



Money Matters

Pave Your Road To Financial Independence With A Ticket To Work Service Provider

(NAPS)—This year marks the 30th anniversary of the Americans with Disabilities Act. This law mandates equal opportunities for people with disabilities in all areas of public life, including jobs, schools, transportation, and all public and private places that are open to the public. In observing this legal milestone, we recognize that employment is a key step toward financial independence. Having a job and earning a paycheck can put you in a better position to make financial decisions to build your future. Social Security's Ticket to Work (Ticket) Program provides free employment services and supports to disability beneficiaries ages 18 through 64. In addition to services that promote personal savings, improve money management and budgeting, many Ticket Program service providers offer benefits counseling to help you understand how working will affect your benefits.

They can advise you on your eligibility for other state and local programs and offer information about how work affects those programs. Social Security also offers Work Incentives that may make it possible to explore work and still receive some or all of your benefits and Medicare or Medicaid coverage. Ticket Program service providers can help you understand Work Incentives like the Plan Achieve Self-Support (PASS). PASS lets you use income or assets to achieve a work goal, while providing SSI benefits to help you meet your living expenses.

The road to financial independence typically starts with making a budget, which helps you to keep track of your



You may be eligible for assistance in getting a job from a surprising source.

money, prioritize spending and set financial goals. Ticket Program service providers can offer financial counseling or connect you with another organization that can help.

Once you have a job, good savings habits are key to becoming financially independent. If your disability began before age 26, you may be eligible to contribute to an ABLA Account, a tax-advantaged account that can fund disability-related expenses.

For more information about the Ticket Program and how to find providers who can help you on the path to financial independence, call the Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY), Monday through Friday, 8 a.m. to 8 p.m. ET. You can also visit choosework.ssa.gov and use the self-service Find Help tool to locate approved providers.