



Presents

# Preparing for Employment

## Virtual Mini Conference



## **Amber Hamm, Transition Age Parent Educator**

- Mother and advocate
- 5+ years professional experience
- 14 of personal experience
- Northern Kentucky
- Loves dogs, carbs and helping others

# KY-SPIN

## (Special Parent Involvement Network)

### Parent Training & Information (PTI) Center

Funded by the U.S. Dept. of Education under IDEA since 1988 when Kentucky first received a PTI. KY-SPIN Parent Center provides training, information and support for children and youth with all types of disabilities (birth through 26 years old), their parents, families, and professionals.



We do NOT:

**Act As Attorneys or Advocates**

We DO:

- ♥ Empower Families to Effectively Advocate for their Children
- ♥ Provide “peer to peer” support to help families access needed information and resources



# Housekeeping

- ▶ Technology issues, barking dogs
- ▶ If you have questions, type them in the chat box
- ▶ Share from your own experience
- ▶ Follow-up email with resources





## Session 3: Got the Job! Now What?





## **Nick Carpenter, Youth Educator**

- 24 years old
- Autism diagnosis
- 13 years advocacy experience
- Serves as a mentor to children with disabilities
- I like roleplaying games, video games and spending time with my dog

Got the Job!

Now What?





# Got the Job! Now What?

Plan to manage your  
own money



1. Where to keep your money
2. How to read your paycheck
3. How to make a budget
4. How to save money for the future

# Where Do I Put My Money?



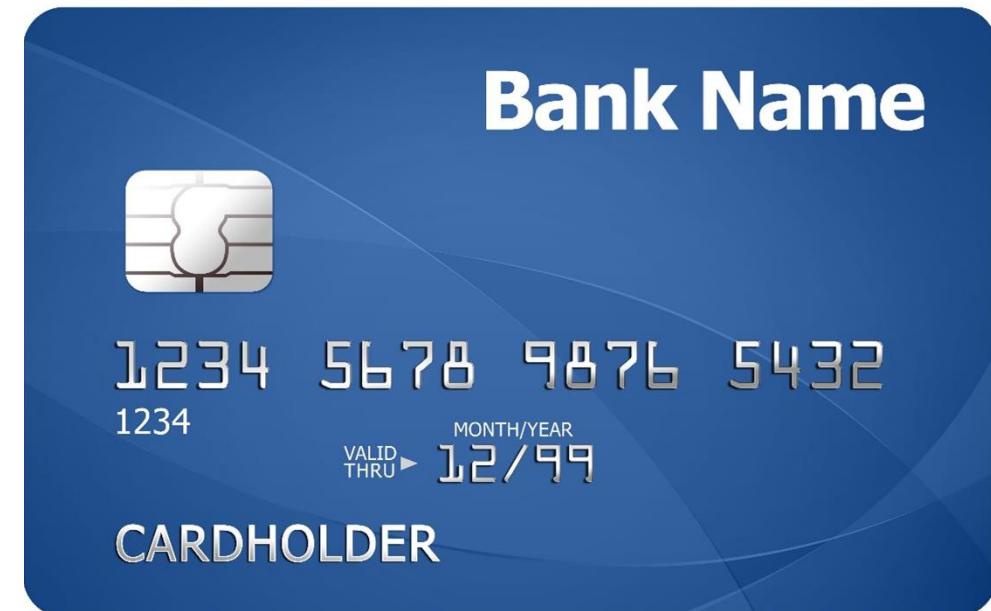
A bank or a credit union is a safe place to put your money

- ▶ Credit Unions
- ▶ Bank

# Where Do I Put My Money?

Check Deposit in Person or Direct Deposit

- ▶ Debit Card
- ▶ Automated Teller Machines (ATMs)







# Where Do I Put My Money?

Some people don't have a credit union or bank account and cash their paychecks at a check-cashing store, Walmart, or other business that offer check cashing services.

Things to Consider:

- ▶ Cost you money to cash
- ▶ Safety of carrying cash

# Where Do I Put My Money?

**Checking Accounts :** A checking account is a service that gives customers a way to pay bills by check, and to deposit money. Some banks or credit unions charge a monthly fee for checking accounts. Often banks and credit unions offer debit cards that are linked to your checking account.

**Savings Accounts :** A savings account is a secure place to keep your money for future use. Some people use them to save up for a vacation or to make an expensive purchase. Savings accounts normally pay you a small amount of interest.

**Interest** is money that you can earn on top of the money you already have in your account.

# What will you need to open a checking or savings account?

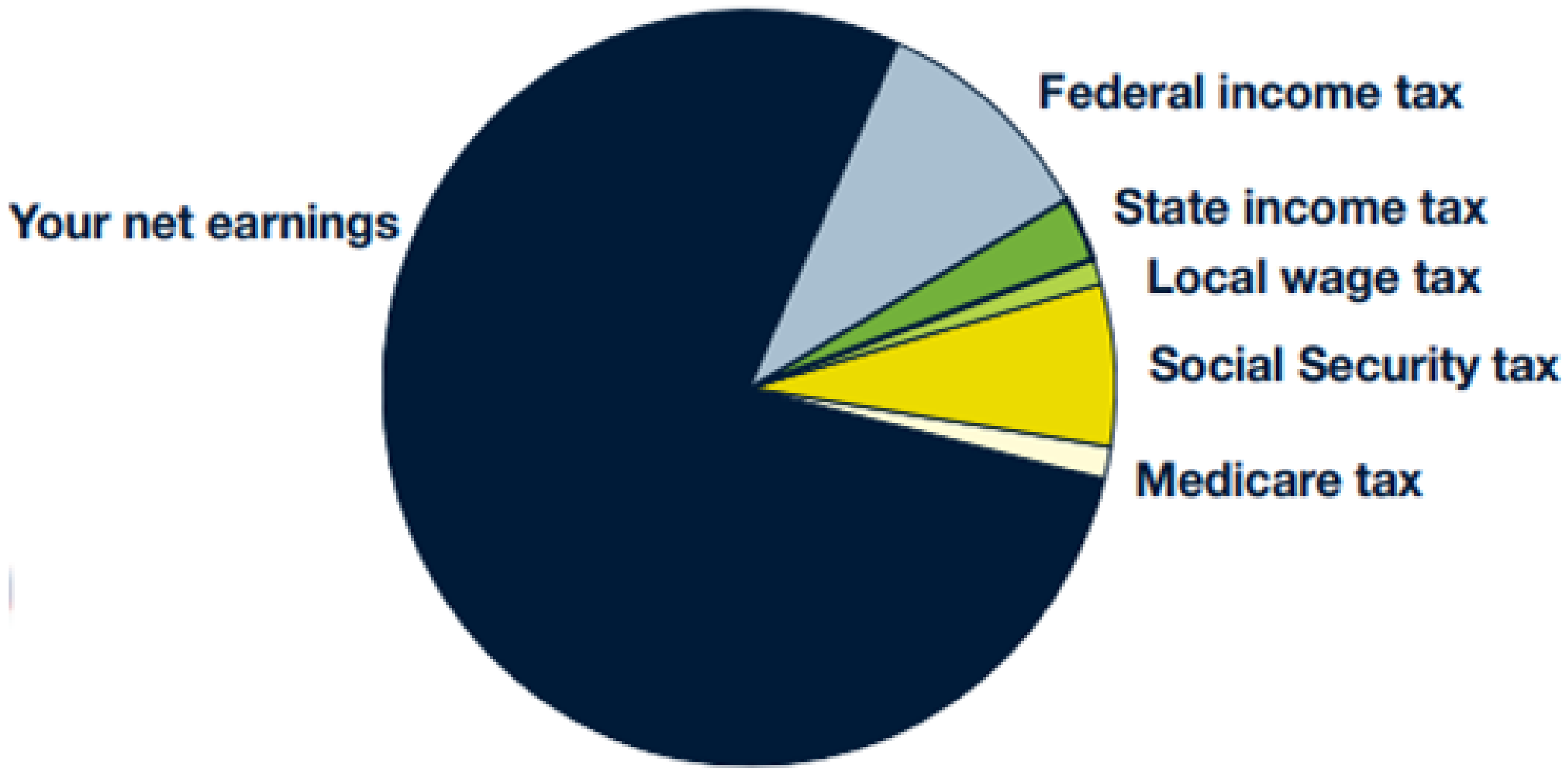
- ▶ A Social Security card or your Social Security number
- ▶ Photo identification, like a driver's license or non-driver's identification card
- ▶ Proof of your current address, such as a piece of mail addressed to you
- ▶ The minimum amount of money needed to open the account
- ▶ Banks and Credit Unions differ, call and ask what the minimum deposit is and what else you should bring if you want to open an account.





# Gross Pay Versus Net Pay

## YOUR GROSS EARNINGS



**Sample Company LLC**

2305 Gruena Lake Drive, Suite C New Braunfels, Texas

**EARNINGS STATEMENT**

EMPLOYEE NAME		SSN	EMPLOYEE ID	CHECK NO.	PAY PERIOD	PAY DATE	
Hidalgo P. Swift		XXX-XX-1234	12345	76612	01/08/19-01/14/19	01/15/19	
INCOME	RATE	HOURS	CURRENT TOTAL	DEDUCTIONS		CURRENT TOTAL	YEAR-TO-DATE
GROSS WAGES	24.25	40.00	970.00	FICA MED TAX		14.06	28.12
				FICA SS TAX		60.14	120.28
				FED TAX		117.68	235.36
YTD GROSS	YTD DEDUCTIONS		YTD NET PAY	CURRENT TOTAL		CURRENT DEDUCTIONS	NET PAY
1,940.00	393.76		1,556.24	970.00		191.88	778.12

# Make a Budget!



A budget is a plan for saving and spending your money.



# Make a Budget!

1. Income: How much money do you have each month?
2. What bills do you have?
3. Then you will know how much you can spend.



My Personal Budget		Month:	
My Needs Descriptions	Planned Spending	Actual Spending	
1. _____	\$ _____	\$ _____	
2. _____	\$ _____	\$ _____	
3. _____	\$ _____	\$ _____	
4. _____	\$ _____	\$ _____	
5. _____	\$ _____	\$ _____	
6. _____	\$ _____	\$ _____	
7. _____	\$ _____	\$ _____	
8. _____	\$ _____	\$ _____	
My Total Needs	\$ _____	\$ _____	
My Wants Descriptions	Planned Spending	Actual Spending	
1. _____	\$ _____	\$ _____	
2. _____	\$ _____	\$ _____	
3. _____	\$ _____	\$ _____	
4. _____	\$ _____	\$ _____	
5. _____	\$ _____	\$ _____	
6. _____	\$ _____	\$ _____	
My Total Wants	\$ _____	\$ _____	
My Total Needs + My Total Wants	\$ _____	\$ _____	
My Total Monthly Income	\$ _____	\$ _____	





Spending Less Than  
Your Income

There's an APP  
for that!



# There's an APP for that!



## Buddy - Easy Budgeting

Household expense tracker

Nattkod AB

Designed for iPad

★★★★★ 4.7 • 1.8K Ratings

Free · Offers In-App Purchases

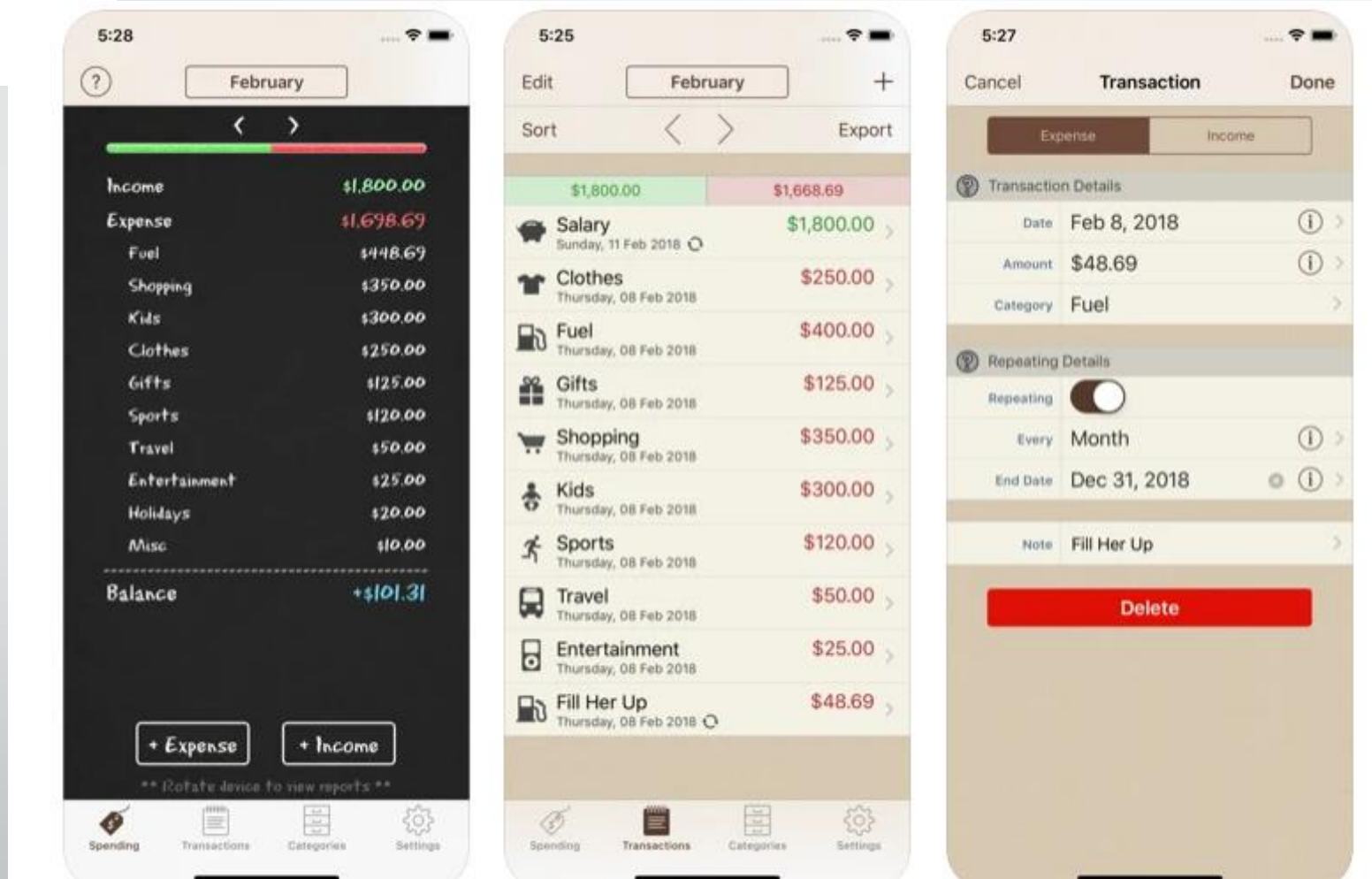
Buddy helps you set up a budget and keep track of your expenses, either by yourself or together with your loved ones.





**Spending Tracker** 4+  
Take Control Of Your Money  
MH Riley Ltd  
★★★★★ 4.8 • 10.1K Ratings  
Free · Offers In-App Purchases

# There's an APP for that!



The simple fact is, by tracking your spending you will be able to stick to a budget and therefore **SAVE MONEY**.



Pay Yourself First!

# What Am I Saving For?





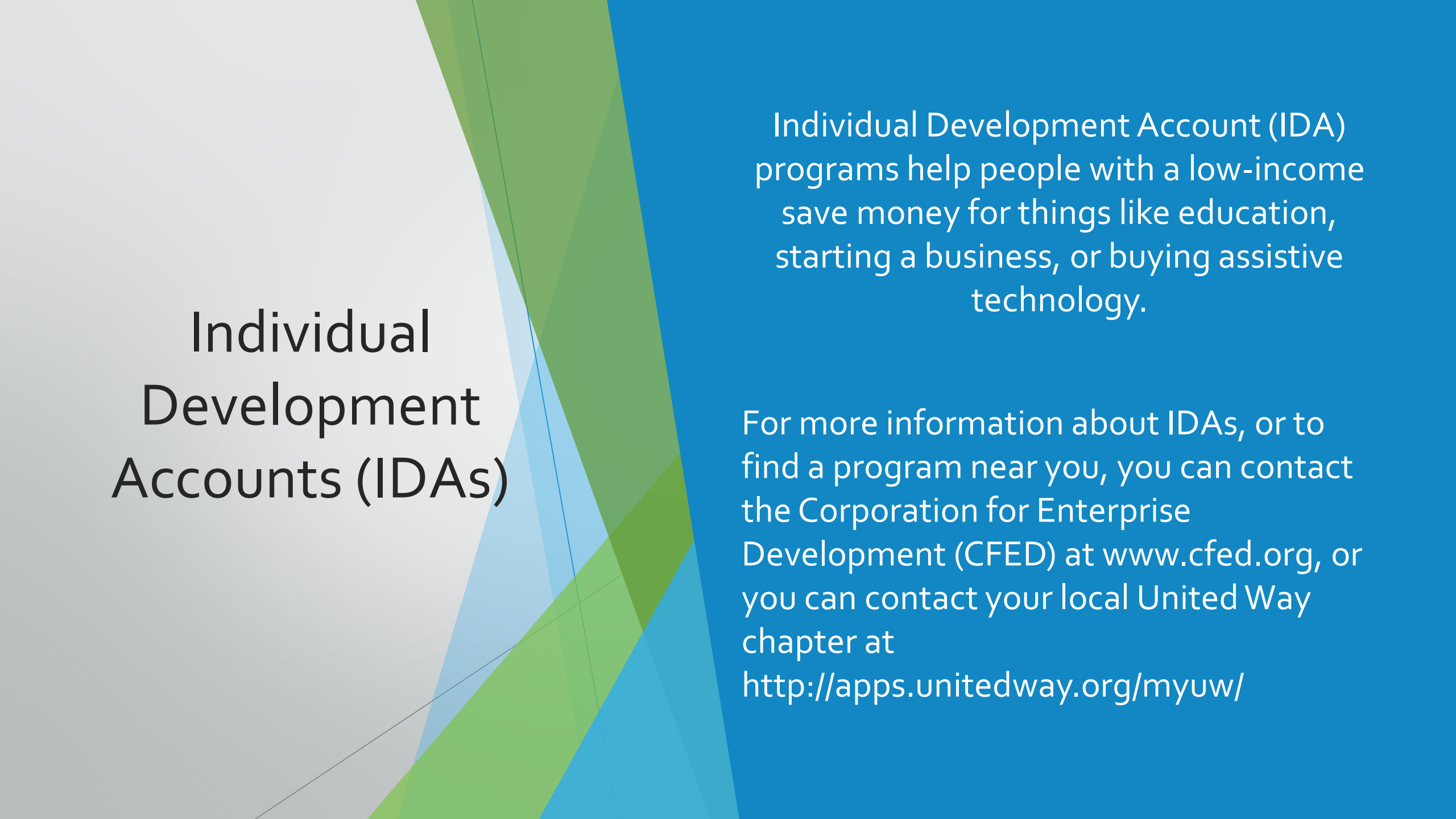
# Saving Limits for People receiving Government Benefit

If you receive financial assistance from Supplemental Security Income (SSI) make sure that your total resources (that includes the total of your checking and savings accounts) are within the program guidelines. For example, if you receive SSI, the total for your countable resources cannot be more than \$2,000.

There is good news. It may be possible for you to save money and be able to keep your SSI payments. The two most common ways to save money are with a PASS account or with an Individual Development Account (IDA).

# Plan to Achieve Self-Support (PASS)

For people with disabilities who plan to work, or are working, it's possible to set up a savings account, called a Plan to Achieve Self-Support (PASS), through the Social Security Administration, which will allow you to set aside monies for a specific item or service that is needed for a work goal. These monies will not be counted against your resource limit for SSI. A PASS can make it possible for you to save the money you need for a down payment for a vehicle that will help you get to a job, or for a computer that will allow you to start your own business.



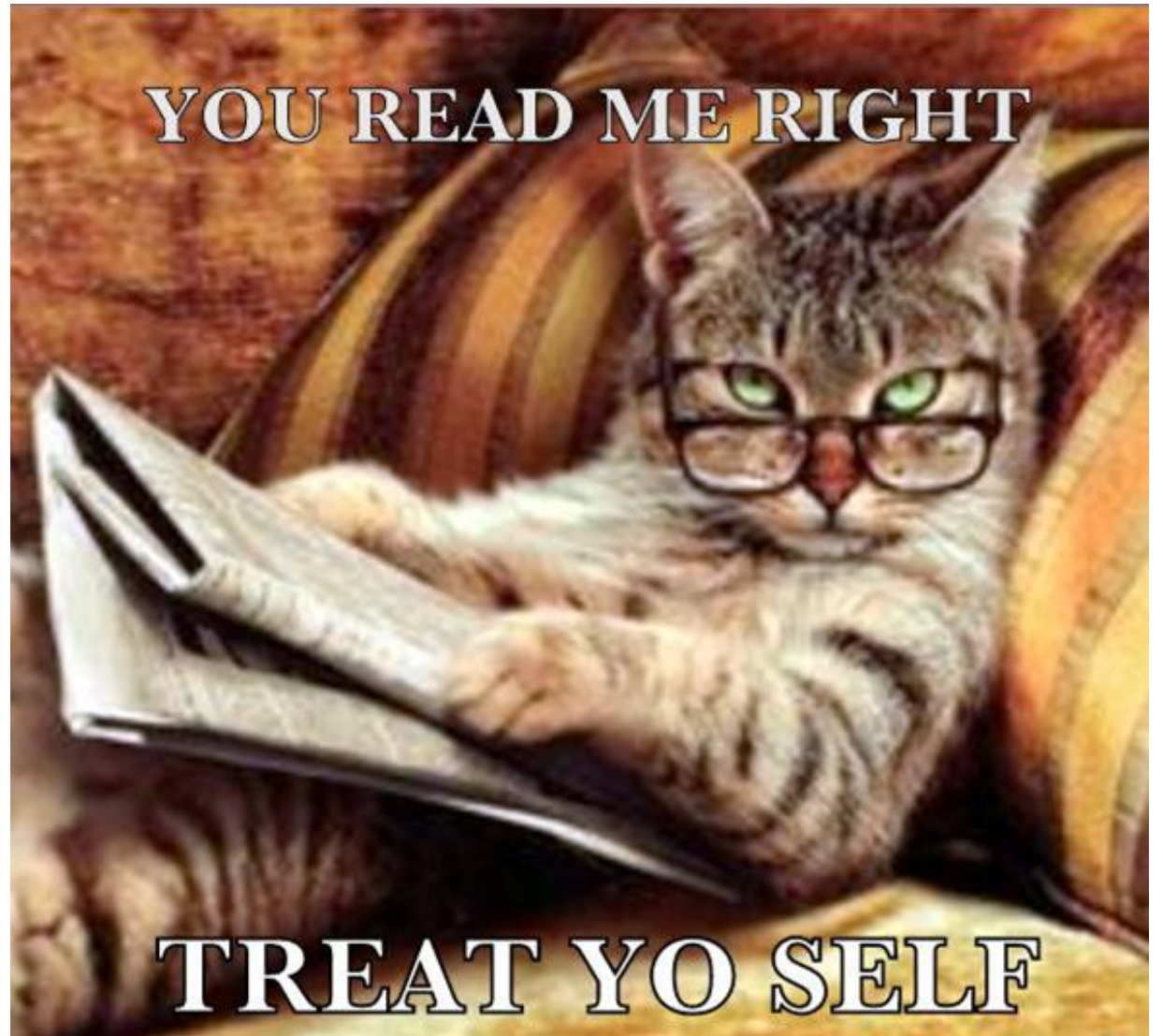
# Individual Development Accounts (IDAs)

Individual Development Account (IDA) programs help people with a low-income save money for things like education, starting a business, or buying assistive technology.

For more information about IDAs, or to find a program near you, you can contact the Corporation for Enterprise Development (CFED) at [www.cfed.org](http://www.cfed.org), or you can contact your local United Way chapter at <http://apps.unitedway.org/myuw/>

Pay Yourself First!

It's ok to treat  
yourself now and  
then.





If you still have questions...

(800) 525-7746 (502) 937-6894

[spininc@kyspin.com](mailto:spininc@kyspin.com)

[www.kyspin.com](http://www.kyspin.com)

Please Complete Our  
Evaluation!