

Everyone Deserves a Shot at the American Dream

Supported Decision-Making
and Managing Your Money



We all need to manage our money every day, all through our lives.

Whether you are in or out of school, working or not, no matter where you live, you'll always need money to pay for housing, buy food, go places, do things, and get medical care.

Some people may say you shouldn't work or that someone else should handle your money. They may say you need a guardian to protect you from making bad money decisions.

Attitudes like that can keep you from learning the skills and getting the support you need to manage your money yourself.

This can stop you from getting your “shot at the American Dream”¹ – your chance to live independently and have the life you want.

In this brochure, we’ll tell you how you can use Supported Decision-Making to help you manage your money and live your best, most independent life.



Supported Decision-Making and Self-Determination

When you use Supported Decision-Making, you get the help you need, from people you trust, to make decisions.²

If you think about it, that's how everyone – people with and without disabilities – makes decisions. We all need help when we're faced with tough choices, or don't understand our options, or just want some advice.

Here are some ways you've probably used Supported Decision-Making in your life:

- Asking friends for advice about relationships, so you can decide whether to date or marry someone.
- Talking to family members about budgeting and spending money, so you can decide whether to buy something.
- Working with a job coach or mentor so you can choose where to work.
- Learning about community activities from your case manager so you can do new things.

It's simple. They give you information and advice. You make the decision. They support, you decide. **That's Supported Decision-Making.**

Supported Decision-Making is a great way to make decisions and be in charge of your life. It feels good to be the one in control, doesn't it? It's also good for you! When you make your own decisions and direct your life, that's called being self-determined. Studies show that when people with disabilities are more self-determined, they can have better lives. They are also more likely to work, make more money, and have more financial independence.³

Using Supported Decision-Making to Manage your Money

You can use Supported Decision-Making by working with friends, family members, professionals, or anyone you trust to help you manage your money and make other decisions. But, always remember: there's no one and only way to use Supported Decision-Making that works for every person, every time. We all make decisions in different ways and we all need different kinds of help.

You should use Supported Decision-Making in the ways that work best for you.

Have people helped you with money or other decisions before? If so, how did they help?

Are there things you do now when you have to make a tough choice? If so, what are they?

If something worked well before, you might want to try it when you're making money decisions.

You can also use the Supported Decision-Making Brainstorming Guide⁴ to explore ways you can get help making money and other decisions. The link is <http://supporteddecisionmaking.org/node/388>,

How you use Supported Decision-Making is up to you. But, when it comes to managing money, there are things we **all** have to do.

In the next few pages,
you will read about
some ways you can do them,
using the support that works
best for you.

KEEPING TRACK OF YOUR INCOME

The money you make – whether it's from a job, an allowance, benefits from SSI or SSDI, or anyplace else – is called your income. It's important to know your income because how much you can spend usually depends on how much money you make.

Therefore, the first step in managing your money is knowing and keeping track of your income. You may want to work with your family, friends, or counselors to get this information and make a chart showing your income and where you get it from.

For example, if every month you make \$700 after taxes from a job, \$50 from an allowance, and \$150 from SSI, your chart could look like this:

My Monthly Income

Money from my job:	\$700
Money from my allowance:	\$50
Money from my SSI	\$150
MY MONTHLY INCOME:	\$900

KEEPING TRACK OF YOUR EXPENSES

Your expenses are the things you have to spend money on, every month. Expenses are usually the same amount every month, for things like rent, medicine, a cell phone, subscriptions to a magazine or Netflix, or monthly fees for a club.

Like you did with your income, you can work with people you trust to make a chart of your expenses and what they're for.

For example, if every month you pay \$200 for rent, \$100 for your cell phone, \$50 for medicine, \$15 for Netflix, and \$35 for a health club, your chart could look like this.

My Monthly Expenses

Money for rent:	\$200
Money for cell phone	\$100
Money for medicine	\$50
Money for Netflix	\$15
Money for health club	\$35
MY MONTHLY EXPENSES:	\$400

It's important to know your expenses because you need to know if you have enough income to pay for them. If you have more expenses than you have income, you'll have to make more money, cut out some expenses, or both.

Let's say you have expenses of \$400. But, you only have income of \$350. You'll either have to find a way to make more money, maybe by working more hours or getting a different job, or cut expenses, maybe by canceling Netflix and the health club.

Those are tough choices to make. When you have to make them, you can use Supported Decision-Making to get the information and advice you need to make the best decision for you. Your friends may know of a cheaper health club, or can tell you about ways to get movies for free from a library. Your family or case manager may help you find a better job or think of ways to make more money.



SPENDING AND SAVING: DECIDING WHAT YOU NEED AND WHAT YOU WANT

If you have more income than you have expenses, that's good news! It means you have money that you can put in the bank or use to buy things, go places, or do activities. When you have extra money after you pay your expenses, it's important to make a budget to help you decide whether to spend money now or save it for later.

This is a great time to use Supported Decision-Making! Your friends, family, and

professionals you work with can help you think about and decide the best ways to use your money. For example, if you receive benefits like SSI, SSDI, food stamps, or Medicaid, you'll have to make sure you don't have too much money. So, you may have to earn less or spend differently to make sure you keep your benefits. Later, we'll tell you about more ways to manage your benefits.

You can also use Supported Decision-Making to decide how to spend or save your money. There will always be things you'd like to do or get that cost money. You can work with people you trust to think about them and divide them into two categories:

1. Things you need, which are important for your health or safety; and
2. Things you want that would make you happy but aren't as important for your health and safety as things you need.

For example, you need food. If you wear glasses and they break, you need new glasses so you can see. A video game or a trip to the beach are things you may want and would enjoy, but don't need. New sneakers may be something you need if your old ones have holes in them, or something you want if you just like wearing the latest style.

When you're deciding what to do with your money each month, you can work with people you trust and make a chart (this is sometimes called a budget) that lists how much money you have, things you'd like to spend your money on, and whether they are things you need or want. Your chart may look like this:

My Monthly Budget

My Monthly Income	\$900
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My Monthly Expenses	\$400
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My Money to Spend or Save:	\$500
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Things I'd Like to Spend Money On

Food for home	\$200
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Going out to eat once a week	\$150
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New sneakers	\$50
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New video game	\$50
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Trip to the beach	\$200
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Trips to town for activities:	\$50
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Total:	\$700
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If this was your chart, it would mean that you have \$500 you can spend or save, because you have \$900 in income and \$400 in expenses and $\$900 - \$400 = \$500$.



The rest of the chart shows things you'd like to buy and do. Unfortunately, you can't pay for all of them because, when you add them up (\$700), they cost more than the \$500 you have.

So, you have to decide which ones are things you need and should spend money on now, and which ones you want and can get only if you have enough money or can save up to buy later. This is the time to use Supported Decision-Making and work with your friends, family, and professionals to help you choose what to pay for. They can help you think about whether the things on your list are wants or needs and which ones you should pay for this month.

For example, food for your home is definitely something you need. But, you also want to go out to eat every week. Your supporters may be able to help you come up with a plan to go out to eat every other week, or to spend less when you do go out. That way, you can still get the food you need and at least some of the food you want.

Also, going to the beach is definitely something you want to do. But, you probably need to spend money on transportation to go to town for work, activities, clubs, or classes. You can talk to your supporters and make a plan to pay for the trips to town you need and save money every month so you can take the trip to the beach you want at a later date.

Supported Decision-Making can also help you decide whether you need to spend money on new sneakers this month, or whether you have enough money to buy the video game you want. The key is working with people you trust to come up with a way to think about and manage your money in the way that works best for you!

MANAGING YOUR BENEFITS

If you receive SSI, SSDI, food stamps, or Medicaid, managing your money is very important. These public benefits help people with disabilities receive the medical and other supports they need to live in the community. However, people who receive them generally can't have more than \$2,000 in money and other resources. As a result, many people are afraid to work because they think could lose their benefits if they make money.⁵

It's true that you can lose your benefits if you have too much money. Also, earning money can reduce your benefits. However, that doesn't mean you can't work or earn money. It just means that you have to make decisions about how much to work, how much money to make, and how to manage your money.

There are supports available to help you make those decisions.

DISABILITY BENEFITS 101 (DB 101)

mo.db101.org

DB 101 has information and tools you can use to manage your money and benefits. The website has a calculator to show you how

working and earning money could affect your benefits. It also has information on how you can use work incentives to earn more money and practical tips for working and saving money. These tools will help you decide how much you can work and earn while keeping the benefits you need.

DB 101 also has important information on ABLE Accounts that can help people with disabilities earn, save, and spend more money while keeping their benefits. If you receive benefits like SSI, SSDI, food stamps, and Medicaid (or would receive them if you applied) you may be able to open an ABLE Account.⁶

ABLE ACCOUNTS

moable.com

If you open an ABLE Account, you can deposit up to \$15,000 into the account every year (or people can deposit money in it for you) and keep your benefits. The money in the account grows tax-free and, as long as your account is under \$102,000, it will not affect your benefits.

You can learn more about ABLE Accounts, or apply to open an account,

at www.moable.com. You can also get information on ABLE Accounts from the National Resource Center for the ABLE Act at ablenrc.org.

You can use the money in your ABLE Account to pay for disability related expenses like:

- Education
- Housing
- Medical care
- Transportation
- Job training and support
- Community activities
- Recreation and other fun activities
- Assistive technology and personal support services.⁷

In other words, if you have an ABLE Account, you can earn and save up to \$15,000 per year and still get the medical and other benefits you need. That will give you more money to spend on your needs and wants.⁸

That's because, when you have an ABLE Account, you are responsible for managing it. You decide when to put money in, how much to take out, and what to do with the money in the account.⁹



Isn't that a perfect time to use Supported Decision-Making? You can work with your friends, family members, and professionals to manage your account and make decisions about working, saving, and spending. You can even authorize someone you trust to have access to your account records to make sure there's enough money in it to cover your expenses or to buy something you want.¹⁰

WORKING WITH AGENCIES

There are agencies in Missouri that can help you manage your money.

Vocational Rehabilitation (VR) agencies can help you make a plan to earn, spend, and save money if you need support to get and keep a job. VR agencies can also give you benefits counseling to help you make decisions about working and making money while keeping the benefits you need.

You can apply for VR services by contacting the office nearest you.

You can find VR offices at <https://dese.mo.gov/adult-learning-rehabilitation-services/vocational-rehabilitation/vr-officesreceive> or by calling 1-877-222-8963

Medicaid Waiver services and the Division of Developmental Disabilities can help you make a plan to manage your money if you need help to live in the community. They may also be able to give you benefits counseling to help you make decisions about work and your benefits.

You can apply for a Waiver or for services from the Division by contacting the Division office nearest you.

You can find Division offices at <https://dmh.mo.gov/dd/facilities/> or by calling 1-800-364-9687.

References

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6. Morris, Rodriguez, & Blanck, 2016 (citing 26 U.S.C. § 529A(e)(1))
7. Morris, Rodriguez, & Blanck, 2016 (citing 26 U.S.C. § 529A(e)(5))
8. Martinis & Harris, 2019.
9. Morris, Rodriguez, & Blanck, 2016.
10. Martinis & Harris, 2019.



We Can Help!

Whether you're just starting to learn about Supported Decision-Making or are already using it to manage your money and life, we can help! We can answer your questions or connect you with people and organizations that may be able to work with you.

Feel free to contact us at:
(800) 500-7878
moddcouncil.org



OUR NETWORK PARTNERS

Missouri Protection and Advocacy Services

(800) 392-8667
moadvocacy.org

UMKC Institute for Human Development, UCEDD

(816) 235-1770
ihd.umkc.edu

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