

Coalition on Homelessness and Hopelink

# Financial Empowerment Series: Additional Tools for Homeless Service Providers

January 27, 2021, 11:00 a.m. - 12:00 p.m. .

**Welcome, thank you for joining us! We will get started shortly.**

- “Introduce” yourself in the chat with your Name and Organization
- Please take this time to complete the **pre-training survey**:  
Enter **HOPELINK** as the “Training Host Organization” in the survey.

<https://go.usa.gov/xd8Cy>



# Your Money, Your Goals

A financial empowerment toolkit



# Meet the Presenters

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# Disclaimer

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# Your Money, Your Goals

## Module 3: Tracking Income and Benefits

# Income and benefits

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## **Income**

- Regular income
- Irregular income
- Seasonal
- One-time occurrence

## **Benefits**

# Garnishment

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- If a creditor sues you for unpaid debts and wins, they might collect the debt by garnishing your wages
  - Garnishments can be taken out of your paycheck by your employer
  - Garnishments can also come directly from your bank account
- Your wages can also be garnished to pay back:
  - Back child support
  - Defaulted federal student loans
  - Back taxes
  - Unpaid court costs, or other debts to a government agency

# Limits to wage garnishment

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The amount that can be garnished from wages under federal law is usually limited to the smaller of these two amounts:

**25 percent of your disposable income**

EXAMPLE

Weekly earnings	\$300
	x 25%
Total garnishment	= \$75

**Difference between your income and 30 times the federal minimum wage**

EXMAPLE

Federal minimum wage	\$7.25
	x 30
Subtotal	= \$217.50

Weekly earnings	\$300
	- 217.50
Total garnishment	= \$82.50

In this example, federal law would limit your garnishment to \$75, because it's less than \$82.50.



# Tool: Income and benefits tracker

## What to do:

1. Gather all of your pay stubs, benefits statements, and records of electronic payments.
2. Enter the amount of income or benefits you receive next to the correct category in the appropriate week of the month.



Plan the best times to save and spend with this **Income and benefits tracker**

1. Fill in the net income amount you receive each week for any category that applies to you. Note any income that comes at predictable times and in the same amount to help show you what income you can count on each month.
2. Add up the amounts you receive each week and write that in as the weekly total.
3. Add up the weekly totals to figure out your income for the month.
4. Make copies of the tracker to follow your income from month to month.

**Term to know: net income**  
 Net income is what you actually bring home in your paycheck. It's your total pay (gross income minus taxes, insurance, and other deductions that are taken out).

Income for month of \_\_\_\_\_

	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5
Job 1					
Job 2					
Child support					
Disability benefits					
SNAP					
TANF					
Other government programs					
Other:					
<b>Total weekly income</b>					
<b>Total income for this month</b>					



**Benefits Law Center**  
Social Security Advocacy

**Social Security Benefits Training**

*(at Seattle-King County Coalition on Homelessness)*

January 27, 2021

Kate Means and Daniel Parker

# SSI

*(Supplemental Security Income)*

- SSI is a needs based benefit program.
- SSI has strict income and asset limits.
- SSI has strict immigration status rules.
- No work history needed for SSI.
- Full SSI benefit for 2021=\$794

VS

# SSDI

*(Social Security Disability Insurance)*

- SSDI is a Social Security **insurance** program that pays a monthly cash benefit to people who are disabled (same rules as SSI) and have earned at least 40 'work credits'
- SSDI has no income or asset limits.
- At retirement, converts to Retirement benefits (with Medicare enrollment at 65)
- SSDI benefit amount is based on your highest earning working years

*\*If you are receiving Spousal or Survivor's benefits, these are based on the primary beneficiary's (a spouse or someone who is now deceased) SSDI benefits*

# BLC

# Work & Income

## (SSI)

- Once SSI eligibility has been determined, the effect of wages is as countable income that reduces the SSI benefit
- Income = “anything you receive in cash or in kind that you can use to meet your needs for food and shelter.”
- Types of income:
  - Earned = compensation for work.
  - Unearned (e.g., SSDI, unemployment, alimony, gifts).
  - In-kind (e.g., free shelter or food).
  - Deemed from a spouse, parent, or sponsor.
  - Income generally counted month of receipt.
- If income is greater than full SSI benefit amount, you will receive no benefit for that month

## (SSDI)

- Substantial Gainful Activity (SGA) –
- \$1310/month (\$2190 for blind individuals)
- If you work enough to put your earnings above SGA in a month, you are considered ineligible for SSDI that month
- Earnings count when they are earned, not when paycheck is received, unlike SSI:
  - Count **gross** earnings unless self-employed.
  - Only pay for work activity counts
- Trial Work Period (TWP) – If you want to try working on SSDI, the first 9 (non-consecutive) months in a 60-month period that you earn over SGA will be counted as your Trial Work Period and your benefits will not be cut off
- Extended Period of Eligibility (EPE) – The month after your TWP ends, your EPE will begin. This is the next 36 (consecutive) months. You will get your SSDI benefit only for months you do not work over SGA.

The logo consists of the letters 'BLC' in a large, bold, black, sans-serif font. The letters are closely spaced and have a slightly irregular, hand-drawn appearance.

# Resource Limits

*(SSI)*

SSI recipients are subject to very strict rules regarding what assets and/or property you can own :

- \$2000
- One home that you live in
- One vehicle

If you are over the resource limit in any category, you won't be eligible for SSI for the months you were over-resourced

*(SSDI)*

- No

The logo consists of the letters 'BLC' in a bold, black, sans-serif font. The 'B' and 'L' are connected at the bottom, and the 'C' is positioned to the right of the 'L'.

# Resource Limits

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*(SSDI)*

No Resource Limit

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# Overpayments

An overpayment occurs when SSA pays you a benefit or benefit amount that they later discover you were not eligible to receive.

Both SSI and SSDI beneficiaries may incur overpayments, subject to each benefit's rules

You may be ineligible because :

- For SSI – You are over the resource limit
- For SSI – You had earnings that SSA did not know about when they paid the benefit
- For SSDI – You worked over SGA (subject to TWP and EPE rules)
- Both – SSA decides you no longer are (or never were) disabled

**BLC**

# Overpayments

Overpayments occur, in most cases, because SSA paid you a benefit amount before they knew information that would make you ineligible or reduce your benefit and are now trying to recover that benefit amount

If the amount SSA is taking from your benefit each month to pay towards the overpayment is too large, you can request a change in payment plan for a lower recovery rate

**BLC**



# Overpayments

## Appealing an Overpayment :

- Request for Reconsideration (RFR) – If the information on which SSA is basing your overpayment is incorrect
- Request for Waiver – In some cases, for policy reasons, SSA will waive an overpayment even if all the information they used to assess the overpayment is correct

**BLC**

# Avoiding Problems with SSA Benefits as a Worker

*(SSI)*

- Understand the SSI income counting rules and their likely impact on your SSI benefit
- Provide SSA with verifications for all income deductions for which you think you are eligible

*(SSDI)*

- Understand the Trial Work Period, the EPE, SGA, and how Social Security counts earnings for SSDI.
- Keep records of the amount earned each month, and of deductions such as IRWEs and subsidies.
- Know if you've finished your trial work period; where you are in your EPE; if your EPE has ended

**BLC**

# Avoiding Problems with SSA Benefits as a Worker

## Report

- Report to SSA anything that might affect your SSI eligibility, e.g., new job, change in pay, bonus, loss of job, etc.
- Report within 10 days of the end of the month in which the change occurs – ASAP is better.
- Report in person at your local SSA office if at all possible.

**BLC**

# Avoiding Problems with SSA Benefits as a Worker

## Keep records/copies

- of everything you provide to SSA
- of your notices
- of when, where & to whom you spoke provided records
- of reports to SSA.

**BLC**

# Budgeting and Financial Planning

Make sure to plan ahead for receiving Social Security benefits, especially if you will continue working.

Consider:

- Your expenses (food, shelter, bills, healthcare, car insurance, etc.)
- Your income/work (how much will you make and how will it affect your benefit amount and eligibility?)
- Any other sources of income

Helpful resources – Your Money, Your Goals Toolkit:

- Income and Benefits Planner
- Budget Worksheet
- Financial Empowerment Worksheet

The logo consists of the letters 'BLC' in a bold, black, sans-serif font. The letters are closely spaced and have a slightly rounded, modern appearance.



# Tool: Choosing how to get paid

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- Cash
- Paper check
- Direct deposit
- Payroll cards
- Government benefits card
- EBT

## Tool: Increasing income and benefits

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- Review this tool on pages 74 – 76
- Think about the people that you serve.
- Which strategies listed do you think are most feasible for them?
- What strategies are missing?



# Module 3: Opportunities for financial empowerment

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- If you have 10 minutes...
  - Review "Choosing how to get paid" to see the pros and cons of different payment methods and pick what works best for you
- If you 30 minutes...
  - Complete the "Income and benefits tracker" to see how much money you're bringing home each month
- If you have multiple sessions...
  - Use "Increasing income and benefits" to think about ways you can boost the amount of money you're making

# Basic Needs Campaign Priorities | 2021



# Building a Stronger Safety Net

Poverty Action works to strengthen basic needs supports and advocate for policies that ensure a baseline of economic security, no matter the situation.

We focus on three programs in particular:

- ❑ Housing & Essential Needs (HEN)
- ❑ Aged, Blind, or Disabled (ABD)
- ❑ Temporary Assistance for Needy Families (TANF)



# Providing Assistance to Adults with Disabilities

Strengthen Housing & Essential (HEN) Needs and Aged, Blind, or Disabled (ABD)

**Key message:** Poverty Action supports policies that prioritize the health, wellness, and stability of Washingtonians with disabilities who are living on low incomes.

## Policy changes:

- ❑ Substantially invest in HEN to meet the demand and clear the waitlist. Follow the lead of Governor Inslee with his \$104 million investment and include this in the final budget.
- ❑ Significantly raise the ABD cash grant to be on par with other WA cash assistance programs.

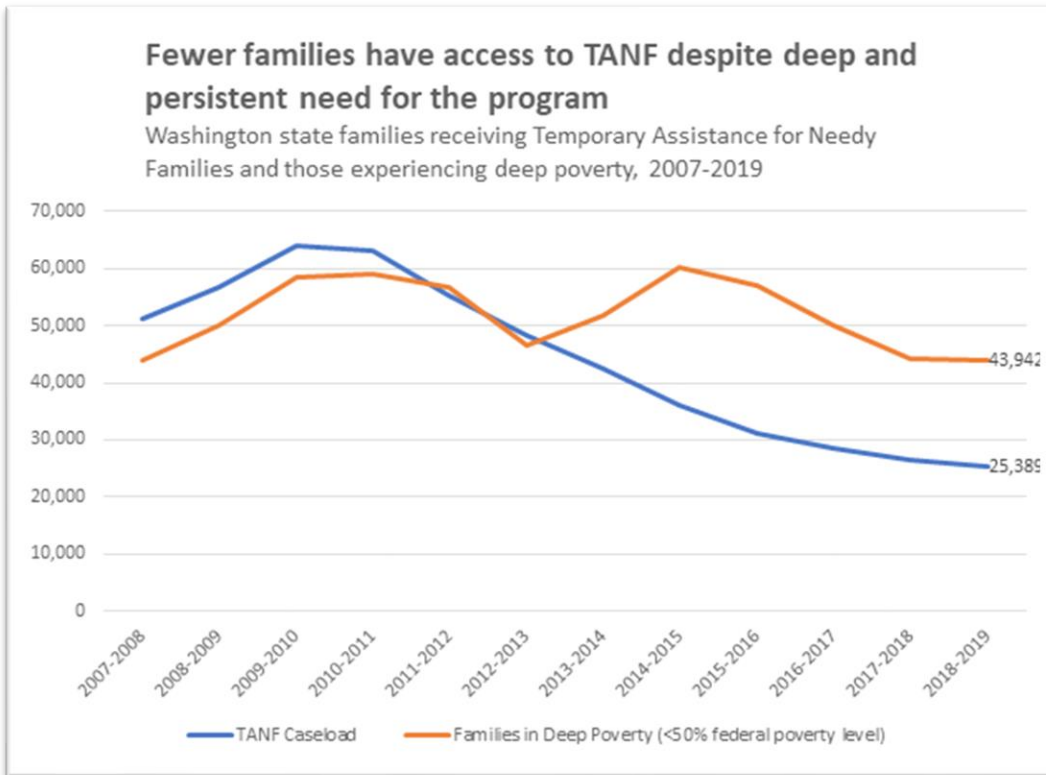
**HB 1151:** (Rep Leavitt) updates the outdated need standard used to calculate grant amounts & sets the stage for a benefit increase



# Providing Assistance to Families

Strengthen Temporary Assistance for Needy Families (TANF)

**Key message:** Thousands of families are struggling to meet their basic needs. Reversing Great Recession-era cuts to TANF would allow families facing hardship to access this lifeline program and provide a foundation for a more equitable economic recovery.



## Policy change:

**SB 5214 (Sen Nguyen)** undoes harsh policies that prevent access to TANF (broadens time-limit extensions, eliminates full family sanction, allows phone orientations, & increases the income set aside)

**HB 1151 (Rep Leavitt)** would also update the outdated need standard used to calculate TANF grant amounts

Source: Washington State Caseload Forecast Council TANF caseload January 2007-December 2019 and Center on Budget & Policy Priorities analysis of Current Population Survey data.

# Resources

Here are some resources to find out more about how to participate this legislative session and more about Poverty Action:

- [Remote Session Advocacy Guide](#)
  - [How to schedule a meeting with your lawmaker](#)
  - [How to participate in a remote bill hearing](#)
  - [Social media advocacy guide](#)
  - [Lawmaker directory](#)
- Poverty Action's 2021 [Policy Agenda](#)

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**Thank you for joining us today! Any questions?**

**Dates for upcoming  
YMYG Trainings:**

- February 24, 2020: Cash Flow

**Post-training survey:**

<https://go.usa.gov/xd8gv>



# Trainer survey: all trainers should complete this.

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Who completes it?

**The trainer**

When?

**Following the training**

<https://go.usa.gov/xdZEF>

