



Consolidated
Planning Group

Planning for Special Needs

Do I Need an ABLE Account?

Consolidated Planning Group, Inc.
281-690-1177
contact@cpgcares.net

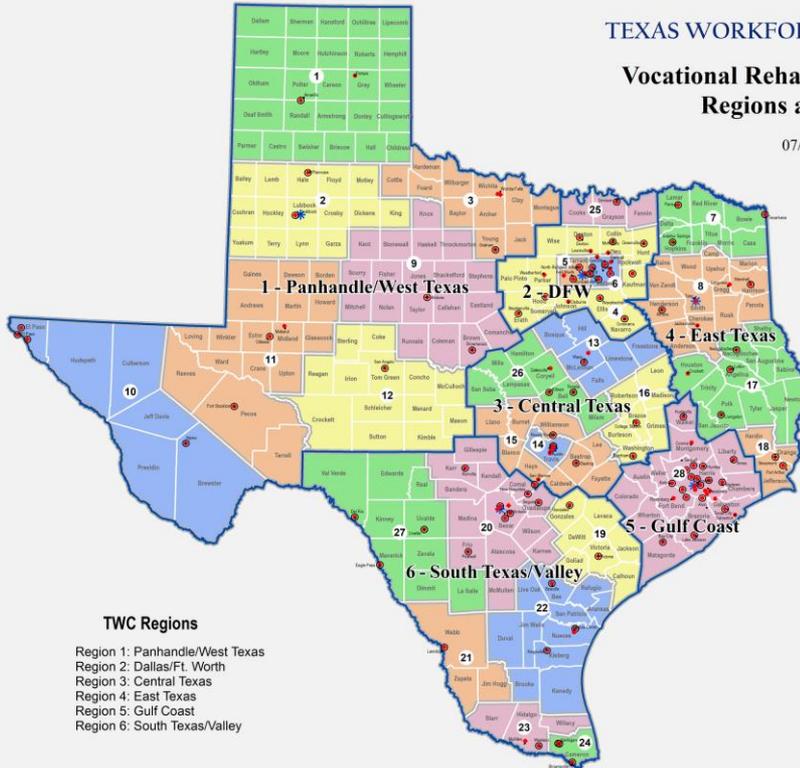


VR & Workforce Offices

TEXAS WORKFORCE COMMISSION

Vocational Rehabilitation Division Regions and Offices

07/29/2021



TWC Regions

- Region 1: Panhandle/West Texas
- Region 2: Dallas/Ft. Worth
- Region 3: Central Texas
- Region 4: East Texas
- Region 5: Gulf Coast
- Region 6: South Texas/Valley

- City
- VR Field Headquarters
- VR Field Office
- Integrated with WFS
- ★ VR Regional Office
- County
- TWC Region
- LWDA (with color)

Local Workforce Development Areas

- | | |
|-----------------------|----------------------------|
| 1 Panhandle | 15 Rural Capital |
| 2 South Plains | 16 Brazos Valley |
| 3 North Texas | 17 Deep East Texas |
| 4 North Central Texas | 18 Southeast Texas |
| 5 Tarrant County | 19 Golden Crescent |
| 6 Greater Dallas | 20 Alamo |
| 7 Northeast Texas | 21 South Texas |
| 8 East Texas | 22 Coastal Bend |
| 9 West Central Texas | 23 Lower Rio Grande Valley |
| 10 Borderplex | 24 Cameron County |
| 11 Permian Basin | 25 Texoma |
| 12 Concho Valley | 26 Central Texas |
| 13 Heart of Texas | 27 Middle Rio Grande |
| 14 Capital Area | 28 Gulf Coast |

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: [Bit.ly/StartMyVR](https://bit.ly/StartMyVR)
- Find your local VR Office at:

<https://stats.twc.texas.gov/views/VRProviderLocator/ProviderbyZipCode?%3Aembed=y&%3AisGuestRedirectFromVizportal=y>

- 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

Speakers

April Martin Student HireAbility Navigator Workforce Solutions Texoma (Grayson, Cooke, Fannin Counties)
Phone: 903.957.7408
Web: workforcesolutionstexoma.com
Email: april.martin@wfstexoma.org

Students

TEXAS WORKFORCE SOLUTIONS - VOCATIONAL REHABILITATION SERVICES
PDF
transition-services-twc

WHAT COMES AFTER HIGH SCHOOL?
Are you a parent of a student with disabilities between 14 and 22 years of age? Do you and your young adult have a plan for what they'll do after high school?
Texas Workforce Solutions Vocational Rehabilitation Services (VRS) and Workforce Solutions can help you prepare a plan for life after high school.
PDF
flyer-vr-pre-ets-students-english-twc (1)

Adult VR

TEXAS WORKFORCE SOLUTIONS - VOCATIONAL REHABILITATION SERVICES
PDF
vocational-rehabilitation-services-twc

SERVICIOS DE REHABILITACIÓN - VOCACIONAL SOLUCIONES DE LA FUERZA LABORAL DE TEXAS
PDF
vocational-rehabilitation-services-spanish-twc

TEXAS WORKFORCE SOLUTIONS - VOCATIONAL REHABILITATION SERVICES
Creating opportunities for your abilities
Start My VR

Resources

Contents of the IEP
Wednesday, October 11, 2023
4:30-5:30 PM
Webinar ID:
IDEA BASICS Writing IEP
PDF
2_Contents of the IEP 10.4.23 PRN JW

SHOULD I OPEN AN ABLE ACCOUNT?
TUES. NOV. 7, AT 12:00 NOON
WEBINAR ID: 874 9137 0392
There are many decisions to be made as you prepare for the future of your special needs family member. Living with disability is often associated with...
PDF
2023 11 07 Should I Open an Able Account

Hiring & You! Job Fair!
Thursday, November 9th
10 AM - 2 PM

Padlet



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



Consolidated
Planning Group

Who We Are

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.



Special Needs Planning

- ✓ Protection Plans
- ✓ Lifetime Care
- ✓ Transition Planning
- ✓ ABLA Accounts
- ✓ Advocacy

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



ABLE Accounts- 529A



Achieving a Better Life Experience Act (ABLE) of 2014

As of January 2022, there were 49 ABLE programs nationwide

An ABLE account is similar to traditional 529 plans, consult state-specific program to determine best fit for an individual's needs (investment options, account opening and maintenance fees)

How it Works

Beneficiary

Is the account owner

Contributions

Contributions are not deductible on federal taxes
Special contribution and distribution limits apply



Income

Earned income is not taxable

Benefits

Does not jeopardize SSI, Medicaid or other public benefits

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.



If it can be construed as achieving a better life for an individual with a disability, you can pay for it out of an ABLÉ account

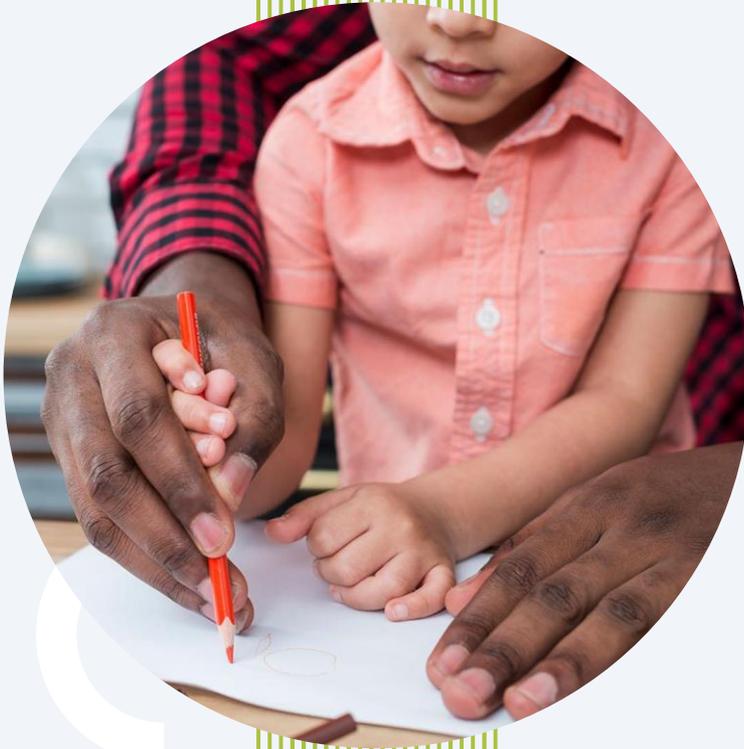
Qualified Expenses

- 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

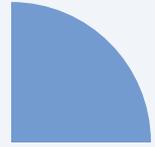
Most of the expenses that you cannot pay for via the Special Needs Trust you can pay for from the ABLÉ Account. These two instruments work very well together.

What can a Special Needs Trust pay for?

- Telephone
- Cable or Satellite TV
- Premiums for Personal Property Insurance
- Paper Products
- Laundry and Cleaning supplies
- Staff Salaries
- Capital Improvements to the Home
- Repairs to the Home
- Out of Pocket medical, dental and eye expenses
- Eyeglasses
- Exercise Equipment
- Annual Independent Checkups
- Transportation
- Motor Vehicle
- Vehicle Maintenance
- Vehicle Insurance Premiums and Registration
- Life Insurance Premiums (See Medicaid Rules)
- Physical Rehabilitation services
- Vehicle Fuel
- Materials for Hobbies
- Tickets for recreational or Cultural Events
- Music Instruments
- Membership in book, health, record, video, or other clubs
- Clothing
- Prescriptions
- Home Improvements
- Computer or electronic equipment
- Cable TV
- Trips and Vacations (no Food)
- Entertainment
- Home Furnishings
- Newspaper and Magazines Subscriptions
- Athletic Training or Competitions
- Personal Care Attendant or escort
- Vocational Rehabilitation or Habilitation
- Professional Services
- Tuition and Expenses connect with Education
- Costs of attending or participation in meetings, conferences, seminars or training sessions
- Cigarettes
- Buying a House or Real Property (Based on Trustee's discretion)
- Cosmetics



Examples of things a Special Needs Trust should **NOT** be used for...



- Rent
- Mortgage payments
- Real Estate Taxes
- Gas
- Electricity
- Water
- Sewage
- Homeowner's Insurance
Required by Lender
- Condo charges that include the
above items
- No CASH
- No FOOD
- No reimbursement to client for
items they purchased without
permission of the Trustee

Educational Options Beyond High School

- Alvin Community College- [STRIVE — Skilled Training Rewarding Independence and Vocational Education](#)
- Arlington Baptist University- [Green Oaks Life Prep](#)
- Austin Community College- [STEPS](#)
- College Living Experience- [College Living Experience](#)
- Dallas College El Centro Campus- [The Moving On/Next Step Program](#)
- 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- [LEAP Summer Program](#)
- Texas State Technical College- [Access and Learning Accommodations](#)
- University of Texas at Austin- [E4Texas](#)
- University of Texas at Austin- [Lifelong Learning With Friends](#)
- West Texas A&M in Canyon- [Where the Learning Continues](#)



Day and Transition Programs



[Brookwood Community](#) - Brookshire, TX

[Marbridge](#) - Manchaca, TX (Near Austin)

[Next Step Transition Center](#) - Deer Park, TX

[Reach Unlimited](#) - Cypress, TX

[Summerhouse](#) - Houston, TX

[The HUB Houston - Heard. Understood. Believed In](#) - Houston, TX

[The Monarch School and Institute](#) - Houston, TX



Transition and Residential Programs

ADVANCE Houston- Houston

All the Little Things Count- Alvin, Rosenberg, El Campo, La Porte

Avondale House- Houston

Brookwood Community- Brookshire

Brookwood in Georgetown (BiG)- Georgetown

The Caring Circle Adult Day Care- Stafford

Caring People Adult Daycare- Rosenberg

Disability Resources, Inc.- Abilene

Forever Families Day Hab- Missouri City

Forgotten Angels- Pearland

Marbridge- Manchaca

Next Step Transition Center- Deer Park, Beaumont, Georgetown

Reach Unlimited- Cypress

Southwind Fields- San Antonio

Summerhouse Houston- Houston

The Arc of the Capital Area- Austin

The HUB Houston- Houston

The Monarch School and Institute- Houston

Unified Care Group- Sugar Land

Texana Center- Multiple Locations

The Village- Kingwood

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 (Note: 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



Consolidated
Planning Group



Click the link for our upcoming
webinars

Upcoming
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!

