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# Supported Decision-Making and Managing Your Money

PEATC's Transition to Adulthood Series





## **My Money, My Choices:** *Supported Decision-Making and Managing Your Money*

It's a fact of life: we all need money. It doesn't matter how old you are, whether you're in school or working, or where you're living. You'll always need money to pay for things you need like housing, food, and medical care and to do the things you want like going places and buying fun things.

Some people may say you shouldn't work or that someone else should handle your money. That can keep you from learning how to manage your own money and make decisions about your life.

In this brochure, we'll tell you how you can use Supported Decision-Making to help you manage your money and live your best, most independent life.



## Supported Decision-Making: *What is It?*

Supported Decision-Making is getting the help you need, from people you trust, so you can make decisions about your life.<sup>1</sup>

Isn't that how *everyone* makes decisions? We *all* work with our friends, family, and professionals to help us think about our choices. Then, we make the choice that's best for us. It's simple, really: people support you and you decide what to do. *That's* Supported Decision-Making.

Here are some ways you've probably used Supported Decision-Making in your life:

- Asking friends for advice about relationships, so you can decide whether to date or marry someone.
- Talking to family members about saving and spending money, so you can decide whether to buy something.
- Working with a job coach or counselor so you can choose where to work.
- Learning about community activities from your case manager so you can do new things.

Supported Decision-Making is a great way to make decisions and be in charge of your life. It feels good to be the one in control, doesn't it? It's also good for you! When you make your own decisions about your own life, that's called being *self-determined*. Studies show that when people with disabilities are more self-determined, they are more likely to work, make more money, and manage their own money.<sup>2</sup>

# Using Supported Decision-Making to Manage your Money

You can use Supported Decision-Making by working with people you trust to help you make decisions about your money and your life. But, always remember there's no *one way* to use Supported Decision-Making that works for everyone, every time. We *all* make decisions in different ways, and we all need different kinds of help.

So, you should use Supported Decision-Making in the ways that work best for you. Have people helped you with money or other decisions before? If so, how did they help? Are there things you do now when you have to make a tough choice? If so, what are they?

If something worked well before, you might want to try it again. You can also use the Supported Decision-Making [Brainstorming Guide](#),<sup>3</sup> to explore ways you can get help making money and other decisions.



How you use Supported Decision-Making is up to you. But, when it comes to managing money, there are things we *all* have to do. Here are some ways you can do them.

### **KEEPING TRACK OF YOUR INCOME**

The money you make - whether it's from a job, an allowance, benefits from SSI or SSDI, or anyplace else – is called *income*. It's important to know your income because how much you can spend usually depends on how much money you make.

So, the first step in managing money is keeping track of your income. You may want to work with your *supporters* – like family, friends, or counselors - to get this information and make a chart showing your income and where you get it.

For example, if every month you make \$700 after taxes from a job, \$50 from an allowance, and \$150 from SSI, your chart could look like this:

### **MY MONTHLY INCOME**

Money from my job:	\$700
Money from my allowance:	\$50
Money from my SSI	\$150
<b>MY MONTHLY INCOME:</b>	<b>\$900</b>

## KEEPING TRACK OF YOUR EXPENSES

Your *expenses* are the things you *have* to spend money on, every month. Expenses are usually the same amount every month, for things like rent, medicine, a phone, subscriptions like Netflix, or monthly fees for a club.

Like you did with your income, you can make a chart of your expenses and what they're for. For example, if every month you pay \$200 for rent, \$100 for cell phone, \$50 for medicine, \$15 for Netflix, and \$35 for a gym, your chart could look like this.

### MY MONTHLY EXPENSES

Money for rent:	\$200
Money for cell phone	\$100
Money for medicine	\$50
Money for Netflix	\$15
Money for gym	\$35
<b>MY MONTHLY EXPENSES:</b>	<b>\$400</b>

It's important to know your expenses because you need to know if you have enough income to pay for them. If you have more expenses than you have income, you'll have to make more money, cut some expenses, or both.

Let's say you have expenses of \$400. But, you only have income of \$350. You'll either have to find a way to make



more money, maybe by working more hours or getting a different job, or cut expenses, maybe by canceling Netflix and the gym.

Those are tough choices to make. When you have to make them, you can use Supported Decision-Making to help you make the best decision for you. Your friends may know of a cheaper gym or can tell you about ways to get movies for free from a library. Your family or case manager may help you find a better job or think of ways to make more money.

## **SPENDING AND SAVING MONEY**

If you have more *income* than you have *expenses*, that's good news! It means you have money that you can put in the bank or use to buy things, go places, or do fun things. When you have extra money after you pay your expenses, it's important to make a budget to help you decide whether to spend money now or save it for later.

This is a great time to use Supported Decision-Making! You can work with your supporters to figure out the best ways to use your money. For example, if you get benefits like SSI, SSDI, food stamps, or Medicaid, you have to make sure you don't have *too much* money in your checking or savings account or other resources. We talk more about this below on the section about Managing your Benefits.



You can also use Supported Decision-Making to decide *how* to spend or save your money. There will always be things you'd like to do or get that cost money. You can work with people you trust to think about them and divide them into two categories: (1) Things you *need*, which are important for your health or safety; and (2) Things you *want* that would make you happy but aren't as important for your health and safety as things you *need*.

For example, food is something you *need*. If you wear glasses and they break, you *need* new glasses so you can see. A video game or a trip to the beach are things you may *want* but don't *need*. New sneakers may be something you *need*, if your old ones have holes in them, or something you *want* if you just like wearing the latest style.

When you're deciding what to do with your money each month, you can work with your supporters and make a chart (this is sometimes called a budget) that lists how much money you have, things you'd like to spend your money on, and whether they are things you *need* or *want*. Your chart could look like this:

### MY MONTHLY BUDGET

My Monthly Income	\$900
My Monthly Expenses	\$400
<b>MY MONEY TO SPEND OR SAVE:</b>	<b>\$500</b>

### THINGS I'D LIKE TO SPEND MONEY ON

Food for home	\$200
Going out to eat once a week	\$150
New sneakers	\$50
New video game	\$50
Trip to the beach	\$200
Transportation	\$50

If this was your chart, it would mean that you have \$500 you can spend or save, because you have \$900 in income and \$400 in expenses and  $\$900 - \$400 = \$500$ . The rest of the chart shows things you'd like to buy and do.

Unfortunately, you can't pay for *all* of them because, when you add them up, they cost more than the \$500 you have. So, you have to decide which ones are things you *need* and should spend money on *now*, and which ones you *want* and can get only if you have enough money or can save up to buy *later*.

This is the time to use Supported Decision-Making! Your supporters can help you think about whether the things on your list are *wants* or *needs* and which ones you should pay for this month.

For example, food for your home is definitely something you *need*. But, you also *want* to go out to eat at some of your favorite restaurants. Your supporters may be able to help you come up with a plan to go out to eat every other week, or to spend less when you go out. That way, you can still get the food you *need* and at least some of the food you *want*.

Also, going to the beach is definitely something you *want* to do. But, you probably *need* to spend money on transportation to go to town for work, activities, clubs, or classes. You can talk to your supporters and make a plan to pay for the trips you *need* and save money every month so you can take the trip to the beach you *want* at a later date.

Supported Decision-Making can also help you decide whether you *need* to spend money on new sneakers this month, or whether you have enough money to buy the video game you *want*. The key is working with people you trust to come up with a way to manage your money in the way that works best for you!

## **MANAGING YOUR BENEFITS**

If you receive SSI, SSDI, food stamps, or Medicaid, managing your money is *very* important. These benefits help people receive the supports they need to live in the community. But, people who receive them generally can't have more than \$2,000 in money and other resources. As a result, many people are afraid to work because they think could lose their benefits if they make money.<sup>4</sup>

It's true that you *could* lose your benefits if you have too much money. Also, earning money can reduce your benefits. But, that doesn't mean you *can't* work or earn money. It just means that you have to make decisions about how much to work, how much money to make, and how to manage your money.

One way you can earn more money and keep your benefits is to open an ABLÉ Account.<sup>5</sup> You can deposit money in an ABLÉ account, or people can deposit money in it for you, and keep your benefits. As long as your



account is under \$100,000, it will not affect your benefits like SSI, Medicaid, and Medicaid Waivers. You can learn more about ABLE Accounts from the National Resource Center for the ABLE Act at [www.ablenrc.org](http://www.ablenrc.org) or from Virginia's ABLENow program at <https://ablenow.com>.

You can use the money in your ABLE Account to pay for *disability related expenses* like:

- Education
- Housing
- Medical care
- Transportation
- Job training and support
- Community activities
- Recreation and other fun activities
- Assistive technology and personal support services.<sup>6</sup>

When you have an ABLÉ Account, *you* are responsible for managing it. You decide when to put money in, how much to take out, and what to do with the money in the account.<sup>7</sup>

That's a perfect time to use Supported Decision-Making! You can work with your supporters to manage your account and make decisions about working, saving, and spending. You can even give someone you trust permission to look at your account records to make sure there's enough money in it to cover your expenses or buy something you want.<sup>8</sup>

### **BENEFITS COUNSELING**

Benefits counseling is a service in which a trained counselor can help you make decisions about working and making money while you keep your benefits. They can talk to you about work incentive programs that can help you to keep your earnings and not lose your public benefits. If you are working with the Department for Aging and Rehabilitative Services (DARS) to help you get or keep a job, DARS can provide benefits counseling. If you are receiving services through Virginia's Developmental Disabilities Home-and Community-Based Waiver, you can talk to your case manager about getting benefits counseling. Or you can contact vaACCSES, a statewide non-profit that also provides this service.

# We Can Help!

Whether you're just starting to think about Supported Decision-Making or you already know what you want to do, we can help! We can answer your questions or connect you with people and organizations that may be able to help. Feel free to contact us at:

## **PARENT EDUCATIONAL ADVOCACY TRAINING CENTER**

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