



POUDRE SCHOOL DISTRICT
**Integrated
Services**

PSD Transitions Newsletter:

*serving elementary school through
post-high school students*

DECEMBER 2017

PSD Transition
Services

Contact Info

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Seasons Greetings!

This addition of the Transition Newsletter is dedicated to all things Financial. Graduation requirements in Poudre School District include a course in personal financial literacy but just one course will not be all that our students need to understand how to manage money, the importance of savings, and resources that are available for assistance with financial aid for education as well as adult living in the community. In this edition you will find a listing of some activities to begin financial awareness in younger children as well as activities for youth in transition.

Colorado is among 28 states who have developed an ABLÉ program to assist eligible individuals to save up to \$14,000 a year (up to \$100,000 in total) without jeopardizing their eligibility for federally-funded means tested benefits, such as Supplemental Security Income (SSI) and Medicaid. A recent Transition Series presentation introduced the ABLÉ program for Colorado and families learned that while it can be a great way to save for a future purchase, there are limitations on the use of the funds and are not a safe way to invest wealth funds for anyone other than your son/daughter with a disability. The article about the ABLÉ program provides some links for more information.

Money can be a great motivator for a student to gain employment! Often our identity is associated with our work. How often have you met someone new and they ask you – “What do you do?” This month we are highlighting Project SEARCH and their employer partner, Columbine Health Systems. Over the past 10 years, Columbine has been the site hosting internships for PSD transition students in the last two semesters of education eligibility and the result has been that overall the program can boast 85% paid employment for those students completing the program!

Several adult service agencies can provide financial assistance for eligible young adults. In this issue we have an article about the requirement to report wages to the Social Security Administration, once a student is eligible for Supplemental Security Income. Again, there are some links for more information.

From all of us at Poudre School District, we wish you Happy Holidays and a Financially healthy New Year!

Romie Tobin-PSD Transition Coordinator

Achieve With Us

Since 2007, The Arc of Larimer County has helped individuals with intellectual and developmental disabilities and their families achieve full inclusion in every sector of the community.

Thanks to the generosity of donations made to arc Thrift! Stores, our services and supports are available at no cost.

Workshops, Services & Support Available



Visit arclc.org for more information.



Colorado Launches ABLE Program



August 25, 2017

The ABLE National Resource Center, managed by National Disability Institute (NDI), is excited to congratulate the State of Colorado on becoming the 28th state to launch an ABLE program. The Colorado ABLE Program, named Colorado ABLE, is administered by Colorado ABLE @ CollegeInvest, managed by Ascensus College Savings Recordkeeping Services, Inc. and backed by BlackRock, Schwab, Vanguard and Fifth Third Bank. Colorado ABLE accounts are available to eligible individuals with disabilities.

Colorado ABLE allows qualified individuals with disabilities to save up to \$14,000 a year and up to \$100,000 in total in an ABLE account without jeopardizing their eligibility for federally-funded means tested benefits, such as Supplemental Security Income (SSI) and Medicaid. The funds in the account can be used for disability-related expenses that assist the beneficiary in increasing and/or maintaining his or her health, independence or quality of life. The maximum account limit for a Colorado ABLE account is \$400,000.

Millions of individuals with disabilities and their families are often relegated to a life of poverty as a result of not being allowed to build even the most modest levels of resources. Individuals receiving supports through Social Security, Medicaid and other publicly-funded programs are often disqualified from those supports if they have more than \$2,000 worth of resources or assets. Now, with the launch of ABLE programs nationwide, individuals with disabilities and their families will be able to take a step to better secure their financial futures and to help offset the often significant financial challenges that can accompany living with a disability.

Like the other ABLE programs across the country, the Colorado ABLE program focuses efforts to ensure minimal costs associated with establishing and maintaining an ABLE account (which can be done online). There is a \$45 annual fee payable at \$11.25 quarterly. If paper statements are selected, the fee increases to \$15 per quarter (\$60 annually). The Colorado ABLE program has a monthly maintenance fee of \$2, which can be waived if the average daily balance is over \$250 or by electing electronic statements from Fifth Third Bank. The annual investment fee ranges from 0.34% to 0.37%.

In addition to Colorado ABLE, there are 27 other states that have launched ABLE programs: Alabama, Alaska, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, Tennessee, Vermont, Virginia. Most of these ABLE programs are open to eligible individuals nationwide. Please see www.ablenrc.org for details about these programs.

For more information on the Colorado ABLE program and how to enroll, please visit www.coloradoable.org.
<http://www.ablenrc.org/news/colorado-launches-able-program>




Project | SEARCH

Columbine Health Systems
is the proud Business Site for
Project Search for over 8 years!

Financial Aid (Excerpt from Higher Education Planning Handbook for Students with Disabilities)

There are many ways to pay for college. Grants, scholarships and loans are just a few. To learn more about financial aid, **sign on to www.CollegelInColorado.org / Financial Aid Planning / Financial Aid 101** for comprehensive information about financial aid options including a scholarship search engine (www.CollegelInColorado.org / Financial Aid Planning / Find Scholarships)

How Disability Related Expenses May Affect Financial Aid

As a student with a disability, you may face expenses that other students do not encounter.

When you apply for financial aid, inform the financial aid administrator of your disability related expenses, keeping in mind that financial aid will not cover expenses already covered by other agencies (for example, vocational rehabilitation).

Possible disability related expenses include:

- Personal care attendant services
- Assistive technology
- Special transportation
- Medical expenses related to your disability but not covered by insurance
- Financial Aid Calculators

As you explore financial aid opportunities, you may want to use the Financial Aid Award Estimator. This is a tool that compares an estimate of how much selected schools in Colorado cost to attend compared to the federal financial aid package for which you may be eligible. (www.CollegelInColorado.org / Financial Aid Planning tab / Financial Aid Calculators / Financial Aid Award Estimator)

In addition, there are other calculators to help you understand saving money for college (College Saving Calculator), how much your family may be expected to contribute (Expected Family Contribution Calculator) and the SLOPE Calculator, which help you figure out how much you might owe if you took out a loan to pay for school. SLOPE calculator also includes a budgeting tool. (www.CollegelInColorado.org / Financial Aid Planning tab / Financial Aid Calculators)

File the FAFSA

The Free Application for Federal Student Aid (FAFSA) is the key that opens the door to financial aid. It serves as the application for most financial aid from federal and state programs as well as from colleges and universities. Even if you are not sure that you will need financial aid, we recommend that you fill out a FAFSA anyway — it's free.

(www.CollegelInColorado.org / Financial Aid Planning / Financial Aid 101 / FAFSA is the Key)

Ideas for Helping Students Increase Financial Literacy Skills

The following are suggestions of activities that encourage financial literacy from elementary to post high school levels.

Elementary and Middle School

- ◆ Encourage a strong work ethic
- ◆ Discuss money and how it works
- ◆ Help your student set short-term saving goals
- ◆ Decide how money should be stored (piggy bank or savings account)
- ◆ Visit a financial institution with your student
- ◆ Identify wants versus needs
- ◆ Take a free tour at the Denver Mint.

High School and Post High School

- ◆ Help your student set short-term and long-term savings goals
- ◆ Help your students open a checking and savings account and guide them through balancing their check-book
- ◆ Introduce budgeting and the real cost of living on your own
- ◆ Discuss plan for medical/health coverage
- ◆ Research the costs of post-secondary education (vocational schools, college classes, further training, etc.)
- ◆ Use apps to teach concepts such as comparison shopping and budgeting
- ◆ Volunteer in the community and/or participate in community service projects
- ◆ If applicable, apply for SSI (Supplemental Security Income) and Medicaid. Learn about work incentive programs through Social Security.
- ◆ Research savings plan options such as ABLÉ accounts
- ◆ Attend a session with Arc of Larimer County such as Benefits Planning and Wills and Trusts (see Events below for more information)

ACCELERATED SAVINGS

Earn 4.99% APY*
on balances up to \$1,000

Jump start your child's future
with this free account.

**Open online or at any branch
location today.**

blue
FEDERAL CREDIT UNION
bluefcu.com

* Annual Percentage Yield. Earns 4.88% dividend rate. Members must meet certain criteria to earn dividend. Dividends compounded and paid monthly. See website for details. Federally insured by NCUA. Membership is easy, just ask!

Call for Film Submissions

\$500 Prize



Be funny, be serious, but mostly be creative to win the \$500 prize!

Guidelines:

- Films should be approximately 2-10 minutes in length
- All films must be submitted by January 31, 2018
- For a copy of full contest rules, please contact filmfestival@arclc.org

The Arc of Larimer County is looking for short films about individuals with intellectual or developmental disabilities.

The winning submission will be shown with special honors at The Arc of Larimer County's 6th Annual Film Festival in March 2018 to celebrate National Developmental Disabilities Awareness Month.

The annual film festival aligns with awareness month to dispel stereotypes about individuals with intellectual and developmental disabilities.

To view the past winners, please visit arclc.org/film

Poudre School District Program Project SEARCH



Project SEARCH is an innovative school-to-work transition program for students with significant intellectual or developmental disabilities. As a business-led collaboration, Project SEARCH enables young adults with disabilities to gain and maintain employment through career exploration and training.

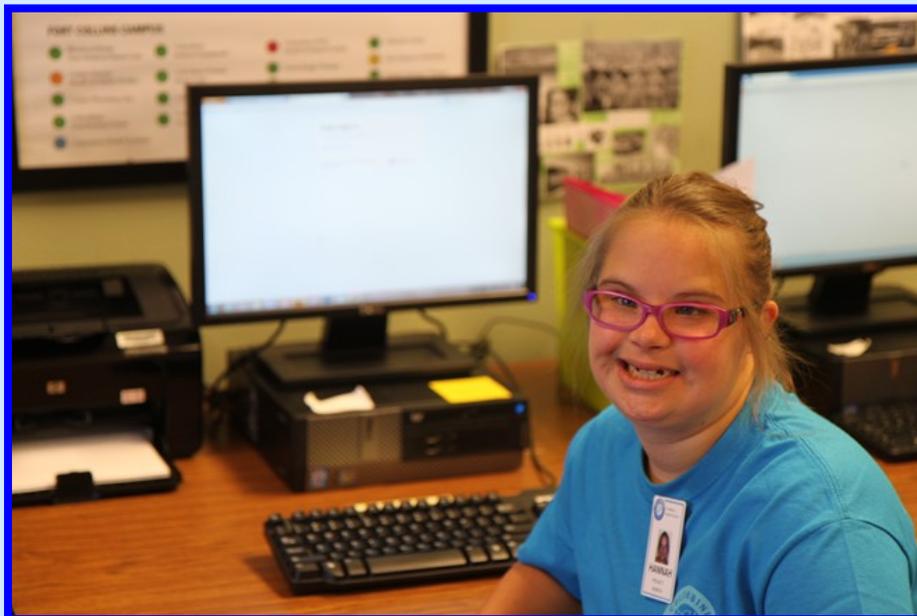
The program is dedicated to workforce development that benefits the individual, workplace and community.

With curriculum designed to augment skills needed to obtain and maintain employment, students participate in one hour of daily classroom instruction along with two, semester long internships that provide technical and employability skills. The majority of work experiences occur within the healthcare sector. Our primary goal is to secure competitive employment outcomes for each of our student graduates.



To qualify, students must be finished with the academic portion of their education and be in their last year of receiving support from Poudre School District. Students must have applied and be eligible for both Division of Vocational Rehabilitation Services and Foothills Gateway Services (being on the waiting list is OK).

Students must be able to be independent on the job site, once they understand work expectations, and have received coaching to get them independent with co-worker/natural supports.





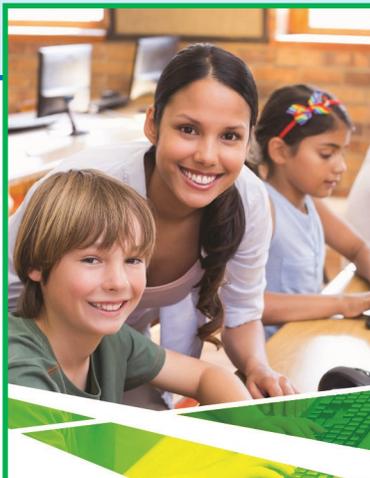
Project SEARCH collaborates with Foothills Gateway, the Division of Vocational Rehabilitation, Columbine Health Systems, the Center for Community Partnerships in the Department of Occupational Therapy at Colorado State University and the Arc of Larimer County.



Link to the PSD Project SEARCH Video <http://epresence.psdschools.org/1/watch/1149.aspx>

If you are interested in additional information about Project SEARCH:

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 Fort Collins, CO 80526
 970-219-6667
emilier@psdschools.org



Teachers and Technology Program

The CenturyLink Clarke M. Williams Foundation's Teachers and Technology grants are designed to help fund projects that advance student success through the innovative use of technology in the classroom.

Eligibility - Full-time classroom teachers in public or private PreK-12 schools located in CenturyLink's residential service areas may apply for a Teachers and Technology Grant for the 2017-18 school year. Applicants do not have to be CenturyLink customers in order to apply for these grants.

Key Dates - Applications will be accepted October 1, 2017 until January 12, 2018. Grants will be announced and presented between April 1 and May 15, 2018.

Grants - CenturyLink will award approximately \$145,000 across Colorado. Grants range from \$500 to \$5,000.

Apply here - www.centurylink.com/teachersandtechnology

For more information, contact:
 Brandon.Yergey@centurylink.com



Business Spotlight—*Columbine Health Systems*

Columbine Health Systems is a network designed to address the comfort and safety of seniors and has been serving seniors since 1971. Columbine has been a part of the Larimer County Community for over 40 years and employs over 1,200 local residents. Locally owned and operated, all decisions are made to affect the best possible outcomes for the clients they serve, their employees and the communities in which they live. Columbine has three campuses, located in Fort Collins, Windsor, and Loveland, Colorado, which provide elders and their families the opportunity to create an environment conducive to their lifestyles and their ever-changing needs.



Columbine Health Systems collaborates with the Poudre School District to provide hands on learning opportunities/internships for students enrolled in the Project SEARCH Program. A Poudre School District Transition Specialist and Employment Specialists from the Center for Community Partnerships at CSU work in cooperation with Columbine department supervisors to train students in a variety of work settings. They also provide a classroom for the students to increase their employability skills in a structured and encouraging environment.

Thank you Columbine Health Systems for your commitment to our students and community!



“Columbine Health Systems hosts the Poudre School District Project SEARCH Program and provides unique and relevant work experiences for the interns to grow their technical employment skills as well as soft skills needed to be successful in the workplace. We are incredibly lucky to collaborate with such a supportive community at Columbine, from the internship supervisors and co-workers to the Human Resources department and Management Team. Thank you for all you do to support our students as they move on to the next phase of their life.”

Emilie Ring, Project SEARCH Coordinator



Student Spotlight

Briana's Story

Congratulations to the 1st Statewide Shining Star Recipient!!

In an effort to showcase the work DVR does to help people with disabilities, and in conjunction with National Disability Employment Awareness Month in October, the Colorado Department of Labor and Employment and the Division of Voc Rehab. announced the first-ever "Shining Stars of VR Awards" in October of this year.

Five awards were presented in 3 categories:

- Employer
- Client / Jobseeker
- Advocate / Community Partner / DVR Employee

Poudre School District, School to Work Alliance Program (SWAP) nominated one of their participants, Briana. Briana was chosen to receive an award.

What follows is summary of what was written in the nomination:

Briana is a young woman that has experienced some major disappointments in her life and this has at times caused Briana to struggle with relationships. Briana finds comfort in her relationship with her grandfather whom she lives with, her many pets and other animals she has cared for and in some of the working relationships she has developed. Briana has a deep love for animals. It is Briana's goal to become a Vet Assistant. PSD SWAP assisted Briana in working toward this goal. In November of 2016 Briana started working at Moore Animal Hospital in Fort Collins through an approved Paid Work Experience with DVR. Briana worked in the kennel area - feeding and caring for dogs, cats and other animals that were boarded. Moore Animal Hospital staff embraced, encouraged and at times provided constructive critical feedback to Briana. Receiving the constructive feedback was not always easy for Briana. Briana is to be commended for her growth in accepting constructive feedback and making the needed changes.

After the Paid Work Experience ended at Moore Animal Hospital it was determined that Briana would benefit from a second experience with animals in a different setting and with different responsibilities. This past summer Briana started working at Lee Martinez Farm which is part of the City of Fort Collins Recreation Department caring for the chickens, other fowl, ponies and other general farm duties such as various clean up. There have been some ups and downs for Briana with this experience but again Briana listened to feedback was again able to make the needed changes and has made a positive contribution to The Farm and the animals that reside there.

In the midst of her second Paid Work Experience at The Farm, Briana was offered a p/t paid position at Moore Animal Hospital, which she accepted. Briana then had two paid positions working with animals!

In pursuit of her dream to become a Vet Tech Briana decided to start taking classes this fall at Larimer FRCC campus. This was a big step and with the support of her Grandfather, PSD SWAP, and Briana's determination Briana completed the FAFSA and was found eligible for a full Pell Grant. Briana then completed the college application, registered for classes, purchased her books, and learned to navigate the campus. Briana is disciplined in completing her course work for the four classes she is taking and is succeeding.

Student Spotlight continued

Briana's Story

Many people have supported Briana along the way: Mr. Allen with FRHS, Cooper Home staff, SWAP and DVR staff, Mandy and her staff at Moore Animal Hospital, and Jane and Bridget at The Farm.

Staff at PSD and Larimer County DVR are extremely proud of Briana --- the Courage she has shown to take risks and put herself out there, to work hard, to listen and accept feedback and to pursue her dream are all to be commended and celebrated today!!

HIGH FIVE Briana!!!!



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(970) 239-1641

info@tscaschools.com



The School Communications Agency



One option for families to consider: A Special Needs Trust

A Guide to Special Needs Planning: Planning for your child with Special Needs (an excerpt) ©2014 Academy of Special Needs Planners

Estate planning by parents who have children with special needs includes many challenges:

- How do you leave funds for the benefit of the child without causing the child to lose important public benefits?
- How do you make sure that the funds are well managed?
- How do you make sure your other children are not over-burdened with caring for the sibling with special needs? • What is fair for distributing your estate between your child with special needs and your other children?
- How do you make sure there is enough money to sustain your child with special needs over time?

One option for families is a Supplemental Needs Trust, also often called a “Third-Party Special Needs Trust.” Such trusts fulfill two primary functions: to manage funds for someone who may not do so himself due to disability, and to preserve the beneficiary’s eligibility for public benefits, whether that be SSI, Medicaid, public housing, or any other program.

Planning today and for the future can ensure the highest quality of life for your child with special needs. Trusts can help families manage funds while also preserving a child’s eligibility for public benefits. An experienced Special Needs Planner can help you devise the best solution for your child.

The information in this guide should not be considered legal advice. While we strive to provide as detailed, reliable and understandable legal information as possible in our ASNP Guides, they cannot substitute for an attorney applying the law and years of experience to a particular client situation. We urge readers to use the Guides as background material and to consult with one of our members before taking action.

©2014 Academy of Special Needs Planners

A special thanks to Adam Bishop for providing information for this article. Having experienced within his own family just how challenging it can be to plan for a family member with special needs Adam wants families to have the information they need to plan for a secure future for an individual with special needs. Adam is a Certified Financial Planner CFP® and Chartered Special Needs Consultant™ Email adam.bishop@lpl.com

Resources for MORE INFORMATION:

Brookes Publishing: The Special Needs Planning Guide <http://products.brookespublishing.com/The-Special-Needs-Planning-Guide-P308.aspx>

Special Needs.com – offers a variety of articles about legal and financial planning for special needs

Autism Speaks has a Financial a planning toolkit on their website...<https://www.autismspeaks.org/family-services/tool-kits/financial-planning>

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SSI Wage Reporting

Reporting Wages for Supplemental Security Income (SSI)

If you receive Supplemental Security Income (SSI) and you or your deemor (e.g. your ineligible spouse or parent(s) with whom you live) work, then either you or your representative payee must report the gross wages to Social Security. You should consistently report wages during the first six days of the month to help prevent overpayments and underpayments.



Because SSI is a needs-based program for people who are aged, blind, or disabled, the amount you can receive is based, in part, on the income available to you. Generally, the more income available to you, the less the SSI payment will be.

You can report wages by visiting, calling or writing your [local Social Security Office](#). You should ask about options to use the automated toll-free [SSI Telephone Wage Reporting Service](#) or the free SSI Mobile Wage Reporting Smartphone app.

If you want to report wages using our telephone service or Smartphone app, please contact your [local Social Security office](#) and speak to one of our representatives.

Social Security Office FT COLLINS CO 80521

301 S HOWES ST 4TH FLOOR FT COLLINS, CO 80521

Phone:1-866-336-7385

Free Resources for Students/Families/Educators

Practical Money Skills for Life: https://www.practicalmoneyskills.com/teach/lesson_plans/special_needs



Hands on Banking : <https://www.wellsfargo.com/about/corporate-responsibility/hands-on-banking/>



Hands on Banking®
Money skills you need for life

Upcoming Events

Events listed below are located at

The Arc of Larimer County

**1721 W. Harmony Road, Unit 101
Fort Collins, CO 80526 United States**

Public Transportation: Our office is accessible on Route 12.



Walk-In Advocacy Service Hours

To help individuals with I/DD living in Larimer County or their family members/guardians seeking information about basic questions, we offer walk-in advocacy hours the 1st, 2nd, and 3rd Wednesday of every month (excluding holidays) from **9am – 10am**.

1st Wednesday:

- IEP Questions
- Social Security Questions

2nd Wednesday:

- IEP Questions
- Medicaid HCBS Waiver Questions
- Criminal Justice System Questions

3rd Wednesday:

- Medicaid HCBS Waiver Questions
- Questions about services for adults with I/DD
- Questions about employment supports

Guardianship and Less Restrictive Options

January 10, 2018 at 6:00 pm - 8:00 pm

A Presentation on the Options Available, What They Mean to You and Your Family, and How to Begin the Process.

Space is limited and light snacks will be served. Registration is required to attend. Map to location is at bottom of page. Please note that each person attending, even if in the same group, needs to register. Childcare and Translation are available upon request.

Wills and Trusts

February 7, 2018 at 6:00 pm - 8:00 pm

Do you know if you have planned effectively for the future of your child with a disability?

Presenter: Attorney Bill Beyers – Specializing in estate planning, elder law and special needs planning

Space is limited and light snacks will be served. Registration is required to attend. Map to location is at bottom of page. Please note that each person attending, even if in the same group, needs to register. Translation services are available upon request.

6th Annual Film Festival

March 2, 2018 at 6:00 pm - 8:00 pm

Benefits Planning/ Social Security

March 8, 2018 at 6:00 pm - 8:00 pm

Come get answers to common questions about benefits planning, including SSI and SSDI.

Upcoming Events



Attend a workshop at the Larimer County Workforce Center

Go to <http://larimerworkforce.org/events-calendar/> for a complete calendar of offerings.

SEAC

Special Education Advisory Committee



Education Series

Join PSD Integrated Services specialists and others to learn more about how students with special needs are supported in PSD.

Open to all and held at Riffenburgh Elementary

POUDRE SCHOOL DISTRICT
**Integrated
 Services**

School Level Transitions

February 7

Learn how to prepare for Kinder, Middle or High School transitions with grade level teachers, administrators and specialists from across the district.

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