

IL-NET

IL-NET National Training and Technical Assistance Center for Independent Living

Consumer Financial Management

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Program Managers/Associate Directors Peer Call

Facilitator:

- Paula McElwee, Director of Technical Assistance, IL-Net

IL-NET Partners

Today's presentation is brought to you by the Administration for Community Living at the US Department of Health and Human Services in conjunction with the IL-NET. The IL-NET is operated by ILRU and collaborates with NCIL, APRIL, the University of Montana, and a consultant network of subject-matter experts. The IL-NET T&TA Center provides training and technical assistance to centers for independent living, statewide independent living councils, and designated state entities.



Image Descriptions: Logos of Independent Living Research Utilization, Association of Programs for Rural Independent Living, National Council on Independent Living, and University of Montana.

What You Will Discuss Today

- When does financial management usually come up as a goal?
- When and how do you provide Life Skills training in financial management? Budgeting?
- When a person is on SSI or SSDI – what do you know and how can you guide them related to their earnings and savings limits?
- Is it possible for a person to live on SSI?
- Which is most important – to help a person get off of SSI or to help them live within it?

When does financial management come up as a goal?

- When the individual gets a job
- When the person wants to move away from home
- When the person calls in a panic because they just got a letter saying they have to pay money back to social security
- When the adult realizes Mom has their SSI check and shouldn't be living off their income.
- Other times?

When and how do you provide Life Skills Training?

- Do classes work for this topic? What classes do you offer in financial management or budgeting?
- How hands on is your center related to looking at the individual's finances with them?
- Do you assist a person one-to-one in developing a budget?
- Do you find that people are able to be realistic around their income, expenses and what they want to buy? (Then again, are you realistic on this?)

What expertise do your staff have regarding “benefits”?

- Are staff trained on SSI, SSDI, Medicaid?
- Do you assist with the process of applying for benefits or do you refer to a legal firm?
- How does the Medicaid waiver figure into this conversation?
- When the person is employed, how do you assist them in juggling the transition from benefits to employment?
- Do you know how to assist the individual in keeping their Medicaid while transitioning or in addition to their employment benefits? (Especially important if personal care or other living costs are through the Medicaid waiver.)

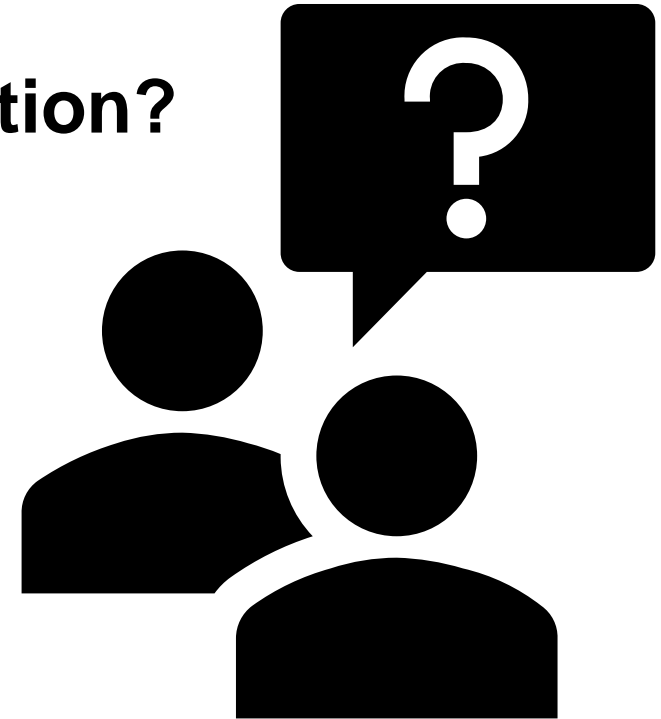
Are these “benefits” entirely beneficial?

- Since SSI is designed to keep people poor, how do you discuss it with the consumer?
- Do you address the marriage disincentive or other problems with “benefits”?

Questions & Discussion

What else do you address with the consumer around their financial management needs?

What needs clarification or more explanation?



Contact Information

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Evaluation Survey

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<https://www.ilru.org/training/cil-assistant-directors-program-managers-middle-managers-peer-discussion-0>

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