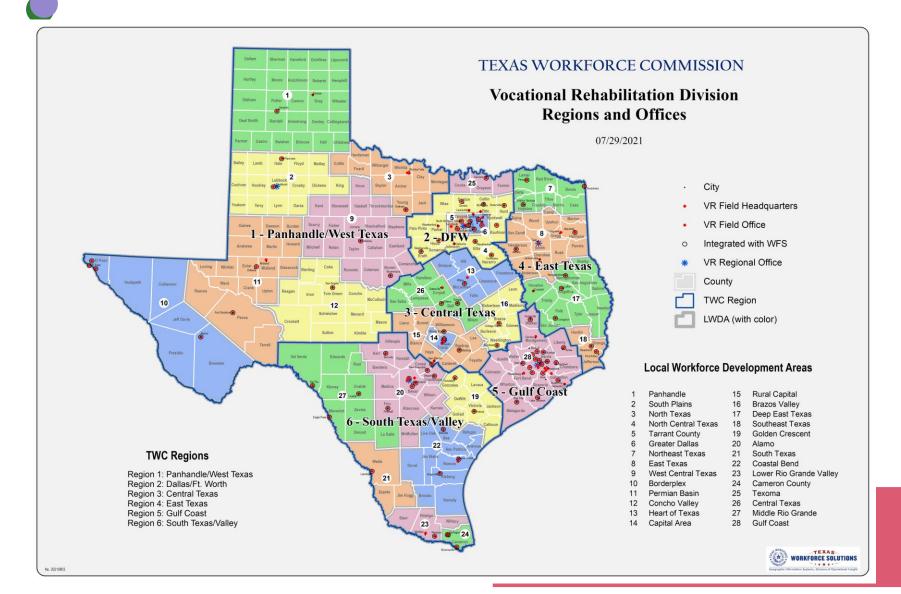
Planning For Special Needs

Educational Options Beyond High School

Consolidated Planning Group, Inc. 281-690-1177
Contact@CPGCares.net



VR & Workforce Offices



TWC VR Locator



Workforce
Solutions
Board
Websites



Vocational Rehabilitation

- Contact local VR office
- Call the TWS-VRS statewide contact center at 512-936-6400
- Online self-referral "Start My VR" located on the right side under contacts at https://www.twc.texas.gov/jobseekers/vocational-rehabilitation-services
- Find your local VR Office at: www.twc.Texas.gov/VRNearMe
- Email us at: VR.office.locator@twc.texas.gov

Texoma Workforce Centers

Employment Specialists

Skill Up Texoma Child Care Assistance

Career Planning & Job Services

Resume Writing

Accessible Workstations

Printers



Follow Up Resources





Padlet



https://padlet.com/aprilmartin3/vr-for-students-families-jf21i7wdt4zvie9o

Special Needs Planning

- ✓ Protection Plans
- ✓ Lifetime Care
- ✓ Transition Planning
- √ ABLE Accounts
- ✓ Advocacy

Fewer than one-tenth of a percent of all financial advisors in the U.S. focus on Special Needs Planning.





Who is CPG?



Consolidated Planning Group, Inc. is a holistic Special Needs Financial Planning Firm in Sugar Land, TX serving families across the U.S.

30 years experience with Insurance & Financial Services. MDRT- Top of the Table. Fully licensed Insurance & Securities.

Members of the Special Needs Planning Academy and Nationally certified as Social Security Advisors.

HAVE REALISTIC EXPECTATIONS

Traditional vs. Non-traditional path

- Transition programs
- Trade school/community college
- University Degree Programs
- •Certificate programs/Licenses
- Reduced college course load
- Living at home vs. on campus
- Partnership with other organizations to live on campus
- •Texas Workforce Commission-VR- Vocational Rehab
- Career Path/Ideal Work Settings
- •Department of Labor- Registered Apprenticeships
 https://search.usa.gov/search?utf8=%E2%9C%93&affiliate=www.dol.gov&query=Registered+Apprenticeships
- Project Search https://www.projectsearch.us/find-a-program/

Keep an open mind and consider all options
No comparisons- They aren't behind! They are where
they are!



Six Traits Students Need to Succeed

- 1. Self-Awareness- Goldberg's study found that successful participants showed awareness of their strengths and weaknesses in both academic and non-academic areas.
- 2. Being Proactive
- 3. Perseverance
- 4. Goal Setting
- 5. Being Aware of (and USING!) Effective Social Support Systems
- 6. Emotional Coping Strategies



ACCOMMODATIONS ON THE COLLEGE LEVEL AND BEYOND

- Do your homework on Offices of Disability!
- SAT/ACT, AP exams, college courses, graduate level exams
- Check requirements early and be prepared
- Determine what accommodations are necessary and why
- Updated testing (every 3-5 years)
- 504s and IEPs don't transfer over to higher education
- Power of Attorney/ FERPA
- Reasonable accommodation is required if it does not pose "undue hardship"
- www.dol.gov (Department of Labor)
- www.askjan.org (Job Accommodation Network)



Educational Programs-1

- Alvin Community College- <u>STRIVE</u> <u>Skilled Training Rewarding Independence and Vocational Education</u>
- Arlington Baptist University- Green Oaks Life Prep
- Austin Community College- <u>STEPS</u>
- College Living Experience- College Living Experience
- Dallas College El Centro Campus- <u>The Moving On/Next Step Program</u>
- Dallas College Richland Campus- Richardson ISD Transition
- El Paso Community College- Project HIGHER
- Mighline College, Kent, Washington- ACHIEVE Program
- Houston Community College- <u>VAST</u>
- Lamar University- <u>Disability Resource Center</u>
- Lee College- <u>Life Skills for Intellectually Disabled Students</u>

Educational Programs-2

- Lone Star College (Montgomery)- <u>lifePATH®</u>
- Lone Star College CyFair- <u>Career and Technical Education (CTE)</u>
- Lone Star College Tomball- <u>LifePATH Tomball</u>
- Lynn University Boca Raton- <u>The Metamorphosis Program</u>
- Navarro College- <u>The Elevate Program</u>
- NonPareil Institute- https://npusa.org/our-program.html
- Palo Alto College in San Antonio- PROJECT ACCESS
- South Texas College- P.A.S.S. Program
- Texas A & M- Aggie Achieve
- Texas A&M- PATHS Program
- Texas A&M- <u>TU CASA</u>

Educational Programs-3

- Texas A&M- <u>LEAP Summer Program</u>
- Texas State Technical College- <u>Access and Learning Accommodations</u>
- University of North Texas- Denton, TX- <u>UNT WISE</u>
- University of North Texas- Denton, TX- <u>UNT ELEVAR</u>
- University of North Texas- Denton, TX- <u>UNT ENGAGE</u>
- The University of Oklahoma- <u>SOONER WORKS</u>
- University of St. Thomas in Houston- <u>Associate in Applied Science in Pragmatic Studies</u>
- University of Texas at Austin- <u>E4Texas</u>
- University of Texas at Austin- <u>Lifelong Learning With Friends</u>
- West Texas A&M in Canyon- Where the Learning Continues



The only directory of its kind, Think College Search features 309 colleges and universities that offer postsecondary education programs for students with intellectual disabilities. Users of this searchable online database can filter by state, length of the program, type of school, options for living on campus, and more.

WWW.THINKCOLLEGE.NET

JODI GLOU

Independent Educational Consultant



As the founder and owner of Custom College Consulting, Jodi Glou specializes in working with students who have learning challenges as they seek to find their best fit in post-secondary education.

Jodi Glou, Independent Educational Consultant (240) 356-8770

<u>Jglou@custom-college.com</u>

www.custom-college.com

COLLEGE LIVING EXPERIENCE

https://experiencecle.com/

College Living Experience provides individualized post-secondary guidance and instruction in:

- Academics and Career Development
- Independent Living Skills
- Social Development



CAMPUS CONNECTIONS

What is Campus Connections?



- An innovative program designed to support neurodiverse college students with various disabilities as they attend the post-secondary institution of their choice through either inperson or virtual support.
- They use a Wraparound Planning Process and the Birkman Method Assessment to build an individualized support team, which pairs each student with a Connections Coach who provides mentoring, guidance, and navigational support.
- This relationship empowers students to problem solve their concerns more effectively and efficiently while also fostering informed choice and greater self-advocacy.
- Cost: \$1000 per month Private-Pay or contact your VR Counselor to discuss sponsorship

CCApply@bloomconsultingco.com

Phone: 512-537-1661



Training & Education

Scholarships Workforce Solutions scholarships support training for some of the region's high-skill, high-growth occupations. If you're interested in pursuing training, Workforce Solutions can help you determine what you want to study, how to pay for it and where you might go for assistance. To schedule an appointment to speak with a Workforce Solutions professional today, click here.

- Anna Kluth, Student HireAbility Navigator (Houston)
 Anna.Kluth@wrksolutions.com
 713-471-0351
- Deborah Erwin, Student HireAbility Navigator (North Central Texas) derwin@dfwjobs.com 817-695-9184

To learn who your student HireAbility navigator is email at studentnavigators@twc.state.tx.us



PRE-EMPLOYMENT TRANSITION SERVICES

Transition Services for Students with Disabilities

Career Exploration

Assess vocational skills and interests. Learn "what's HOT" and "what's NOT" in the job market. Learn about vocational opportunities.

Work Based Learning

Discover paid and unpaid internships. Tour professional jobsites. Experience job shadowing and simulated work environments. Gain understanding through career mentorship.

Post-Secondary Education Counseling

Let counselors help determine education opportunities that match abilities and interests, provide assistance with college enrollment and identify financial aid options.

Work Readiness

Become a team player, problem-solver and effective communicator. Manage time and money responsibly. Learn how to use transportation. Be ready!

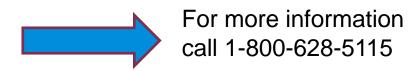
Self-Advocacy

Understand rights and responsibilities regarding disability, including disclosure. Know when to ask for help and accommodations. You are in charge!

For more information about Pre-Employment Transition Services, please contact your local Vocational Rehabilitation Representative at 832-681-2633 or 1-800-628-5115.

www.twc.texas.gov/VRNearMe

or shn@wrksolutions.com



https://webp.twc.state.tx.u
s/services/VRLookup/



What About Funding?

- ✓ FAFSA-Free Application for Federal Student Aid The FAFSA is available each year on Oct. 1 for the following school year. Complete this each year, even if you think you make too much money!
- ✓ Scholarships- Community based, school based, disability/disease based, sport, music or band based.
- √ Research early & know your deadlines as they are all different!
- √ 529 College Savings Plan
- ✓ ABLE Account
- ✓ Vocational Rehab may provide support if it is in line with the goals established within the plan for the individual to find competitive employment

ABLE Accounts

You can save up to \$100,000 for your child in an ABLE account without causing any reduction to their SSI benefits!

How they work:

- Beneficiary is account owner
- Income earned in account is not taxable
- Contributions are not deductible (although some states may offer state income tax deductions)
- Does not jeopardize SSI, Medicaid, or other public benefits
- Special contribution and distribution limits

As of January 2022, there were **49** ABLE plans nationwide inviting eligible individuals to open an ABLE account, most of which were enrolling individuals regardless of their state of residence.

These are similar to traditional 529 college savings plans, please consult the state-specific program to determine the best fit for your needs (investment options, account opening and maintenance fees):

ABLE ACCOUNTS

	2023	
PARTICIPANTS	Disabled individuals whose disability started before age 26.	
CONTRIBUTIONS	May be made by anyone. Limited to gift tax annual exclusion (currently \$17,000) in total annually. Funds held in an ABLE account in excess of \$100,000 disqualify the beneficiary for SSI benefits. (However, ABLE account owners who work may contribute up to an additional \$13,590 (in 2023) of their gross income into their ABLE account if they do not have an employer sponsored retirement plan.)	
DISTRIBUTIONS	Distributions for "qualified disability expenses" are not taxable. Earnings on distributions for non-qualified expenses are subject to ordinary income taxes and a 10% penalty.	
GROWTH	Tax-free growth in investments that can be changed by the participant twice a year.	
ROLLOVERS	May be rolled over to other family members who are eligible beneficiaries.	
AT DEATH	States may be able to claim reimbursement for expenses paid by Medicaid. Any additional funds can be distributed to designated beneficiaries or rolled over to eligible family members.	

Many of the expenses that you cannot pay for via the Special Needs Trusts without a reduction to SSI, you can pay for from the ABLE Account. These two instruments work very well together.

ABLE ACCOUNT-QUALIFIED EXPENSES

- Basic/Daily Living Expenses
- Health & Wellness- Healthcare expenses that are not covered by Medicaid or private health insurance
- Housing- Rent or Mortgage payments (This will avoid a 1/3 reduction from SSI)
- Financial Management and Administrative Services
- Transportation- Car, Public Transportation Fares/Taxis/Uber
- Education & Training- employment supports like Job Coach,
 Classes to Learn New Skills
- Assistive Technology- Iphone
- Personal Support Services
- Legal Expenses

What About Scholarships?

State College Tuition Waiver for children that were adopted through the DFPS system or have been part of the Foster Care system in the past.

https://www.dfps.state.tx.us/Child_Protection/Youth_and_Young_Adults/Education/state_college_tuition_waiver.asp

Ask for a list of scholarships from the Child Life Specialist at the specialty clinic you go to for instance Texas Children's, Baylor College of Medicine, etc.

Scholarship Searches

- http://www.scholarships.com
- https://bigfuture.collegeboard.org/scholarship-search
- •http://www.scholarshipsandgrants.us
- •https://www.fastweb.com
- http://www.college-scholarships.com
- •http://www.smartscholar.com/
- https://www.nitrocollege.com/scholarships/disabilities
- https://scholarships360.org

TERRY SCHOLARSHIPS

https://terryfoundation.org/future-scholars/faqs/

Since 1987, the Terry Scholarship Foundation has been the single largest provider of private scholarships for Texas high school graduates. So recipients can make the most of their degree without having to work, the award is a last-dollar scholarship that closes the cost gap between the full cost of a university education and other awards received by the student (including scholarships and financial aid). Based in Houston, The Terry Foundation is the largest private scholarship provider in the state of Texas. This award-winning scholarship program was founded to help outstanding high school graduates and transfer students help themselves through access to quality education at 11 Texas public universities.

All Terry Scholar candidates must demonstrate these three criteria:

- Leadership potential and character;
- Scholastic record and ability; and
- Financial need

Terry Scholars are selected?

- through an in-person interview with Terry Alumni and the Board of Directors;
- by evidencing community leadership, a well-rounded personality, and grit

In addition to scholarship funding, Terry Scholars receive

- on-going student success support from university reps and Foundation staff;
- Alumni networking; and
- Cohort-based service opportunities

Questions?
Jodie Koszegi, Scholarship Program Director 713-552-0816
jkoszegi@terryfoundation.org

Texas A&M University at College Station
University of Texas at Austin
University of Houston
Texas State University
University of Texas at San Antonio
University of Texas at Dallas
University of North Texas
Texas Tech University
Texas Woman's University
University of Texas at El Paso
University of Texas at Arlington

Living With Autism Scholarship	https://hammacklawfirm.com/about/living-with-autism-scholarship/
Epilepsy Foundation of Central & South Texas	https://efcst.org/help/scholarships/
Deaf/Hard of Hearing- AG Bell College Scholarship Program	https://www.agbell.org/Connect/AG-Bell-College-Scholarship-Program
Eric Marder Scholarship Program of The Immune Deficiency Foundation	https://primaryimmune.org/services/idf-academic-scholarship-programs
American Association on Health and Disability Frederick J. Krause Scholarship	ttps://www.aahd.us/initiatives/scholarship-program/
Epilepsy Foundation	https://www.epilepsy.com/learn/age-groups/youth/work-and-college/scholarships
Cystic Fibrosis Foundation	https://www.cff.org/Life-With-CF/Transitions/Managing-My-CF-in-College/Scholarships-and-Financial-Aid/
Sertoma Scholarship for Students Who Are Hard of Hearing or Deaf	http://sertoma.org/what-we-do/scholarships/
Eric Dostie Memorial College Scholarship (bleeding disorder)	https://www.hemophilia.org/Eric-Dostie-Memorial-College-Scholarship
George H. Nofer Scholarship for Law and Public Policy	https://www.agbell.org/Connect/NoferScholarship

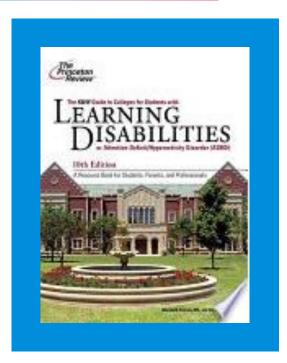
Matt Stauffer Memorial Scholarship	http://ulmanfund.org/scholarships/
National Hemophilia Foundation Scholarships	http://www.hemophilia.org/NHFWeb/MainPgs/MainNHF.aspx?menuid=53&contentid=36
National MS Society's scholarship program	http://www.nationalmssociety.org/Resources-Support/Insurance-and-Financial-Information/Financial-Resources/Scholars hip-Program
Texas Allergy, Asthma and Immunology Society Memorial Foundation Asthma Scholarship Award	https://taais.org/scholarship/
Learning Disabilities	https://www.ncld.org/what-we-do/scholarships
FinAid	https://finaid.org/
P. Buckley Moss Society Scholarship & Anne Ford and Allegra Ford Thomas Scholarships	http://www.mossfoundation.org/current_scholarships.html
Preply Cognitive Disabilities Scholarship	https://preply.com/en/scholarships/cognitive-disabilities-scholarship
Eric Dostie Memorial College Scholarship (bleeding disorder)	https://www.hemophilia.org/Eric-Dostie-Memorial-College-Scholarship ²⁷
George H. Nofer Scholarship for Law and Public Policy	https://www.agbell.org/Connect/NoferScholarship

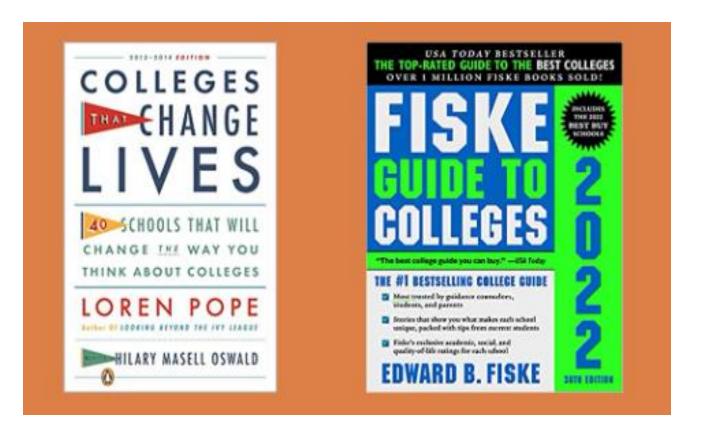
1800Wheelchair Scholarship	https://www.1800wheelchair.com/scholarship/
Karman Healthcare Scholarship Fund	http://www.karmanhealthcare.com/scholarships/
Medical Scrubs Collection Scholarship	https://medicalscrubscollection.com/scholarship-program
Murse World Scholarship	https://www.murseworld.com/scholarship
Rent A Knee Walker Scholarship	https://www.rentakneewalker.com/scholarship
SpinLife Scholarship	https://www.spinlife.com/scholarship
Schizophrenia Lilly Reintegration Scholarship	http://www.reintegration.com
Horatio Alger Association Scholarship Program	http://www.horatioalger.com
EpicWheelz disability-based scholarship	https://www.epicwheelz.com/pages/epicwheelz-scholarship

American Council of the Blind of Texas, Inc.	https://acbtexas.org/resources/scholarships/
American Foundation for the Blind	https://www.afb.org/about-afb/events-and-awards/afb-scholarships
Blind Veterans Association	https://bva.org/programs/scholarships-awards/
Christian Record Services for the Blind	https://christianrecord.org/member-services/scholarship/
Emma Freeman College Scholarship Fund	https://www.salighthouse.org/programs/emma-freeman-scholarship
Learning Ally National Achievement Awards	http://www.learningally.org/NAA
National Federation of the Blind	https://nfb.org/scholarships
National Federation of the Blind of Texas	https://www.nfbtx.org/scholarships.php
Auger & Auger Disabled Scholar Award	https://www.augerlaw.com/disabled-scholar-award 29

disabled person, Inc.	https://www.disabledperson.com/scholarships/35
Google Lime Scholarship	https://www.limeconnect.com/programs/page/scholarships
Health Products for You Scholarship	https://www.healthproductsforyou.com/scholarship.html
For those interested in Law School	http://surgicalwatch.com/scholarship-award/
The Springboard Foundation	http://thespringboardfoundation.org/
Flora Marie Jenkins Memorial Disability Scholarship	https://disabilitydenials.com/about-us/college-scholarships/disability-scholarship/
Vitality Medical Scholarship	http://www.vitalitymedical.com/scholarship
Zivadream Scholarship	https://www.zivadream.com/scholarship

Books to Consider





THINGS TO KEEP ON YOUR RADAR

- How to develop a comprehensive Special Needs Care Plan
- Future Care Cost Estimates
- Texas Waivers- Interest Lists
- SSI & SSDI- Understanding the differences and knowing when to apply
- ABLE Accounts
- Beneficiary Designations
- Special Needs Trusts How to fund them - Child Support post 18 redirected to a First Party SNT

- Start touring Residential Living Communities- waiting lists can be long
- Consider Guardianship, Alternatives to Guardianship, POA, HCPOA and Supported Decision-Making Agreement (Guardianship process can begin 6 months before turning 18)
- Post High School Education Options





Click the Link to view our Upcoming Webinars

<u>Upcoming</u> Webinars



MEET THE TEAM!









Allison Schaberg
Owner/Advisor



Jeff Schaberg Owner/Advisor



Michelle Morris
Advisor



Andrew Morris
Advisor



Sarah Smithey
Operations



Meredith Haynes Marketing Director



Madi Smith Operations



Sarah Sohail Operations

SCHEDULE YOUR FREE CONSULTATION

- 1. Open the camera app on your phone
- 2. Hover over QR code
- 3. Click link!

281-690-1177 contact@cpgcares.net



Follow us!







