of the topic that you are interested in knowing about. You can visit these websites to stay updated on the latest information and news about topics related to employment for people with disabilities. Here are the websites:

- American Association for People with Disabilities [AAPD]: AAPD is the website for a national group of disability advocates. Their goal is to unite the disability community in order to create a strong voice to promote political and social changes for people with disabilities. Their focus is to overcome attitudinal and physical barriers for people with disabilities. To become a member or find out more information about AAPD access: <http://www.aapd-dc.org>
- American Congress of Community Supports and Employment Services [ACCSES]: This website has information about a national nonprofit agency of vocational rehabilitation services and community supports dedicated to maximizing employment opportunities and independent living for people with disabilities. This website also has information about disability rights and advocacy. To view the information available on this website access: <http://www.acces.org>
- Cornell University: The Cornell website has information on topics related to employment for people with disabilities, self-determination, and vocational

rehabilitation services. You can view publications on a variety of topics related to people with disabilities (e.g., SSA work incentive programs, PASS, and guides on calculating the affects of SSA disability benefits when earning wages from a job). To find out more visit: <http://www.ilr.cornell.edu/edi>

- Disability Benefits 101 [DB101]: When you visit this website, you can access tools like benefit calculators that can be used to get an idea how working will affect your disability benefits. You can find information about SSA work incentives and PASS. There is information related to issues about employment, accommodations, and disability advocacy. You can access the information and tools by visiting:

<http://www.db101.org>

- Job Seekers and Employee Resources: Visit this website to find out about community inclusion for people with disabilities. You can access information about independent living and inclusion in the community for people with disabilities both socially and in the employment world. You can find disability advocate organizations. To view topics on this website access: <http://www.disabilityinfo.gov>

- Council of State Administrators of Vocational Rehabilitation [CSAVR]: CSAVR has the latest news about vocational rehabilitation services, SSA work incentive programs, employment, and inclusion for people with disabilities. CSAVR has webarin on vocational rehabilitation topics. To access information on this website visit:

<http://www.rehabnetwork.org>

- Social Security Administration [SSA]: SSA is the website to visit to find out all about SSA disability benefits, work incentives, and PASS. If you want information about these topics access: <http://www.ssa.gov>

- University of Montana: Visit this website to view lists of books, articles, and tapes on disability topics. Read success stories written by people who have used a PASS to purchase accommodations. To access information on this website visit: <http://ruralinstitute.umt.edu>
- Virginia Commonwealth University: This website has information on research studies related to vocational rehabilitation, inclusion for people with disabilities, and issues regarding barriers for people with disabilities. There is also information about self-determination, PASS, and work incentive planning and Assistance [WIPA]. To access information about these topics visit: <http://www.worksupport.com>

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