



# **Tablets and Apps and Smartphones – Oh My!**

**Presented for ARC National Convention by  
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# **How will you afford it?**

## **Four Choices:**

- **State Vocational Rehabilitation**
- **Social Security Work Incentives**
- **Individual Development Accounts**
- **Microlending Organizations**

# **State Vocational Rehabilitation:**

*What happens when you “get on DVR”?*



- **Obtain a counselor at the nearest DVR office**
- **Take a general life skills assessment and become approved or found eligible for DVR services**
- **Get an Assistive Technology Assessment by an AT Specialist who works with DVR**

- **AT Specialist makes a recommendation to DVR about AT devices the DVR client will need**
- **DVR then purchases the device and loans it to the client for the duration of her/his employment**

# What do you need?



- ✓ **Eligibility for DVR – assessments filled out**
- ✓ **A VR Counselor/Employment Vendor**
- ✓ **An appointment with an AT Specialist and an AT Assessment**
- ✓ **A Recommendation from an AT Specialist**

# **Social Security Work Incentives**

- **Impaired Related Work Expense**

**In most cases, the Social Security Administration can deduct the out-of-pocket costs of these items, which we call impairment-related work expenses (IRWE), from the amount of earnings we use to figure your SSI benefit.**

- **Plan to Achieve Self-Support**

**Allows individual with disability an opportunity to set aside money to purchase assistive technology items such as iPads which will help achieve work goal.**

- **Example of IRWE:**

**Social Security Income: \$698**

**Exempt Income: first \$85**

**Wages from job: \$885**

**IRWE amount: \$200**



$$885 - 85 = 800$$

$$800 - 200 = 600$$

$$600 / 2 = 300$$

$$698 - 300 = 398$$

$$398 \text{ SSI} + 885 \text{ wages} - 200 \text{ IRWE} = \$1,083$$

# **PASS Plan Example:**

**SSI Income: \$710**

**Exempt: \$85**

**Wages from job: \$885**

**PASS amount: \$400**



$$885-85= 800$$

$$800/2= 400$$

$$400-400= 0$$

$$710-0= 710$$

$$885-400+710= 1,195 + 400= \$1,595$$



- **What you need to obtain social security work incentives?**
- **BPQY: an itemization of the benefits the individual receives from the SSA at present**
- **A Social Security Benefits Planner: a person knowledgeable about current social security laws and regularities who can help the individual write a plan for approval from the SSA**
- **A written report explaining the social security benefits and how the individual plans on using them in order to maximize work incentives**
- **Copy of paycheck**

# Individualized Development Accounts



- **A match to savings program set up in which the individual in need of assistive technology puts away a portion of the money for the device and a banking institute or microlending organization will pay the other half.**
- **Increase savings for individuals meeting certain requirements:**
  - a) Obtain financial education**
  - b) Obtain asset building**
  - c) Create a business plan**
  - d) Select your own assistive technology device prior to being granted the matching account**



# **Microlending Organization**

- **Nonprofit organizations that provide loans ranging from approximate \$250-\$10,000 for assistive technology devices and equipment i.e.: iPads**
- **Microlending organizations give prime to prime +2 interest rates on all their loans**
- **Microloans are primarily utilized by people with lower income. SSI/SSDI recipients are include.**
- **Forty-seven states have microlending organizations set up for their citizens**
- **The rules and requirements fluctuate state to state**





## **OTHER REFERENCES:**

**[WWW.RESNAPROJECTS.COM](http://WWW.RESNAPROJECTS.COM)**

**[HTTPS://SECURE.SSA.GOV/APPS10/](https://SECURE.SSA.GOV/APPS10/)**

**GOOGLE YOUR STATE DVR**