

# Career Goal Public Benefits Programs

Fact Sheet 2020

## What are some available programs to help me achieve my career goals?

- Achieving a Better Life Experience Act (ABLE)
- Individual Development Accounts (IDA)
- Plan to Achieve Self-Support (PASS)
- Ticket to Work

## What are the basics of PASS?

The ultimate goal is to be independent of public benefits. PASS may be used by both SSI (Supplemental Security Income) and SSDI (Social Security Disability Insurance) recipients. Individuals can save money to pay for items/services that will help them achieve vocational goals. In addition, public benefits will not be impacted by PASS savings.

Expenses can include, but are not limited to, the following:

- Education and vocational training
- Start-up business costs
- Car, laptop, etc.

## What are the basics of ABLE?

These are tax free accounts which allow individuals to save and pay for qualified disability expenses.

There is an annual maximum contribution of \$15,000 and a maximum accumulative account balance of \$400,000.

- Anyone can contribute
- Savings up to \$100,000 will not risk eligibility to other welfare programs
- Individual must be diagnosed before age 26
- SSI or SSDI benefits are not required

Qualified disability expenses can include, but are not limited to, the following:

- Education
- Housing
- Transportation
- Employment supports
- Healthcare expenses

## What are the basics of IDAs?

These are matched savings accounts that help those who are low income to save toward the purchase of a lifelong asset. Savings in an IDA are matched. This means that for every dollar saved, another dollar (or more) is deposited.

IDAs can be used to buy a house, pay for education and job training, or to start a small business.

## What are the basics of Ticket to Work?

This is the only Social Security work incentive that does not require beneficiaries (age 18 to 64) to work. Free employment services can be accessed from State Vocational Rehabilitation and Social Security approved Employment Networks. An individual can choose to work with the organization that best meets their needs. Participants are exempt from medical reviews, as long as they are making timely progress toward their vocational goal.

## For more information on these programs:

- PASS: [www.ssa.gov/disabilityresearch/wi/pass.htm](http://www.ssa.gov/disabilityresearch/wi/pass.htm)
- ABLE: [www.fidelity.com/able/attainable/overview](http://www.fidelity.com/able/attainable/overview)
- IDA: [www.masscap.org/category/program-types/money-management/individual-development-accounts/](http://www.masscap.org/category/program-types/money-management/individual-development-accounts/)
- Ticket to Work: [www.yourtickettowork.com](http://www.yourtickettowork.com)

For more information about **Work Without Limits Benefits Counseling** contact

1-877-YES-WORK (1-877-937-9675) or visit <http://www.workwithoutlimits.org/benefits-counseling/>