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Planning Your Child's Future

Before we begin this chapter, let's reflect a moment. Consider everything you've accomplished thus far, on all fronts of your life, and in your child's life, too. Even though you might feel a lot of things are left undone simply because you don't have the time to do everything you'd like, you have covered a lot of ground while caring for your child. From the moment you learned of your child's diagnosis up until this moment, you've learned and applied a lot of skills.

It's time to take some inventory of those skills:

- Creativity: You've found creative solutions to complicated problems.
- Zest for Knowledge: You've learned about many topics presented in this publication and beyond.
- Decision Making: You've analyzed situations, considered the pros and cons, assessed consequences for certain decisions, then made the actual decisions.
- Self-Motivation: On days you're beyond exhausted, you've answered the call of caring for your child, other family members, and, hopefully, yourself.
- Verve: You've dug deep to be persistent, tenacious, and resilient.

These are incredibly valuable life skills. Let your child experience you putting those skills into action. As much as your child's health will allow, include the skills you develop and work on every day as part of your child's learning process—as part of your plan for your child's future.

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Person-Centered Planning— The Path to Your Child's Happiness

Person-centered planning brings together a community of support that can help your child set and accomplish specific goals. You can involve anyone you want in person-centered planning. You can do it at any time in your child's life and make changes along the way. If started before a major transition, such as that from high school to a vocation, job, or post-secondary education, person-centered planning can help make for a smoother transition.

Setting the planning process into motion begins with exploring your child's world, as he or she lives and breathes it—laying test results aside and noticing pure ability, effort, and desire. Person-centered planning helps lay the tracks of your child's path to the future. It is part of the answer to "Who will care for my child when I'm gone?" because along this path your child will learn to become his or her own best advocate, determined to accomplish dreams and goals.

When Person-Centered Planning Occurs

You will engage in person-centered planning throughout your child's life. It can become the cornerstone of every effort you make to either advocate for your child or encourage him or her to become a self-advocate. You can use it during day-to-day interactions with professionals of all walks of your child's life: health care, education, government agencies, life transitions, career, independent living.

A Strategy for Person-Centered Planning

So what do you actually do to make a person-centered plan? Step into your child's world. Ask what he or she is thinking about when elated, happy, sad, or completely agitated. Ask what your child longs to be or do and how he or she envisions making that happen. Take that information and begin forming a plan that will help your child forge a path toward personal fulfillment, self-advocacy, and independence.

Involving others in the person-centered plan builds a wider net of support. They can be family members;



The expression, "It takes a village to raise a child," is never more true than when talking about a child with a disability. Young people with disabilities need a support system that recognizes their individual strengths, interests, fears, and dreams and allows them to take charge of their future. Parents, teachers, family members, and friends in the community who offer informal guidance, support, and love can create the "village" for every child.

Source: "Person Centered Planning: A Tool for Transition" ParentBrief. PACER Center. February 2004.

friends; neighbors; and school, social services, and health professionals.

To help your child develop a person-centered plan, you'll first develop your child's profile based on you and your child's input and that of other individuals you involve in the planning process. Then, you'll conduct a planning meeting. You may wish to do that at your home or at a place where someone might help facilitate the meeting. Examples include your child's school, your Parent Center, or social services agencies.

Here are some specific things you can do to create your child's person-centered plan (see "Person Centered Planning." PACER Center. Retrieved from <http://www.pacer.org/tatra/resources/personal.asp> on August 30, 2010).

Develop Your Child's Profile

- Think of who might like to be involved in your child's person centered plan. Invite them to a convenient place, such as your home, house of worship, or Parent Center. These people will be considered your child's person-centered planning team.
- Ask someone to record the conversation.
- Ask everyone to share experiences with your child's development, critical life events, and medical issues.
- Ask everyone to describe how they perceive the quality of your child's life. Ask them to consider your child's community connections; dreams and goals; choices made; and expressions of confidence, strength, and weakness.
- Ask everyone to describe the things your child loves to do, and the things that bring frustration or angst.
- Create a profile of your child from the conversation notes.

Conduct a Planning Meeting

- Pass out your child's profile and give everybody a chance to review it.
- Talk about what future events might affect your child's development.
- Share what future opportunities and obstacles your child might face in these future events.
- Identify strategies for dealing with these events that will help your child reach dreams and goals.
- Describe action steps that can help make dreams and goals become realities.

Person-Centered Planning: Desired Results

By taking the actions described in your child's person-centered plan, you and the members of your child's person-centered planning team can help your child embark on a journey toward long-term happiness. You may feel a sense of relief and peace of mind as the plan unfolds. Here are some end results you may see occur for your child:

- Greater control over his or her life.

- Increased opportunities to participate in the community.
- A deeper awareness and appreciation for desires, interests, and dreams.
- A willingness to set goals, and with the help from you and anyone else you involve in your child's person-centered planning, turn dreams into reality.

Learn More about Person-Centered Planning

Cornell University's Employment and Disabilities has developed a Person Centered Planning Education Site, a rich online resource for individuals interested in learning more about the basic concepts of person-centered planning and a variety of tools used in person-centered planning.

Visit www.ilr.cornell.edu/edi/pcp/

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The Special Needs Trust

The special needs trust can be your primary savings tool for your child's future. It allows you to properly transfer savings to your child without jeopardizing his or her ability to receive government benefits. Several ways to fund the trust are presented below.

Also referred to as a "supplemental care trust" the special needs trust provides a way for you to supplement government benefits such as Medicaid and Supplemental Security Income (SSI). The trust can be set up so it functions while you're alive, or begins to function after your death.

Here's the way it works. First you select a trustee—someone you completely trust and who can properly manage money. If the trust is to function while you are alive, the trustee distributes money from the trust to your child in ways that don't disqualify your child from government benefits. If the trust is to function after your death, the trustee facilitates the transfer of money from your estate into the trust, then helps manage and distribute the money according to your wishes.

The most important benefits of the trust are maintaining your child's financial well-being and his or her long-term eligibility for government assistance. It has another benefit, though. Through this trust, friends and family can make gifts of money, also contributing to the financial well-being of your child.

"I feel better knowing that my family will have enough money to take care of themselves in case something should happen to me. Saving for my retirement and for my family's future is just as important to me as budgeting for the mortgage, groceries, and medication. I contribute to an employee retirement plan and have an annuity for my own security. For my family, I have a term life insurance policy and a pre-paid college fund for both my children. Also, I take every opportunity I get to teach my daughter about spending within her means. I plan to continue that with my son as soon as he gets old enough to spend a dime."

—Chris Stevens, father of Ali and Jacob



How to Fund Your Special Needs Trust

The most important thing to remember in funding your special needs trust is this: *The special needs trust, not your child, must be the heir or beneficiary of any funds you or anyone else wants to transfer to your child.*

Remember, always, if your child ever accumulates more than \$2,000 in assets, he or she may become ineligible for receiving government benefits. Some states have stricter requirements, meaning that asset requirement may be below \$2,000 (see Social Security Online. "Understanding Supplemental Security Income: SSI Resources." 2010 Edition. Retrieved from <http://www.ssa.gov/ssi/text-resources-ussi.htm> on November 20, 2010).

Here are some ways to fund your special needs trust (see *News Digest—Estate Planning*. National Information Center for Children and Youth with Disabilities. Washington, D.C. Volume 2, Number 1, 1992. Pages 6–8):

- Life insurance; it is one of the few ways to arrange for future funds after your death. Life insurance will be more affordable if you purchase it while you are young and healthy.

- Standard government benefits, such as Social Security survivor benefits. • Savings and investments, including money in retirement funds (that can be distributed at an older age or transferred after death).
- Gifts, assistance, and inheritances from friends and family members.
- Property, such as the family home.
- Military benefits.

How Funds From a Special Needs Trust Can Be Used

Each state has a different set of limitations on how money in special needs trusts can or can't be used, but generally it can be used for supplemental needs—those needs not met by government benefits such as Medicaid and SSI. Typical uses of money in special needs trusts (see Insure.com. “Life insurance planning for parents of children with special needs.” May 19, 2009. Retrieved from <http://www.insure.com/articles/lifeinsurance/special-needs-children.html> on September 9, 2010):

- Transportation
- Home health aids
- Education
- Rehabilitation
- Computer equipment
- Medical and dental care not provided by government benefits

How Funds From a Special Needs Trust Cannot Be Used

Again, each state sets its own limitations on how funds can or cannot be used, but generally the trustee of your special needs trust cannot use funds for (see Insure.com. “Life insurance planning for parents of children with special needs.” May 19, 2009. Retrieved from <http://www.insure.com/articles/lifeinsurance/special-needs-children.html> on September 9, 2010):

- Food
- Housing
- Property taxes
- Home insurance
- Utilities
- Transferring cash to your child with special needs

How to Set Up Your Special Needs Trust

Select an attorney experienced in working with families of children with special needs to set up your trust. This is a must; the trust has to be properly set up. Your attorney will also properly establish the responsibilities of the trustee who can be a person or financial institution, such as a bank. The trustee's most important job is to make sure your child always stays eligible to receive government benefits. Your attorney will also determine, with your input, what limitations the trustee has in managing and distributing the trust's funds.

How Much it Costs to Set Up a Special Needs Trust

Your cost to set up this trust will vary, depending on your attorney's fees and the complexity of the trust. Set up fees generally run a few thousands of dollars. Also, the trustee of your special needs trust may charge a small percentage of funds in the trust to manage and distribute them.

“Sometimes, you just have to talk to friends and family members who want to help out financially. You have to be sure they understand how to contribute without endangering your child's eligibility for benefits. (Even birthday and holiday gifts of money, if saved over time, can add up and be counted as assets that belong to your child.) I've learned to suggest other ways for family and friends to carry out their kind intentions.”

—Donna Halcomb, mother of John and Patrick

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Individual Development Account (IDA)

A special type of savings account is available for employed individuals with disabilities. These accounts allow your child to save on his or her own without jeopardizing eligibility of government benefits. The savings account limits how the savings can be used, yet it may open up financial options your child might need to achieve dreams and goals.

Individuals who work but have limited income may be eligible for Individual Development Accounts. These are savings accounts offered by financial institutions, community- and faith-based organizations, and state and local governments. Each IDA program is different, but most require that an individual have a job and that his or her income does not exceed a certain level.

Specific IDA Programs for Individuals with Disabilities

A special federally funded IDA program allows your child to participate in an IDA program and still receive Supplemental Security Income (SSI) benefits. These special IDA programs are funded by the Assets for Independence Act (AIFA) or Temporary Assistance for Needy Families (TANF). **Before your child enrolls in an IDA, it is very important that he or she ask the entity that is offering the IDA if it is funded by one of these federal programs. If it is not, assets in the IDA may affect your child's eligibility for government benefits. Federal laws change. Always double check with a professional knowledgeable about IDAs, such as an IDA administrator at [The Corporation for Enterprise Development \(CFED\)](#) or a staff member at or [Real Economic Impact](#) .**

Matched Savings Contributions

IDAs can really help your child build a savings. For every dollar your child saves, the entity providing the IDA will match that, at a rate of \$1 to \$4 for every dollar saved. For example, if your child saves \$100 and the matched amount is \$2 for every \$1 saved (a 2:1 matching ratio), your child would receive \$200 in matched funds for a total savings of \$300.

Additional Financial Services Offered

Entities that offer IDAs usually provide other financial services, such as financial education, free income tax preparation services, and credit counseling.

What IDA Savings Can Be Used For

Learn More About Individual Development Accounts (IDAs)

The Corporation for Enterprise Development (CFED) is a national non-profit based in Washington D.C. It provides information on the basics of IDAs and how to find a program near you. To get this information, contact CFED: **Call** 1-202-408-9788

Visit www.cfed.org and click "Programs"

Write
CFED
1200 G Street NW
Suite 400
Washington DC 20005

Real Economic Impact, a vision of the National Disability Institute, offers resources for individuals with disabilities to help them achieve financial stability and independence.

Call 1-202-296-2040

Visit www.RealEconomicImpact.org and search on "IDA"

Write
National Disability Institute
1667 K Street, NW Suite 640
Washington, DC 20006

The World Institute on Disability has an informative publication on IDAs: "Individual Development Account Question and Answer Sheet: A Guide for IDA Consumers with Disabilities." To get this publication, contact the World Institute on Disability:

Call 1-510-251-4341 (Voice) or 1-510-208-9493 (TTY)

Visit www.wid.org

Write
World Institute on Disability
510 16th Street, Suite 100
Oakland, CA 94612

Some programs offer additional uses of savings, but generally IDA account holders can use the money to:

- Continue their education beyond high school.
- Buy a home.
- Start a business.
- Save money for the future.

Where to Find an IDA Program Near You

Staff at a Volunteer Income Tax Assistance (VITA) site close to your home can let you know if a local entity offers IDAs designed for people with disabilities. To contact a local VITA site near you:

Call 800-829-1040

Visit www.irs.gov and search on “Volunteer Income Tax Assistance” to get a nationwide list of VITA sites.

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Conservatorship (Guardianship)

When your child reaches the age of majority (18 years, in most states), you are no longer his or her legal guardian. This is true even if your child lives at home and is unable to make informed decisions. Conservatorship is a legal arrangement in which you or a trusted adult you select is given the right to make decisions for your child. Conservatorship is a court-appointed and -managed role. In legal terms, your child would be considered a "ward" of the guardian.

Types of Conservatorship

A conservatorship may be "of the person" or "of the estate."

A conservatorship of the person enables the guardian to make all necessary decisions in areas such as shelter, clothing, medical care, food, contracts the ward may wish to make, and so on.

A conservatorship of the estate enables the guardian to manage your child's financial affairs and all the records associated with them, such as statements and reports. You may find using a special needs trust preferable to accomplishing this function.

Alternatives to Conservatorship

Your child may have some abilities in making decisions but need guidance at times. Because it adds to your child's confidence, self-esteem, and life skills, you may want to continue letting your child make certain decisions but provide guidance when needed.

Listed below are alternatives to conservatorships, briefly described, that you might find more appropriate. (see Tuberous Sclerosis Alliance. "Guardianship." Retrieved from <http://www.tsalliance.org/pages.aspx?content=62> on September 10, 2010. Consult with an attorney to help you make the best decisions about a guardianship or one of the alternatives listed below.

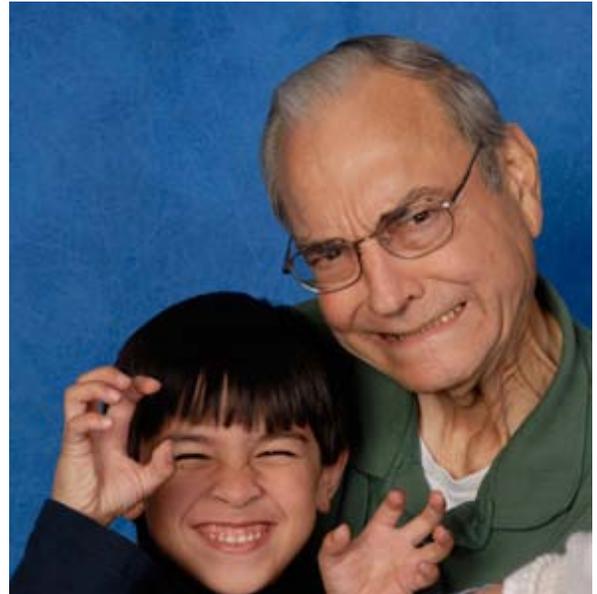
A joint bank account held by you and your child to prevent your child from bouncing checks.

A Representative Payee who would receive certain checks, such as Supplemental Security Income (SSI), spend the money on behalf of your child, and manage related financial records. This might be helpful in ensuring that certain types of checks, such as SSI, are properly spent on food, shelter, and clothing. Your child can still make personal choices on how the money gets spent. You can appoint yourself as a representative payee through your financial institution.

A Durable Power of Attorney who would make financial or legal decisions on behalf of your child should he or she become unable to do so.

A Health Care Proxy that designates someone of your choice to make medical decisions for you should you be unable to; also known as "health care surrogate" or "durable medical power of attorney."

An Appointment of Advocate and Authorization, made by the individual with a disability him- or



herself, who advocates for your child while working with administrative agencies your child uses, such as Medicaid and the local Department of Human Services.

Strategies for Selecting a Guardian

You might find it awkward to engage someone in a conversation about caring for your child if and when you become unable to. The reasons might seem obvious to you, but we'll articulate them as a way to help you gain clarity through any emotions you might have about selecting a guardian for your child.

First, you are well-aware of what goes in to caring for your child on all emotional and logistical fronts. Tending to that level of care is a lot to ask or expect of anyone. Yet by being persistent in developing your child's self-advocacy skills, a potential guardian may come to notice and appreciate them. As a result, he or she may develop an interest in caring for your child.

Second, you might be uneasy about the notion of letting someone try to achieve your level of care. Welcoming people you know and trust into the care of your child may help ease the transition of care to someone who might express an interest in guardianship.

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Your Child's Education— A Life of Learning

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Your child begins learning as an infant, responding as you read, speak, and listen to him or her. And then there are the educational milestones your child crosses: the transitions into elementary school, middle school, high school, and beyond. As time passes, your child develops a deeper awareness of the talents, strengths, and desires that drive him or her further along the path to a fulfilling and happy life. The learning never stops!

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Your Child's Education and the Law—A Summary of Your Rights

The purpose of special education during the elementary and secondary education years is to support your child with special needs in ways that put him or her on par with the rest of the student body—to provide equal opportunities to learn and to ultimately become a productive and independent adult. The laws that support this purpose are described below.

K–12 Education—Individuals with Disabilities Education Act (IDEA)

The Individuals with Disabilities Education Act (IDEA) first passed in 1975. It has been updated over the years with the most recent occurring in 2004. IDEA gives your child with disabilities the right to attend public school and receive a free and appropriate education.

In the context of special education, “appropriate” means that your child is entitled to an education in the least restricted environment, that is, your child is to be included in the general education classroom with his or her peers, and is to be taught the general education curriculum in a way that addresses your child's unique learning needs (see Ellen M. Chambers. “What does ‘FAPE’ Really Mean?” February 2008. SPEDWatch—Special Education Activism. Retrieved from www.spedwatch.org/files/FAPE.pdf on September 11, 2010).

Your child's right to a Free, Appropriate Public Education, or FAPE, is protected by the IDEA law.

To help bring about this appropriate education, a team that includes you and your child's teachers will develop his or her Individualized Education Program (IEP). This is a legal document that contains the plan your child needs to make academic progress, and to the best extent possible, become a productive and independent adult. Your child's school will involve you at every step of this special education plan—it is the law! You have the right to:

- Attend all IEP meetings and invite someone else if you wish.
-

The National Network of Parent Centers



Parent Centers provide training and assistance to the families of the nation's 7 million children with disabilities. They are funded through the U.S. Department of Education's Office of Special Education Programs under the Individuals with Disabilities Act (IDEA). Each state has at least one parent center, and those with larger populations may have more.

Parent Centers serve families of children of all ages (birth to 26) and with all disabilities (physical, cognitive, behavioral, and emotional). Parent centers provide a variety of services, including one-to-one support and assistance, workshops, and publications. To find out about the parent center in your state, contact the National Technical Assistance Center:

Call 1-888-248-0822
Visit www.ParentCenterNetwork.org
Write
PACER Center
8161 Normandale Blvd.
Minneapolis, MN
55437-1044

Have someone explain your child's evaluation report.

- Receive all meeting and legal notices about your child's IEP.
- Agree or disagree with proposed actions by the school.

If your child is 16 or older, he or she must be invited to all IEP meetings as well. By becoming part of the IEP process, your child gains the opportunity to shape the IEP and take steps toward self-advocacy.

Post-Secondary Education— Your Child's Right to Accommodations

From the time your child began kindergarten to the time of high school graduation, the school district was required by law to provide learning accommodations specified in your child's Individual Education Program (IEP). The Individuals with Disabilities Education Act (IDEA) and Section 504 of the Rehabilitation Act of 1973 protected your child's right to these accommodations. During college, your child still has a right to learning and testing accommodations, but that right is protected in different ways.

The American with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act of 1973 protect your child's access to an education if he or she is otherwise qualified to attend (accepted into a college program based on test scores and other required prerequisites). In a post-secondary environment, it is your child's responsibility to ask for accommodations that will provide this access.

Most post-secondary schools offer Disability Support Services (DSS) that help students with disabilities get needed accommodations. It is important your child request accommodations as soon as possible. In the event equipment needs to be ordered, a classroom must be moved to a wheelchair accessible building, or an interpreter is needed, a school may need advance notice.

For information on your child's responsibilities in requesting learning accommodations, see [Social Stigmas - To Ask or Not Ask for Accommodations](#).

Comprehensive Transition and Post-Secondary Education— Higher Education Opportunity Act (HEOA) of 2008

This exciting piece of legislation established a grant program for post-secondary schools to develop programs and coursework designed specifically for students with intellectual disabilities (ID), who very likely will not meet standard academic admission requirements. This Act also allows your child with ID to qualify for grants and Work Study Programs (earning college tuition through on-campus jobs).

Special Education: What Do I Need to Know?

This publication is available on the PACER Center's Web site. It is an excellent overview of special education that will help you understand:

- What it is.
- How your child might get into special education.
- How to resolve disagreements with school staff on your child's special education.
- What role you play in the special education process.

To get a copy of *Special Education: What Do I Need to Know?* visit www.pacer.org and search on the name of this publication.

Post-Secondary Education— If Your Child Feels Subject to Discrimination While At College

Every post-secondary school has a person who must deal with compliance issues for Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act (ADA). Your child should bring discriminatory practices to the attention of the this person. If the school's ADA compliance coordinator is unwilling to change policies or practices that discriminate against students with disabilities, you can assist your child in filing a formal complaint with the Department of Education Office of Civil Rights (DOE OCR) Your parent center may be able to help you frame your argument or direct you to legal resources that can assist you in this process.

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Possibilities: A Financial Resource Guide for Parents of Children with Disabilities

This publication is intended to provide general financial information; it is not intended to substitute for, or supersede, professional or legal advice. The specific needs of every disability or life circumstance have not been covered in this publication. The best course of action must be based on individual circumstances. Note: The content areas in this material are believed to be current as of this publication's writing, but, over time, legislative and regulatory changes, as well as new developments, may date this material.

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Planning and Funding Your Child's Education—Elementary and Secondary School, Part 1

It is the change of routine, supports, and educators as your child transitions from grade to grade that can present some of the greatest challenges. Positive transition experiences through the elementary and secondary school years may provide your child with the right mix of academic achievement and self-esteem for success.

As provided by the Individuals with Disabilities Education Act (IDEA), parents bear no tuition expense to send their children through the public education system from kindergarten to senior year in high school. Private schools charge tuition and some fees. Both the public and private education systems provide traditional classroom education as well as specialized programs that support your child's disability learning and developmental needs.



Types of Schools

Your community may provide educational options beyond those provided by your local public school. The alternative schools funded with public monies listed below are required to offer special educational services, and may also have an approach that works more effectively with your child's learning style.

Magnet Schools

These schools provide a particular focus on a type of coursework, such as science, technology, or fine arts. Coursework in magnet schools is tied to state standards and overseen by the public school district.

Charter Schools

These schools are tailored to meet the specific needs of a geographic area or student body. Charter schools are funded by the public education system but overseen by a school board elected by parents, teachers, and school staff. This board, along with input from community members, determines how the school will teach a standards based curriculum to students. Students must still meet state standards to graduate.

Online Schools

Also known as distance learning schools, online schools offer coursework through the Internet. Licensed teachers provide online instruction that must meet state standards. Your child might find that learning through online coursework is more comforting and suitable to his or her learning style. For example, coursework can be presented in video and audio formats. If you think your child might be more successful learning online than through the face-to-face method used at traditional schools, discuss this option with your child's IEP team.

The coursework and testing provided by publicly-funded online schools must be accessible to students with disabilities, and specific accommodations outlined in a student IEP must be provided.

Alternative Schools

The coursework for public and private alternative schools is designed to help students perform better—students who haven't been able to improve their performance in traditional school environments.

Examples of programs offered at alternative schools include:

- Emotional growth programs
- Programs for youth at risk (of dropping out)
- Special-needs programs
- Therapeutic wilderness programs

(See Dore Frances, IEC, founder of Horizon Family Solutions, LLC. "What is an "Alternative School"? Internet Special Education Resources (ISER). Retrieved from <http://www.iser.com/resources/alternative-schools.html> on September 12, 2009.)

Alternative schools that operate within the public school structure are offered at no expense to families. Private alternative schools may charge a monthly tuition.

Speak with a representative at your disability-specific organization or network at your local Parent Center for information about alternative schools that can serve your child. Remember to discuss the matter with your child's IEP team

Private Schools

Private schools with coursework designed around specific disabilities exist in many states. Families are required to pay tuition. Some schools offer scholarships or financial aid. Speak with a representative at your disability-specific organization for information about private schools that can serve your child. Also, consult your IEP team.

The National Association of Private Special Education Centers (NAPSEC) represents private educational institutions serving individuals with disabilities. NAPSEC has information about these private schools located across the country, and information on how to apply for financial assistance as well. To find out if your state has private schools that can serve your child, contact NAPSEC:

Call 1-202.434.8225

Visit www.napsec.org

Write

601 Pennsylvania Avenue, NW
Suite 900 - South Building
Washington, DC 20004

A Public or Private School of Your Choice

Some states offer school choice programs open to children with and without disabilities. Under these programs, you aren't limited to the public school system—you choose which education program you'd like to send your child to. Types of school choice programs include vouchers, charter schools, and online education. Not all states offer school choice programs.

Some of these school choice programs are called Tax-Credit Scholarship Programs. If you qualify for the tax credit, you would take it when you file your state income tax. Not all states allow this credit, which can offset additional expenses, such as books, school supplies, and transportation that you normally wouldn't have to pay for if your child attended your local public school. In other school choice programs, individuals or companies offer scholarships directly to the student. To find out if your state offers school choice programs for children with disabilities, contact The Foundation for Educational Choice.

Call 1-317-681-0745

Visit www.edchoice.org/

Write

The Foundation for Educational Choice
One American Square, Suite 2420
Indianapolis, Indiana 46282

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Planning and Funding Your Child's Education—Elementary and Secondary School Part 2

Transition Planning—Guiding Your Child through Elementary School, Middle School, and High School



Transitions—changes in routines—are a part of life. They occur when you get a new job, get married, start a business, have children, and retire. Changes to routine bring stress. For your child with special needs, they might bring on stress difficult to bear. Your child may experience many changes in routine over time, but three significant ones addressed by transition planning occur as your child moves from:

- Early childhood intervention to elementary school.
- Elementary school to middle school.
- Middle school to high school.

From your child's early intervention program through high school graduation, you will attend many meetings with education professionals to create transition plans that help your child adjust to these significant changes in environment, academic expectations, and relationships. Transition services at the high school level are intended to prepare youth to for further education, to reach their career goals, and to actively participate in their community, and are based on your child's strengths, needs, and vision for the future. They include:

- Instruction
- Community participation
- Developing employment skills
- Developing daily living skills
- Prepare for post-secondary education

Your child can become part of transition planning at any time, both formally at school and informally during discussions about it at home. By encouraging your child's involvement in transition planning early on, he or she can get a jump on developing self-advocacy and self-determination skills. When your child turns 16 years of age, public schools must invite students to attend meetings and, by law, make transition planning part of your child's Individualized Education Program (IEP).

The ultimate goal of transition planning is to provide your child with choices that will lead him or her to a productive, fulfilling, and independent adult life, to the greatest extent possible.

Transition Planning—Elementary School

Making your child's experiences in elementary school as positive as possible might ease change-related stress. Positive school experiences will also provide your child with a strong foundation for overall school success. Here are some things you can do help create positive school experiences for your child in elementary school.

- Develop a positive and productive relationship with school staff and teachers.
- Stay connected to your child's progress in school; try to know when the time is right to push, or the time to let your child just be.
- Expect the best. Your child may become inspired to rise to it.
- Take care that your child has accommodations that will best support their academic and developmental achievement. Proper accommodations will also ensure your child's knowledge is accurately measured.

(see Laura Ann Oliver, Michelle Detweiler, Karra Barber. "Tips for Transitioning into Elementary School." [MyChildWithoutLimits.org](http://www.mychildwithoutlimits.org/?page=transitioning-into-elementary-school). Retrieved from <http://www.mychildwithoutlimits.org/?page=transitioning-into-elementary-school> on September 11, 2010, and "High expectations, appropriate testing accommodations can benefit your child." Pacesetter—Summer 2010. PACER Center.)

Transition Planning—Middle School and High School: Creating a Path to Self-Advocacy

The Individuals with Disabilities Education Act (IDEA) requires that your child's IEP team assemble a formal transition plan when he or she turns 16. The transition plan includes what instruction, skills, services, and accommodations your child needs to accomplish personal, academic, vocational, and career goals after graduating from high school.

Letting Go

By engaging your child early on in decision-making for a variety of life situations—vacations, purchases, accommodations, medical care, his or her IEP—you help ensure that by the time your child reaches the age of majority, he or she will be making decisions that improve the well-being of his or her life. Of course you'll be there to provide support and guidance as you always have, but by gently letting go of your decision-making authority and allowing your child the opportunity to make decisions, your child gets to learn the value of making informed decisions (or not!). Some of life's most lasting lessons are learned from making mistakes.

Creating a Vision for the Future

Upon turning 16, your child will need to communicate a vision for the future to his or her IEP team. This vision will help form the basis of your child's transition plan for the remainder of high school and beyond. To help your child develop a vision for the future, the IEP team may ask your child questions similar to these:

- What skills do you think are your best?
- What skills do you think need some improvement?
- What do you want to do after you graduate from high school?
- Where do you want to live?
- Do you want to live alone or with roommates?
- Do you know what accommodations you'll need to live independently?
- What kind of work would you like to do?
- Do you know how much additional education that would require?
- What are some of your dreams outside of your employment, such as travel, friendships, or community involvement?

Your child's answers to these questions help define what supports and skills your child needs for a successful and fulfilling life beyond high school. Encouraging your child to begin creating a vision for the future upon entering the 8th grade might ease transitions into high school and then beyond.

The more he or she participates in transition planning, the more likely your child's expectations of the future will be met. The more likely, too, your child will have opportunities to gain experience in making decisions and taking action. For example, an IEP specifying that your child spend time making trips to and from a job or post-secondary school using public transportation may demonstrate to your child what skills he or she needs to develop to confidently use public transportation.

What You Need to Know—The Age of Majority

We know from our own experiences that life beyond high school is quite different. Legally, the biggest differentiator is that when your child reaches the age of 18, he or she reaches the age of majority in most states. Likely, this will be a liberating time for your child. It's also a time your child becomes responsible for making his or her own informed decisions in all areas of life, including the IEP. In order for your child to remain eligible for the transition services that are part of his or her IEP, your child must stay in school through graduation.

Legal Rights. When students reach the age of majority and are deemed competent, they have the legal right to make their own decisions about their IEP. When your child acquires this right, he or she becomes responsible for:

- Attending IEP meetings.

- If necessary, approving (or consenting to) re-evaluations and changes in placement.
- Requesting mediation or a legal hearing to resolve disputes over IEPs, re-evaluations, and placement.

Speak with your child's IEP team to find out what your state's laws are around the age of majority.

In the PACER Parent Brief, "Age of Majority," the risk in transferring to your child the decision-making rights over Individual Education Plans (IEPs) is conveyed with this question: Will your child decide to drop out of high school or accept a quick diploma and become ineligible for much-needed transition services? Keeping your child legally eligible for transition services should be part of your estate plan because transition services can play a big role in moving your child toward a fulfilling and independent life beyond high school. To learn more about your child's responsibilities upon reaching the age of majority and how to help your child stay on-track for high school graduation and decision-making success, request a copy of the PACER Parent Brief, "Age of Majority":

Call 1-888-248-0822 (Voice) or 1-952-838-0190 (TTY)

Visit www.pacer.org and search on the name of the publication

Write

PACER Center, Inc. 8161 Normandale Blvd.
Bloomington, MN 55437

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How to Make the Most of the IEP and Transition Plan—The Path Toward High School Graduation and Beyond

Here are some ideas you can share with your child on how to make the most of his or her IEP transition plan (see "College or Training Programs: How to Decide." PACER Center Action Information Sheets. PACER Center. 2006.). Each action item listed below might help your child further develop a vision for the future and focus on specific goals.

- Take an evening or weekend course at a post-secondary school to get the feel for getting there and back, managing time, and a new learning environment.
- Take high school courses that will help improve eligibility for post-secondary programs. Examples include foreign languages, computer programming, and advanced math and science.
- Look for internships, part-time jobs, or volunteer work in the community.
- Enroll in pre-college courses specifically designed for high school students the summer before or after the senior year.
- Work on communication skills, such as writing, speaking, and presenting. These are practical skills to have and can create opportunities in any endeavor.
- Research and apply for financial aid (scholarships, grants, and loans).

Know the Differences between High School and Post-Secondary School

Your child's post-secondary school options include:

One- or two-year programs offered by vocational schools and community colleges.

Four-year programs offered by colleges and universities.

If your child would like to pursue post-secondary education, you can help your child gain greater confidence of what lies ahead by knowing the differences between high school and post-secondary educational experiences.

In a nutshell, while your child attends public school, his or her IEP team determines the individual support and services your child needs for school success. When your child attends post-secondary school, he or she becomes responsible for requesting supports and services needed to succeed.

Here are additional differences between high school and post-secondary school

High School	Area	Post-Secondary Education
Under the Individuals with Disabilities Act (IDEA), your child is entitled to a free and appropriate education (FAPE).	Cost	our child must demonstrate eligibility for a post-secondary education.
Often you will advocate for the most appropriate IEP for your child by keeping in close contact with your child's teachers.	Supports/Accommodations	There is no IEP. Your child must be his or her own self-advocate and ask for supports and

Your child's IEP is created by a team of people who provide supports and accommodations so your child can achieve school success.		accommodations necessary to achieve school success. Many post-secondary education facilities have a Disabilities Support Services (DSS) to handle these requests.
You have access to all information contained in your child's IEP, and to his or her teachers as well.	Access to Academic Information	Under the Family Educational Rights and Privacy Act of 1974 (FERPA), you may have limited access to information contained in your child's academic records, and to their professors as well. FERPA provides your child the right to limit how his or her school records are distributed.
Teachers adapt all coursework to your child's needs and are usually available after class to help students. Changes to your child's coursework are made during mandatory IEP meetings.	Coursework	Teachers are trained in a specific area of coursework not adapted for students with special needs. The syllabus (academic areas covered during a course) is set and does not change. Your child must ask for help, usually during the teacher's office hours and possibly by appointment.
You often provide structures at home to help ensure academic success, such as set hours to complete homework and go to bed. The school provides a set routine for the start and end of school, classes, and after-school activities.	Time Management	Your child is completely responsible for his or her own time. Your child has to figure out transportation to and from school, where classes are located, what courses are required, the course syllabus, what to do in between classes, when to study, how long it takes to learn certain things, and how long it takes to get homework done.
Your child's education rights are legally protected under IDEA and FAPE. These laws are about helping your child achieve success in school.	Legal	Your child's civil rights are protected under the anti-discrimination laws of the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act of 1973. These laws are about creating access to public places and services so individuals with disabilities can participate in various activities.

Source: Think College! Retrieved from <http://www.thinkcollege.net/for-families/high-school-v-college> on August 10, 2010.

What You Need to Know—It Pays to Learn

Even though individuals without disabilities tend to earn more than individuals who don't, the numbers tell it all—the more you learn, the more you earn. The table below compares median incomes of individuals with and without disabilities by level of education attained. While viewing this information, keep in mind that the actual income attained by any individual with disabilities may be influenced by one's:

- Ability to attain a desired productivity level required by certain jobs.
- Attainment of marketable skills.

Also keep in mind the economic health of a region, the overall job market, employment rate, and industries in your area.

Median* Income by Educational Attainment and Disability Status for Full-time, Full-Year Workers**

	Without a Disability	With a Disability
Less than a high school diploma	\$25,459	\$24,441
High school diploma	\$32,588	\$30,551
Some college	\$39,714	\$35,643

Bachelor's degree or higher	\$61,103	\$50,919*
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*Median means "the middle"; for example if you made a list of nine people's income from lowest to highest, the median income would be the income of the fifth, or "middle," person.

** Non-institutionalized population, ages 21-64. Source: Analysis of the 2008 American Community Survey (ACS) data, William Erickson, Employment and Disability Institute, Cornell University

A college graduate with a disability can expect to earn \$20,000 more per year than someone with just a high school diploma, and about \$29,000 more than someone who didn't earn one. The median annual income for individuals with disabilities in 2008, the most up-to-date data available at the time of this publication's writing, is \$35,600 (see U.S. Census Bureau. 2008. American Community Survey (ACS)).

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Planning and Funding Your Child's Education—Elementary and Secondary School Part 4

High School Graduation Rates for Students with Disabilities

Based on the latest data available on high school graduation rates for students with disabilities—the 2005–2006 school year—the average graduation rate for students with disabilities in 29 states and the District of Columbia is 57 percent (see Julia Gwynne, Joy Lesnick, Holly M. Hart, Elaine M. Allensworth. *What Matters for Staying On-Track and Graduating in Chicago Public Schools: A Focus on Students with Disabilities*. Consortium on Chicago School Research at the University of Chicago. December 2009.).

What Can I Do to Improve My Child's Chances of Graduating from High School?

Students with disabilities who stay on-track with their courses during their freshman year of high school have higher graduation rates than their peers who become passive about their education. The exception is students with behavioral or emotional disabilities, suggesting that other supports are necessary to improve their graduation rates (see Julia Gwynne, Joy Lesnick, Holly M. Hart, Elaine M. Allensworth. *What Matters for Staying On-Track and Graduating in Chicago Public Schools: A Focus on Students with Disabilities*. Consortium on Chicago School Research at the University of Chicago. December 2009).

Just by getting and staying involved in your child's coursework and activities, he or she has a better chance of doing well in school, and that includes graduating from high school. The three key areas that will increase your child's chances of graduating from high school are (see Julia Gwynne, Joy Lesnick, Holly M. Hart, Elaine M. Allensworth. *What Matters for Staying On-Track and Graduating in Chicago Public Schools: A Focus on Students with Disabilities*. Consortium on Chicago School Research at the University of Chicago. December 2009):

- o Regularly attending school
- o Passing all coursework
- o Improving grades

You can help in these areas by:

Communicating. The teen-age years are when your child becomes more interested in looking beyond boundaries you might have set for his or her well-being. That curiosity might result in your child not communicating with you as openly as you'd like. For example, your child might not bring home school notices about meetings he or she would rather you not attend. Try to encourage communication by asking open-ended questions—questions that can't be answered with a yes or no. An example: "What school meetings have been announced?" Or you can simply ask "Did you receive any school notices you might have misplaced or forgotten to bring home?"

Helping with Homework and Setting Boundaries. Even if you don't have a lot of knowledge in your child's coursework, you can help your child regularly complete homework.

- o Set a regular time and place to do homework.



- Help provide access to learning resources such as the Internet, calculators, a librarian, and a friend or family member knowledgeable in a certain area.

Encouraging Your Child to Participate in Developing Individual Education Plans (IEPs). The sooner you encourage your child to create a vision of the future, the greater the chances of your child's success during high school. Consider involving your child in IEP development when he or she enters the eighth grade. That way, your child has more time to gain a deeper awareness of what it takes to turn dreams and goals into realities. Participating in IEPs early on will also help develop your child's decision-making skills and provide the time to test and improve them.

Encouraging Your Child to Take Standardized Tests. Many post-secondary schools require pre-college test scores, such as the ACT (formerly known American College Testing) and SAT (Scholastic Aptitude Test), to be considered eligible for admission. By encouraging your child to take these standardized tests, new academic opportunities may become available. Students with disabilities may request testing accommodations that will allow them to demonstrate what they know without being limited by their disability. For example, a student with cerebral palsy may need extra time or use assistive technology to show what they know.

Joining School Committees and Networking with Parents. You'll stay in-the-know about school activities and potential problem areas your child might be facing by connecting with your child's teachers and parents of your child's classmates.

Building Positive Relationships with Teachers. On occasion, you and your child's teachers may disagree on the direction of your child's Individual Education Plan (IEP). Because your child might behave differently in school than at home, what you clearly see as an ability of your child might not be seen by your child's teachers. Should conflict around IEPs arise, present in positive ways stories or "evidence" of your child's abilities, and discuss what supports the school might provide to replicate that ability during school with the teacher and the child's IEP team.

Transition Planning—Resources

Center for Early Literacy Learning (CELL)

The Center for Early Literacy Learning (CELL) guides parents to create building blocks of literacy for their children. Encouraging parents to begin engaging their children in literacy activities as early as possible, CELL offers video, audio, and library resources for infants, toddlers, and preschoolers.

Developing your child's literacy skills early on may provide later payoffs. The self-esteem your child gains through strong literacy skills can help ease transitions through early childhood education, elementary school, middle school, and high school. To find out what resources you can use to begin building your child's literacy, contact the Center for Early Literacy Learning:

Call 1-800-824-1182

Visit www.earlyliteracylearning.org

Write

Orelena Hawks Puckett Institute—Asheville, NC Office
8 Elk Mountain Rd.
Asheville, NC 28804

PACER's Technical Assistance on Transition and Rehabilitation Act (TATRA)

This PACER program provides information to help parents guide children with special needs through their life's transitions: in and out of elementary, middle school, and high school; and on to rehabilitation, vocation, post-secondary education, jobs, and careers.

Through publications, training programs, and special events and workshops, PACER provides many resources that strengthen your child's ability to achieve education, employment, and independent living goals.

The TATRA Web resources are available to all. Visit www.pacer.org/tatra.

PACER's Simon Technology Center

In a collaborative effort with parents, professionals, and consumers, PACER's Simon Technology Center (STC) provides publications, training programs, technology consultations, and workshops on assistive technology (AT) to help Minnesota families and children with special needs achieve greater independence in school and work.

Although this is a Minnesota program, the STC's web resources are available to all. Visit www.pacer.org/stc.

Federally Funded Resources

[National Secondary Transition Technical Assistance Center.](#)

[National Center on Secondary Education and Transition \(NCSET\).](#)

Funding Your Child's Education—Elementary and Secondary School

Because the Individuals with Disabilities Education Act (IDEA) gives your child the right to attend public school for free, during your child's years in kindergarten through the completion of high school you bear no public education tuition expense. The public education system is extensive and well-established throughout the United States.

Your community may offer private education choices that include special needs programs and coursework. Private schools typically charge tuition.

Financing Options

By working with your local Parent Center and disability-specific organization, you may be able to find out financing options for private schools in your area. Scholarships and grants are available for some private elementary and secondary schools. They are usually based on merit (academic achievement or community service) and financial need. You don't have to pay scholarships and grants back.

FinAid! provides information on financing options for private elementary and secondary education. Contact FinAid! to get the specifics:

Call 1-724-538-4500

Visit www.FinAid.org (click "Other Types of Aid" and look for the link: "Aid for Elementary and Secondary School")

Write

FinAid Page, LLCPO
Box 2056
Cranberry Township, PA
16066-1056

The National Association of Private Special Education Centers (NAPSEC) has information about financial aid opportunities offered by private schools serving students with disabilities. To contact NAPSEC:

Call 1-202.434.8225

Visit www.napsec.org

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Planning and Funding Your Child's Education —Post-Secondary Schools Part 1

Post-secondary school is an all-encompassing term for a variety of education programs one attends after graduating from high school. Close to 30 percent of Americans with disabilities, compared to about 38 percent for all Americans, acquire some post-secondary education, usually through vocational schools or two-year programs. Only 12 percent (see Disability Statistics: Online Resource for U.S. Disability Statistics (2008 American Community Survey Data Set). Cornell University. graduate from a college or university, compared to over 17 percent for all Americans.

(for above, see Disability Statistics: Online Resource for U.S. Disability Statistics (2008 American Community Survey Data Set, Cornell University. Retrieved from

<http://www.ilr.cornell.edu/edi/DisabilityStatistics/reports/acs.cfm?statistic=9> on September 26, 2010); (see U.S. Census Bureau. 2006-2008 American Community Survey 3-Year Estimates.); Retrieved from <http://www.ilr.cornell.edu/edi/DisabilityStatistics/reports/acs.cfm?statistic=9> on September 26, 2010); (see U.S. Census Bureau. 2006-2008 American Community Survey 3-Year Estimates.)

Your advocacy efforts and the self-determination of your child in pursuit of a post-secondary education will help your child become the person he or she aspires to be.

Planning—Creating Paths to Income

In 2000, Jim Langevin, a quadriplegic, became the first individual with a disability to be elected to the U.S. House of Representatives. Since the Americans with Disabilities Act (ADA) became law in 1990, employers have come to know the unique talents of individuals with disabilities, and the value they bring to a working environment.

Even though approximately half of disabled workers are unemployed (as of this writing: see Barbara T. Mates. "Twenty Years of Assistive Technologies" American Libraries: The Magazine of the American Library Association. September 14, 2010. Retrieved from <http://americanlibrariesmagazine.org/features/09142010/twenty-years-assistive-technologies> on September 26, 2010), if you consider the advocacy efforts over the last 20 years of many organizations for improving workplace conditions, career opportunities for individuals with disabilities are likely to continue to broaden.

Your child can choose from several paths to income, depending on his or her abilities and career goals.

Vocational or Technical School

These schools offer great flexibility in the pursuit of an education or career. A great starting point for students not yet prepared to work towards a four-year degree, vocational and technical schools prepare students for specific job skills. Coursework is usually completed over an 18-month or two-year period. Programs can be offered by stand-alone vocational or technical schools or offered by community colleges. Upon successful



completion, students earn certificates that may qualify them for jobs. Certificate options include:

- Information technology
- Accounting
- Medical coding
- Construction management
- Plumbing
- Electrical engineering
- Air conditioning and refrigeration
- Auto mechanics
- Interior, fashion, or graphic design
- Cosmetology
- Hospitality and tourism

College Programs

These programs offer undergraduate-level coursework at colleges and universities. Students may earn a college degree, also referred to as a Bachelor's Degree, typically a four-year program, or an Associate's Degree, typically a two-year program.

Social Stigmas—To Ask or Not Ask for Accommodations

This can be a sticky point with your child, who might be happy to be rid of “special education” labels upon graduation from high school. Yet having proper learning academic and test accommodations can become an important element in post-secondary education success, and ultimately, in work and independent living.

In any post-secondary learning environment, it is up to your child to request needed accommodations. Those requests can be made through a school's Disability Support Services (DSS). It is also your child's responsibility to:

- Find out what procedure must be followed to request or order an accommodation.
- Provide documentation of the disability and the need for an accommodation. Each school has its own documentation requirements.

Should your child hesitate to disclose his or her disability in order to request needed accommodations, you might suggest that doing so is part of self-advocacy and self-determination in getting supports necessary for success in school and beyond.

For more information on your child's rights to accommodations in post-secondary schools, [see Post Secondary Education](#) .

Students with Intellectual Disabilities—Why College?

One reason for pursuing post-secondary education that remains the same across all groups of individuals: qualify for higher paying jobs. In 2009 [Think College!](#), stated in its *Fast Facts* publication that individuals with intellectual disabilities (ID) who completed a post-secondary program earned 73 percent higher weekly income than their peers who did not complete such a program (see Alberto Migliore, John Butterworth, and Debra Hart. “Fast Facts.” Think College! No.1, 2009. Retrieved from <http://www.thinkcollege.net/publications> on November 22, 2010.).

Your child with ID may have many reasons to attend college. Beyond the ability to qualify for higher paying jobs, attending a post-secondary education program can help improve other areas of your child's well-being: independence, community involvement, confidence and self-esteem, and the ability to solve problems without mom or dad's assistance.

Through the Higher Education Opportunity Act (HEOA), a growing number of post-secondary programs are available to students with intellectual disabilities:

Find Post-Secondary Programs for Students with Intellectual Disabilities

Think College!, a project of the Institute for Community Inclusion at the University of Massachusetts Boston, provides resources for students with intellectual disabilities (ID) who want to attend college. They include information on:

- Entrance requirements.
- Academic and learning programs suited for students with intellectual and developmental disabilities.
- Types of instruction for ID groups only.
- Specialized degrees or certificates.

Find out what post-secondary programs are available for your child with ID. Contact Think College!

Call 1-617-287-4300 (Voice) or 1-617-287-4350 (TTY)

Visit www.ThinkCollege.net (Search through the Think College! database to find post-secondary programs for students with intellectual disabilities)

Write

Institute for Community Inclusion
University of Massachusetts Boston
100 Morrissey Boulevard
Boston, MA 02125

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Possibilities: A Financial Resource Guide for Parents of Children with Disabilities

This publication is intended to provide general financial information; it is not intended to substitute for, or supersede, professional or legal advice. The specific needs of every disability or life circumstance have not been covered in this publication. The best course of action must be based on individual circumstances. Note: The content areas in this material are believed to be current as of this publication's writing, but, over time, legislative and regulatory changes, as well as new developments, may date this material.

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Funding Your Child's Education— Post-Secondary Schools

If your plans to save for your child's post-secondary education got derailed because of disability-related health care expenses, you might not feel financially prepared to even consider post-secondary options for your child. A variety of post-secondary financial aid programs are available to help you finance tuition and other costs related to post-secondary education. These programs include:

- Scholarships
- Grants
- Federal Work Study (FWS) programs
- Federal student loans
- State Vocational Rehabilitation (VR) programs
- Social Security Administration Work Incentives—Plan for Achieving Self-Support (PASS)
- Community Service Programs (example: AmeriCorps)
- Financial Aid for Students with Intellectual Disabilities

Your child must apply for each of these types of student aid programs. Eligibility is based on a variety of factors such as financial need, academic achievement, a special talent, community service, and disability.

Making Your Way through the Financial Aid Maze

Trying to sort through the seemingly endless lists of resources on student financial aid can be pretty overwhelming—there is so much information out there. The following resources might be able to direct you to the best places to look for financial aid:

- Your child's Individual Education Plan (IEP) team.
- Your child's disability-specific organization.
- Your local Parent Center.
- Your state's agency for Vocational Rehabilitation.

Free Application for Federal Student Aid (FAFSA)

To qualify for federal student aid, your child must complete (with your help if you wish) a Free Application for Federal Student Aid (FAFSA). The FAFSA process determines how much federal aid your family needs to cover education costs. Depending on your financial need, you may be expected to pay a portion of education costs. That amount will be defined as the "Expected Family Contribution" in the Student Aid Report (SAR) you receive after

One Family's Approach to Lowering the Cost of Post-Secondary Education

Our son John had always expressed an interest in going to college. In fact, he made "college acceptance" a goal in IEP during his sophomore year of high school. John had several academic interests but wasn't quite sure what specific area of study he wanted to pursue. During his senior year in high school, he still wasn't sure. We talked to John about attending a community college to begin his college coursework. This was an interest to all of us for several reasons.

- It would give John time to adjust to college life and decide if college was what he really wanted to pursue.
- He could check out coursework in a variety of areas before committing to a specific major of study.
- He could take coursework that transferred to a four-year program.
- Community colleges are usually less expensive than larger four-year colleges.

We knew we had to be careful about which of John's coursework credits would transfer to a four-year program because not all do. John worked closely with an academic advisor at the community college to carefully select courses that would transfer to a four-year program.

completing the FAFSA.

The FAFSA requests detailed information about:

- Your child
- Your child's dependency status
- Your child's finances (income and assets)
- You, the parent
- Your finances (income and assets)
- What schools should receive the results of the FAFSA

(see FAFSA.ed.gov. "FAFSA on the Web Worksheet." Retrieved from <http://www.fafsa.ed.gov/> on November 18, 2010.)

Information you'll need to have handy as you complete the FAFSA:

- Income tax returns, yours and your child's (if applicable).
- Your current financial statements: savings and checking account, investment.
- Records of any untaxed income you may have received, such as Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI).
- Your Driver's License (if you have one).
- Your and your child's Social Security Number.
- If you are not a U.S. citizen, your alien registration or permanent resident card.

(see FAFSA.ed.gov. "Before Beginning a FAFSA—Documents Needed." Retrieved from <http://www.fafsa.ed.gov/before003.htm> on November 18, 2010.)

How to Apply for FAFSA

The fastest way to complete the FAFSA is online at www.fafsa.gov. The FAFSA online form includes supports for completing the form correctly, and it automatically checks for errors. Your child will save time, and maybe some frustration, by completing the FAFSA online. The online process provides an option for printing a worksheet ahead of time so your child can get familiar with the application.

To learn more about the FAFSA online application process and to apply online, visit www.fafsa.gov.

If you wish to complete the application process by mail, your child's IEP team can get you a FAFSA form, or you can request one by calling 800-433-3243 (800-4FED-AID). Processing the FAFSA by mail can take three to five weeks longer to find out what aid your child is eligible for.

Getting Help with the FAFSA Form

Seek help on filling out the FAFSA form *only through your school or the U.S. Department of Education offices or Web sites*. Those Web site addresses have the ending .gov. For example, the official site for filling out the FAFSA form is www.fafsa.gov. You can also attend a College Goal Sunday event. College Goal Sunday is a national initiative that brings together financial aid professionals and families for the purpose of completing the FAFSA. For more information on event sites and locations in your state, visit www.CollegeGoalSundayUSA.org.

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This approach worked out great. John eventually transferred to a four-year program at a larger college, and we saved money on his overall tuition expenses.

There is
no charge
to submit
a FAFSA form

There is no charge to submit a FAFSA form, ever. Be wary of organizations that charge a fee to submit your FAFSA application or promise to qualify your child for financial aid. Some of these organizations are legitimate; many are scams.

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Scholarships and Grants

This type of aid is based on merit (academic achievement or community service) or financial need. When your child gets a scholarship or grant, it is like receiving free money—you don't have to pay it back. There are all sorts of scholarships and grants available from schools, disability-specific organizations, individuals, and faith- and community-based organizations.

Federal Pell Grants are based on need and are awarded through the FAFSA application. The amount of any other student aid you might receive does not affect the amount of a Pell grant.

The following resources offer helpful information on how to find scholarships and grants and prepare your child for college.

Council for Opportunities in Education

COE advocates and supports federally-funded programs that assist underrepresented students, including students with disabilities, in pursuing and completing post-secondary education. They publish a complete directory of these federally funded programs called TRIO and GEAR UP, where you can locate a program in or near your city and state.

Visit http://www.coenet.us/ecm/AM/Template.cfm?Section=Council_Products&Template=/CM/ContentDisplay.cfm&ContentID=5703

Student Aid on the Web

Call 1-800-433-3243 (Voice) or 1-800-730-8913 (TTY)

Visit www.studentaid.ed.gov

FastWeb

Visit www.fastweb.com

Write

FastWeb, LLC
444 N. Michigan Avenue, Suite 3000
Chicago, IL 60611

FinAid! (includes information on student aid for students with disabilities)

Call 1-724-538-4500

Visit www.finaid.org

Write

PO Box 2056
Cranberry Township, PA 16066-1056

College Board

Call 1-212-713-8000

Visit www.collegeboard.com

Write



College Board45
Columbus Avenue
New York, NY 10023

Disability-Specific Scholarships and Grants

Various organizations offer financial aid specifically to students with disabilities. Your child's Individual Education Plan (IEP) team, your local Parent Center, and disability-specific organization may be able to direct you to sources of financial aid.

If you'd like to investigate some online financial aid options on your own, here are a couple of places to look:

Disaboom. This is an online resource center that covers many topics specifically for individuals with disabilities. A comprehensive list of disability-related scholarships is available on this site. Check out this list at www.disaboom.com.

The HEATH Resource Center. This is an online clearinghouse of information on post-secondary education for students with disabilities. The site provides teaching modules on a variety of topics related to post-secondary education and life beyond education. They include: financial aid, awareness of post-secondary options, college application process, financial literacy, and self-advocacy.

HEATH Resource Center

Visit www.heath.gwu.edu

Write

2134 G Street, NW
Washington, DC 20052-0001

Federal Work Study (FWS) Programs

These federally funded programs are based on financial need, providing part-time, on-campus jobs to your child. Money earned can be used for educational expenses. Not all post-secondary schools participate in this program. Students are considered for federal work study awards through the FAFSA application.

Often times, working while attending school helps students appreciate their education even more. If your child has an opportunity to become part of a work study program, you'll want to talk about ways your child will juggle school assignments and job responsibilities. Potential employers will appreciate your child's efforts and hard work in properly managing time.

Federal Student Loans

Should scholarships, grants, and work study not be able to provide the post-secondary funding you need, you may want to apply for a federal student loan. They are low-interest and deferred-interest government loans that must be paid back. Deferred-interest loans are based on financial need. All federal student loans don't have to be paid back until your child graduates from or leaves college. Also know that you are not required to borrow the full amount of the loan your child qualifies for. Be certain to borrow only what you need. Student loans can be used in combination with other forms of aid. For example, if your child qualifies for a scholarship, grant, or work-study program, it may not be enough to cover all college costs. He or she could also qualify for federal financial aid.

A special note to parents of children with intellectual disabilities (ID): Although the HEOA provides students with Intellectual Disabilities access to Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and Federal Work Study, it did not extend that eligibility to Federal student loan programs. For more information, see [Financial Aid for Students with Intellectual Disabilities](#).

Types of Federal Student Loans

Federal Stafford (Direct) Loans—Subsidized and Unsubsidized. Based on financial need (subsidized) and unmet educational costs (unsubsidized), these loans are available for undergraduate and graduate programs. As of 2010, all Federal Stafford Loans are administered by the Department of Education's Direct Loan Servicer. The loan amount varies each year, and they must be paid back to the federal government beginning six months after the student ceases enrollment.

Federal Perkins Loans. These federal loans are also based on financial need but made available through the post-secondary school. The loans must be paid back to that school beginning nine months after the student ceases enrollment.

Federal Parent Loan for Undergraduate Students (PLUS). Allows parents with good credit histories to borrow money on behalf of their children

Learn More About Federal Student Loans

For more information on the types of federal student loans available, loan terms, and how to apply for them, visit www.StudentAid.ed.gov.

State Vocational Rehabilitation Programs

Your state Vocational Rehabilitation agency may offer student financial aid to individuals with disabilities who qualify for VR services. Before your child can qualify for this aid, he or she must first be found eligible for VR services. You also can explore financial aid through other sources, as the VR agency will require you to use that aid before it provides any of its own. A key factor that VR counselors consider is how closely linked the post-secondary course of study is to a student's specific career goals, as identified in their VR [Plan for Employment](#). **Note:** not all state VR programs provide funds for tuition. In addition, because of limited funding, many states have waiting lists of eligible individuals waiting to receive VR services.

Social Security Administration Work Incentives—Plan for Achieving Self-Support (PASS)

Your child can set aside part of his or her Supplemental Security Income (SSI) to offset college expenses under the Plan for Achieving Self-Support (PASS). To get a PASS, your child must have a clearly defined work goal and know what post-secondary program is needed to achieve the goal.

The PASS program is not just for setting aside money for post-secondary expenses. Your child could use the program to set aside money for any training, supports, or services needed to achieve a work goal, including starting his or her own business.

Speak with your local Social Security Administration office to get more information about PASS and to fill out an application.

Other Student Aid Sources

Your child may be able to fund some education expenses through community service programs such as AmeriCorps. In these programs, your child would perform community service work for a certain period of time. Upon completion, your child would receive an award that can be applied to education expenses. Depending on the program, your child might earn a small stipend during the service period. AmeriCorps is committed to actively recruit individuals with disabilities.

AmeriCorps

Call 1-202-606-5000 (Voice) or 1-202-606-3472 (TTY)

Visit www.americorps.gov

Write

AmeriCorps
1201 New York Avenue, NW
Washington, DC 20525

Financial Aid for Students with Intellectual Disabilities

The Higher Education Opportunity Act (HEOA) provides opportunities for students with intellectual disabilities (ID) to apply for federal financial aid for comprehensive transition and for post-secondary education. Federal financial aid is based on need, which is mostly based on income. Families interested in applying for financial aid can do so through the Free Application for Federal Student Aid.

The types of financial aid opportunities for students with ID that are available through the FAFSA application are:

- **Pell Grants.** A federal program that provides need-based grants to low-income students.
- **Federal Supplemental Educational Opportunity Grants (FSEOG).** A federal student aid program that provides assistance to the neediest students with priority given to those students eligible for the Pell grant.
- **Work Study Programs.** Students finance their education through work at on-campus jobs.

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Your Child's Employment—A Growing List of Options

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Your Child's Employment—A Growing List of Options and Support

As of this publication's writing, individuals with disabilities are two and a half times more likely to be unemployed or underemployed than their non-disabled peers (see "Getting and Keeping the First Job" (PPT). A curriculum created by the National Family Advocacy Support and Training (FAST) Project. PACER Center, 2010.). Yet a growing list of advocacy organizations and government programs are committed to forging new employment pathways so individuals with disabilities can find meaningful work and become as self-sufficient possible. Available work options allow your child with special needs to work and either continue receiving government benefits or become completely financially independent and self-sufficient.

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"Every youth has some skill that, if nurtured, will provide them the opportunity to make money for the rest of their life."

Larry Kortering, Ph.D., Co-Principal Investigator for National Secondary Transition Technical Assistant Center (NSTTAC).

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Prepare Your Child for Employment

A statement in PACER Center's March 2006 *Parent Brief*, "Preparing for Employment: On the Home Front," reads: Work-based learning during the school year leads to better post-school employment outcomes.

The point here is this. Transitions services provided to your child as part of his or her Individual Education Plan (IEP) can play an important role in preparing your child for employment, should that occur during or after high school, or after post-secondary education. Your child's post-secondary coursework and experiences play a similar role. They all give your child opportunities to develop career skills such as gaining knowledge in a specialized area, interviewing practice, and asking for accommodations. But they are not the only stepping stones to employment.

Consider the employment skills your child can develop in volunteer experiences, unpaid internships, and paid employment while still in high school and post-secondary school. Consider also the input from members of your child's person-centered planning team. They may be able to provide opportunities for work-related experiences, or simple advice about life while on the job.

Know thyself, the famous philosopher Socrates advised. As your child comes to know personal strengths and weaknesses, he or she can use that knowledge to form career and life goals. Offering a supportive environment to get to that point will help your child develop self-determination and self-advocacy skills. Here are some suggestions for creating that environment:

- Encourage your child to set and meet goals.
- Allow your child to take risks and experience the consequences, positive and negative, without compromising safety or overall well-being.
- Involve your child in making decisions for purchases, health care, assistive technology, accommodations, managing money, vacations—for any situation that helps your child better "know thyself."
- Involve your child in coming up with creative solutions for reducing expenses, managing time, and staying organized.

Networking

As the years pass, the network of people that support your child grows, through family and friendships, person-centered planning, the professional that care for your child, or through his or own networking activities that were part of a transition plan. Your child's network may be full of people eager to see him or her

Job, Career—What's the Difference?

Job: What you do to earn a living. It can be a temporary job, such as part-time work while you're studying for a degree or while you're looking for career-oriented work.

Career: This includes what you do to earn a living, but a career requires special training and knowledge. Examples of career professions include accountants, landscape gardener, construction manager, and National Forest Service recreation planner. A career usually lasts a long period of time.

Over the course of your career, you might work at a variety of jobs as you become more skilled and knowledgeable in a particular area. And you might work for several companies or organizations. For example, a National Forest Service recreation planner may have started out as a volunteer fire-fighter for a local community, then moved up to a state organization to help manage forest service contracts, then on to a national organization as an outdoor recreation planner.

Resources for Helping Your Child Prepare for Employment

succeed. Encouraging your child to contact people in this network may result in job leads, or the names of other people to contact for job leads.

The key to successful networking is to keep at it—to keep following up with people contacted so they think to call your child when an appropriate opportunity opens up.

Vocational Rehabilitation Services

Your child can apply for VR services at any time—during or after high school, or post secondary education.

How Vocational Rehabilitation Services Work

These federally-funded services are provided to your child through local agencies free of charge. To receive these services, you or your child must apply for them and meet the state's eligibility requirements. Eligibility is based on a disability that is a barrier to getting a job. Your child is automatically eligible if he or she receives Supplemental Security Income (SSI) or Social Security Disability Income (SSDI).

If the VR agency has to purchase any services to assist your child, you or your child may first need to demonstrate financial need before they are ordered, and you may have to help pay for those services. As an example, your local VR agency may pay a company to provide assistive technology services and related training.

The Post-Secondary School Connection

The best time to contact your state VR agency is while your child is still in high school. PACER recommends that families invite VR counselors to attend their child's IEP meeting no later than the student's junior year in high school.

The Individual Plan for Employment (IPE)

Once your child becomes eligible to receive VR services, together with a VR counselor, your child will develop an Individual Plan for Employment (IPE). The IPE is based on your child's employment goals and abilities. Here is a list of services that might become part of your child's IPE.

- Vocational counseling and guidance
- Job placement assistance
- College or vocational training
- Skills training
- Job coaching or tutoring
- Transportation
- Interpreter and reader services
- Assistive technology services

To find a VR office near you—there might be more than one if you live in a large city—contact the Job Accommodation Network (JAN):

Call 1-800-526-7234 (Voice) or 1-877-781-9403 (TTY)

Visit www.askjan.org

Work for the Federal Government—The Workforce Recruitment Program (WRP)

Federal government job recruiters work with post-secondary Disability Support Services (DSS) offices to screen, interview, and hire highly motivated and talented students with disabilities for summer jobs. Often these jobs lead to full-time work. This

Office of Disability and Employment Policy

A comprehensive site for individuals with disabilities looking for information on employment issues; topics include disability-related legislation, job search, self-employment, and youth employment.

Call 1-866-487-2365 (Voice) or 1-877-889-5627 (TTY)

Visit www.dol.gov/odep

National Collaborative on Workforce and Disability for Youth (NCWD/Youth)

Funded by the U.S. Department of Labor's Office of Disability Employment Policy (ODEP), NCWD provides state and local workforce development programs with resources to better serve youth with disabilities.

Call 1-877-871-0744 (Voice) or 1-877-871-0665 (TTY)

Visit www.ncwd-youth.info

program, the Workforce Recruitment Program (WRP) is implemented by colleges and universities of four-year programs.

WRP recruiters visit campuses once per year to conduct interviews with qualified job seekers. To be eligible for this program, your child must be a full-time undergraduate or graduate student, or have graduated within 12 months since the month of March of any year. Not all schools participate in this program. If you think your child might be interested in a federal government job, he or she should ask if the post-secondary school of choice participates in the WRP, or apply online.

Find Workplace Accommodations—The Job Accommodation Network (JAN)

A service provided by the U.S. Department of Labor, the Job Accommodation Network (JAN), helps all individuals with disabilities identify workplace accommodations that will enhance their employment options. JAN does not help individuals look for actual jobs.

Through JAN's effort, employers come to know the value that individuals with disabilities add to the workplace. In this way, Jan helps pave the way for employment opportunities for all individuals with disabilities.

Through JAN's Searchable Online Accommodation Resource (SOAR) database, your child can explore accommodation options based on his or her disability and for educational and work settings.

For more information about the Job Accommodation Network (JAN):

Call 1-800-526-7234 (Voice) or 1-877-781-9403 (TTY)

Visit www.askjan.org and click "Search Accommodations Database"

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Where Workers with Disabilities Look for Jobs

Through the advocacy work of many individuals and organizations, workers with disabilities have growing employment support among corporations and other organizations. Two job search Web sites created expressly for job seekers with disabilities offer a variety of job search tools and support.

GettingHired.com provides job seekers with an online community of support through a mentoring network, the ability to link with others who share similar health and life experiences, and blogs about experiences in the workplace. To check out GettingHired.com:

Call 1-866-352-7481
Visit www.gettinghired.com

Write
GettingHired
1545 US RT 206, First Floor
Bedminster, NJ 07921

DisaboomJobs.com is an online job search tool. It was created by a physician, Dr. J. Glen House, who is a quadriplegic and came to know first-hand what challenges workers with disabilities face while looking for jobs.

Visitors to the site can post a profile and resume that potential employers use while searching for qualified candidates. Other job search resources such as salary negotiation and Supplemental Security Income (SSI) and Social Security Disability Income (SSDI) salary supports are also available through the site. To check out DisaboomJobs.com, visit www.DisaboomJobs.com.

Work While Remaining Eligible for Government Benefits—The Ticket to Work Program

Through its Ticket to Work Program, the Social Security Administration encourages individuals with disabilities to find employment and reach their employment goals. This program provides career and job search services through Employment Networks (ENs) located throughout the country. Individuals who use the program can still receive SSI, SSDI, and Medicaid benefits, as long as income received from employment doesn't exceed a certain level.

How Employment Income Affects Supplemental Security Income (SSI) and Social Security Disability Income (SSDI) Benefits Under Ticket to Work

SSI benefits will decrease as a worker's income increases. The first \$85 of earnings is not counted in determining a reduction of SSI benefits. For someone receiving both SSI and SSDI, the first \$65 is not counted. And, only half of a worker's income amount is subtracted from the SSI benefit amount.

Use the formula below to calculate the affect of your child's income on SSI benefits (see Social Security Online. Electronic Booklet. "Working While Disabled—How We Can Help." SSA Publication No. 05-10095, January 2010. Retrieved from <http://www.ssa.gov/pubs/10095.html> on November 23, 2010. -- See the section titled "How your earnings affect your SSI payments."):

2010 Health Care for Working In

In October 2012 the (CLASS) program is reform law, this federal voluntary insurance p supports that is desig who require long-term pay monthly premium participants become long-term care and s technology, personal Congressman Frank *Opportunity by Helpi Bicameral Insurance Impairments Gain In* <http://www.house.gov> on November 4, 201

Employers have the deducting premiums worked out.

For more information

Call 1-202-872-1390
Visit www.nhpf.org
Write
National Health Polic
2131 K Street NW, S
Washington, DC 200

1. [Gross monthly earnings (before taxes are applied) – \$85 (or \$65 for recipients of both SSI and SSDI)] ÷ 2 = Countable Income.
2. Monthly SSI benefit – Countable Income = Adjusted SSI benefit

SSDI benefits work differently. One either receives the full SSDI benefit or not at all. SSDI rules allow workers to gradually increase their earnings and still receive benefits, potentially over an eight-year period (see Social Security Online. “Program Development & Research: Work Incentives—Detailed Information.” Retrieved from <http://www.socialsecurity.gov/disabilityresearch/wi/detailedinfo.htm#TWP> on November 23, 2010.).

Here’s how it all works. Workers can work intermittently over a five-year period to accumulate the equivalent of nine months of work. This is referred to as a “trial period” so workers can test their ability to work for nine months. During this trial period, workers receive SSDI benefits no matter how much money they earn as long as their work is reported and they have a disabling impairment (see Social Security Online. “Program Development & Research: Work Incentives—Detailed Information.” Retrieved from <http://www.socialsecurity.gov/disabilityresearch/wi/detailedinfo.htm#TWP> on November 23, 2010.).

After that five-year period is over, if a worker earns over \$980 per month (according to 2009 rules), he or she will stop receiving benefits. But if that income drops below \$980, a worker can begin receiving benefits again. This fluctuation in benefits can occur with a worker receiving or not receiving them for the three-year period beginning on the date that the five-year period ended (see Social Security Online. “Program Development & Research: Work Incentives—Detailed Information.” Retrieved from <http://www.socialsecurity.gov/disabilityresearch/wi/detailedinfo.htm#TWP> on November 23, 2010.).

For more information on how employment income affects SSI and SSDI benefits, contact the Social Security Administration:

Call 1-800-772-1213 (Voice) or 1-800-325-0778 (TTY)

Visit www.ssa.gov/work/receivingbenefits.html

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Possibilities: A Financial Resource Guide for Parents of Children with Disabilities

This publication is intended to provide general financial information; it is not intended to substitute for, or supersede, professional or legal advice. The specific needs of every disability or life circumstance have not been covered in this publication. The best course of action must be based on individual circumstances. Note: The content areas in this material are believed to be current as of this publication’s writing, but, over time, legislative and regulatory changes, as well as new developments, may date this material.

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Your Child's Home—Options for Independent Living

#	Article Title
1	Your Child's Home—Options for Independent Living
2	Federal Programs—Public Housing and Housing Vouchers
3	State Programs—Centers for Independent Living (CILs)
4	Your Child's Housing Rights—The Fair Housing Act

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Your Child's Home— Options for Independent Living

Supplemental Security Income (SSI) recipients, many of whom are individuals with disabilities, receive on average \$668 per month (see John R. Vaughn. "The State of Housing in America in the 21st Century: A Disability Perspective." Letter of Transmittal. National Council on Disability. January 19, 2010. Retrieved from ncd.gov on September 25, 2010.). Finding a decent and safe place to live is challenging, especially for individuals with limited means. Some federally subsidized programs help this situation. Private sector initiatives are beginning to provide new housing options. And the trend away from institutionalization toward home- and community-based services will add housing options as well..

PACER's Housing Project



The PACER Center is stepping up to the need for more housing options. Through its Housing Project, Minnesota parents can learn what funding supports are available, how to work with county services, how to find a housing provider, and information on housing advocacy groups. To find out more, [visit PACER Center's website](http://www.pacer.org), and search for housing to find national resources on this topic.

Call 1-888-248-0822 (Voice) or 1-952-838-0190 (TTY)
Visit www.pacer.org
Write
 PACER Center, Inc.
 8161 Normandale Blvd.
 Bloomington, MN 55437

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Federal Programs— Public Housing and Housing Vouchers

Both of these programs are similar. One provides public sector housing (Public Housing), the other provides private sector housing (Housing Vouchers). They are federally funded programs and administered by local Public Housing Agencies (PHAs).

Eligibility is based on financial need. By law, a PHA must provide a certain number of individuals housing. That number varies by geographic region and its income level. Individuals who participate in these programs may be responsible for utility payments, but only up to a certain percentage of their income.

To find out more about these programs in your area, contact your local Housing and Urban Development (HUD) office.

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State Programs— Centers for Independent Living (CIL)



In 1992, the Rehabilitation Act of 1973 was amended to provide states with greater flexibility in supporting independent living options for individuals with disabilities. Each state in the country has several Centers for Independent Living (CIL) that provides advocacy and services to help individuals with disabilities live independent and self-sufficient lives.

While CILs do not provide actual housing options, if your child needs help with independent living skills, your local CIL may be able to provide needed assistance in developing them.

To find out what independent living services a CIL can provide:

Call 1-713-520-0232 (Voice) or 1-713-520-5136 (TTY)

Visit www.ilru.org

Write

Independent Living Research Utilization Project
The Institute for Rehabilitation and Research

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Your Child's Housing Rights—The Fair Housing Act

The Fair Housing Act prohibits discrimination against individuals with disabilities. The Act's basic provisions follow:

- No one may refuse to sell your child a house or rent your child an apartment based on disability.
- A housing provider, say of an apartment building, must provide "reasonable" accommodations for easy access to a housing unit or common area, such as a parking facility. What is "reasonable" is not clearly defined, but housing providers must do everything they can to provide access without incurring excessive financial burden.
- Your child can request to make "reasonable" modifications to improve access and enjoyment of a housing unit. An example is requesting that a wheelchair ramp to a building's entrance be installed.
- Your child can make modifications to their own unit, but may have to pay for them him or herself. A landlord may also require a renter who such changes pay to have the modifications removed when the renter moves out.



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