

Event ID: Updates to Social Security Benefits and Work Incentives

Event Started: 1/18/2017 1:49:54 PM ET

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Good afternoon and welcome to the 2017th updates to Social Security benefits and their impact on its coastal Georgia and I will serve as the webinar for facilitator today. I would like to go ahead and point out on the right-hand side of your screen is the dashboard which you will use during the webinar. If you have any questions for us, toward the bottom of that panel is a questions box. Please feel free to type in any questions you have for our presenter. Right now I would like for you, if you can hear me, to type in the question box yes so I know that I being heard loud and clear.

We have yes is coming in. If you have any problems during the webinar, please feel free to contact UMT why at UNITWISE.edu. If you need to call in color phone number at 940655 and 4000. At the end of the session opened more information about receiving credit for this webinar. Now I would like to introduce our speaker, Sandy Smith. She has over 30 years of experience and employment services with people disabilities including 16 year history with Social Security administration benefits and planning work incentives program. Thank you so much and we excited to hear your presentation today.

Thanks, I always enjoy doing these, there a lot of fun. I have been around the field so long and impacted so many people's lives with the knowledge that I have attained over the years that I just get excited when people want to hear this message because it is one of the most misunderstood messages in the disability community and that is what is going to happen to my paycheck if I go to work, if I receive a disability check and I'm receive a paycheck? What is going to happen? I'm glad you're here today to see what is happening in 2017. Let's just take a peek pics but before I get started I am going to stop periodically to check with Crystal to see if there any questions in the queue for me, and I'd want to just go over a little bit -- this is your basic overview of Social Security disability benefits and their impact. This is really kind of what are the numbers now in 2017 and how does that make it different? I am kind of making an assumption that all of you guys have been to a previous basic overview of disability benefits, that you have a general knowledge of it. We will go over some, but I cannot go over all of them in 90 minutes because I'm going to be going over title to and SSI. I'm going on the premise that you guys kind of know a lot of these terms and what they mean.

Why does or why do Social Security benefits usually go up the first of every year? And that is because they look at the consumer price index and in 2017 they look at it from the third quarter of 2014 to 2016 and decided how much it should go up but

In layman's terms we refer to it as cost-of-living adjustment which really keeps up with the costs of things. What is interesting is we do have years where the consumer price index says you are not going up. In 2011 -- 2010 and 2011, as if I did not go up. And 2016, just last year, as is I did not go up. In 2011, the trial work period and SGA amount for title to did not go up, so they will not go down, but they may not go up there just to kind of figure out why we have these adjustments every year and how they are determined, Social Security or the government does not just randomly pick a number out of the air. The other thing that I wanted to do a quick review on is a different type of benefits because a lot of times when we work with people with disabilities they know they get a check from Social Security but they don't know what it is. I think it is important as we go through some of the updates of 2017 we are reminded that when somebody says they get Social Security benefit, that does not mean anything because there is nothing called a Social Security benefit. There is titled to entitle 16 entitled to his like your big umbrella. It has got all of these programs under it, and they are disability related programs and there are non-disability related programs and we are going to focus on those disability related programs today, child disability benefits, the disabled widow or widower's benefit.

We do, however, we go through basic training talk about non-disability related such as auxiliary and retirement because we are all paying into the system hoping one day to retire or we might have children and I passed away before they turn 18 and they get a benefit check off of me because I paid in enough credits which were going to talk about a little bit.

Lastly we are going to look at supplemental security income, best known acronym in a Social Security field and that is SSI, and a lot of people say they have a lot of SSI so it is good to look at exactly what benefit they are receiving because how Social Security looks at their earnings is very different or there is little nuances to that. Is important we know which kind parks but at the end of today I'm going to go ahead and share how to get a hold of some resources in that nation or in the state that are free. They are well-trained and a notice company can help you with your benefits counseling with anybody on your caseload.

Before we jump into title to I want to do a reminder that you don't just automatically get title to. That is the Social Security disability. Childhood the beneficiary [Indiscernible], you don't get them. Somebody has to pay into them. When we get our paystub we see that we paid in our FICA taxes. This is kind of what -- this is what I'm talking about when I talk about quarters of coverage there back in the day, if you go

back as far as I do, they did look at these on a quarterly basis but they don't anymore. It is really just how many credits do you have towards your retirement or towards your title to disability eligibility. Have you paid in enough credits to be eligible for title to talk

In 2017 \$1300 of earnings is one credit and you can get up to four credits in a year. Again, your pain towards your eligibility to get on title to didn't that's when you retire or should you obtain a disability. That is why it is called quarters of coverage that I don't want anybody to think anybody it Social Security looks at this on a quarterly basis but

Any question so far, crystal, before we pop into title to talk

Yes, we do. Is it possible to move earnings from one quarter to another quarter if one quarter --

It is not quarters. It really is simply credit. Have you earned \$1300 in 2017 four times? If you have, you have four credits and that is all you can get that year. You're not really moving from one credit -- one quarter to another because they don't look at it as quarters. You technically could earn a four quarters -- for credits and four months because it is just \$1300 per did you earn that much, that is a credit. You can do it four times. And that counts towards the entitlements. You don't have to earn the 1300 all at once. You can do 600 here and 700 here, and then look, she has earned 13, but the point is \$1300 to get a credit annually at four of them every year. The younger you are, the faster you become entitled, don't have time to do that, only have 90 minutes. Any other questions?

That was the only one that we have right now. Okay. All right. We are jumping into title to and these are the programs were going to look at, they sure look familiar to you because I don't have time to go over them in great detail. The trial work period, extended period of eligibility and cessation and grace period. As a brief overview, and when we remember, when we get a title to check, the first thing we know is that there is a five-month waiting period before we get the cash benefit that the only exception to that is the child's disability beneficiary. They get that check right away there is an additional 24 month we prayed to get Medicare and as for everybody who receives a disability benefit. There is a five-month window for the cash benefit, unless you are CBV, and then there is an additional 24 months window for Medicare. I stress the word additional because a lot of people like to think of clocks start at the same time that the 24 month clock starts after you have completed or five months waiting period.

Once you get on your cash benefit, Social Security -- when someone goes to work, they either get all of their check on other check under title to. You can imagine there

is a lot of fear to go to work because there is not a gradual reduction by derisive SSI. Social Security has these work incentives and as a reminder the trial work period is always fun to teach because it really kind of twist your brain at the beginning of the conference where hopefully you are paying attention but if not you will be like what did she say? The trial work period is a 60 month window, and in at 60 month window, Social Security wants to know do you have gross earnings before they take the taxes of over \$840 in 2017? Every month that you have earnings over \$840 in 2017, they were counted as one month. You can get up to nine of those. You have to have nine of those work months in a 60 month period.

Because you guys know this, I was it one more time and then move on. It is gross earnings over \$840. Remember, if they had earnings in the past, they might have already completed their trial work period. All of these nine trial work months whether gross earnings were over must occur in a 60 month window. I'm going to show you what the and an example so you can kind of see it where the trial work period in it EPP looks like. If you're still asking what, just bear with me.

During the trial work period it is gross wages only so there's no work incentives that we can use during that. It is what did you learn before taxes and that the amount that you use.

You will notice on your screen that I have put consecutive in bold, green letters because I forgot to put it on your PowerPoint and that is probably the most important word for extended period of eligibility. Please make sure you add the word consecutive because once your nine trial work months are accumulated and used, the next work incentive you immediately go to is called the extended period of eligibility, and it lasts 36 consecutive months. It is not a 60 month window where could happen before, it is has to happen within, this starts on the first month and it is over after the 36 months. It does not go on. That is why the word consecutive is very important.

The other thing is we leave gross earnings and we go to countable earnings. Remember this thing called SGA, substantial gainful activity, from here on out we no longer look at that trial work amount. We look at the SGA amount, the substantial gainful activity, and 2017 that is increased to cut \$1170 per month unless you have the disability of statutory [Indiscernible], then you get \$1950. And because we are now looking at countable earnings, we skip to start using our consent is once extended period of eligibility begins. Again, I'm going to show this to you on an example on your PowerPoint so you will be able to see exactly how this all works. And then maybe in the EPD -- this is Social Security, it cannot be easy. Maybe this or maybe that, but with another cessation and grace period it could happen in the DPE but it does not have to happen in the EPD, and what it says is the first month after your trial work period, when you start your EPD, they start looking for are you able to attain a

level of earnings of SGA and sustain it? Are you able to maintain that higher-level of level -- of earnings when we deduct all the work incentives? You take your girls, we might as the work incentive, is it over SGA? If the answer is yes and you are able to maintain that over a series of months, we are going to say that is your cessation and grace period.

There are a few other work incentives that can be used in successful work [Indiscernible], and again if you have been in your training before, you are a know what those are and in 90 minutes we can possibly go over them, but what I find in my years and years and cases and cases of doing this, people really mess up cessation and grace because they hear me say the first month after the trial work period and they don't read on, so they automatically count the first three months after the trial work period as SGA S as cessation and grace, and they might not be. They could be, but they may not be. It is taking your countable SGA level that is above SGA and being able to maintain it for months, not just a fluke.

I'm going to wrap up what I have said in this cute little title to example. What you see here, the series of numbers are either gross wages if we are looking at trial work period or they are countable work wages if we look at the SGA.

The first thing we are going to look at is you will see this is 2008 through 2017 the dollar amounts under them. Those dollar amounts are what the past trial work period amounts used to be for the past SGA amounts used to be. What we do is in 2018, we are looking at trial work periods where looking at gross wages, so these are the gross wages and we look for the first time that we go over \$670. The first time is September of. The first time is September 2008 and we continue to do this and I have highlighted all of the red numbers until we hit nine. One, two, three, four, five, six, seven, eight, nine. The ninth month would have been October 2013. That is the ninth time that this person has went over the trial work period amount. And then when we hit our ninth month we come back word to 60. 60 falls about November. 60 falls about November 2008, so we cannot count September because it is not in that 60 month window. They don't get a new trial work period. What they do is we just keep going on until we get nine of those trial work months in a 60 month window. Going back to this, then in November 2013, they get \$810, which is over the 750. We count that as trial work months. We count backwards and that would be December of backwards and that would be December 2008 and then all of those nine months follows in the 60 S for the blue highlighted area on your PowerPoint is that trial work period. It all falls within a 60 month window. In this week trial work period started in June 2009 and ended November, 2013. The month immediately following that, which is December 2013 begins at 36 consecutive months of SGA. The first thing we always do is count 36 months so we know what that is. Her EPD started September, 2013, and it ends November, 2016, the green numbers. That way we know that this is the DPE and we

know they are now looking at countable earnings, not gross earnings per, look at the number 1040 the 2013 and she is clearly below. You can see we don't have cessation and grace because she is not earning above SGA, so cannot be cessation and grace. Let's look for the purse month she had cessation and grace and I made it easy for you. It is the numbers and blow, and that is July through September, and that is July through September 2016. In July, her countable earnings of \$1500. SGA was only 1130, so Social Security says Sandy, you are over SGA. Let's see if you can sustain it, and the next two months I do sustain, so Social Security says this is your cessation and grace period, and I get a check for those three months, but it is them doing bookkeeping because they know my check is going to go away. If you remember, in the EPA you cannot be terminated. It is just you don't get a check that month but you get a check as soon as you go back under the SGA. In this case, in October, my earnings fall below SGA, so I still get my check, and then in December, and then in December 2016 my EP is over. There is nothing going to make the EPD go any longer, so so far I've used my trial work period, I have used my extended period of eligibility and I have already had cessation and grace. I want to make this comment just because the cessation and grace is so misunderstood. I could have went to my entire DPE and not had cessation and grace and done it five years, 10 years, 15 years later. It is a separate work incentive. Is is the first time I have countable earnings above SGA and can sustain it. In this case I just threw the nursery can all see it on one page. What happens after the EP is over? And December I am over SGA's oyster get my check and I continue to get my check until the first time I go over SGA and then I am terminated. In December 2017, I earned \$2000. The SGA amount is 1170. Iowa over. That is my termination month. I will continue to get Medicare, which we will talk about in a bit, but my cash benefit is stopped. I know that is a lot to take in. I'm going to give you resources. That is just a general overview of trial work period, expended testing extended period of eligibility and cessation and grace and when a potential termination could occur. I'm afraid ask, but are there any question structs but actually we have one and you may have talked about this, but under 2013 where says 750 and 1040, can you explain why there are two different numbers their?

Yes. Because initially I was giving you just a trial work period numbers and because the trial work period ended that year, we needed to know what to look for in December so the 1040 is the SGA number.

That's awful that it is 1040. You could think of it as like an IRS thing.

That is kind of funny that I chose that your to do it with the 1040. That just includes the [Indiscernible] in the SGA amounts.

That was the only question we had.

Are right. Moving on up. This is just some reminders. These are the title to work incentives that we can use. Was extended period of eligibility starts, remember there is the impairment related work expands and I put no 2017 change because there really is not a number associated with it that it is just a number for everybody. It really depends on who you are because remember an impairment related work expenses out-of-pocket expenses related to your disability that helps you go to work that nobody else is paying for, and Social Security deducts those expenses dollar for dollar from your gross wages. Okay? For example, if I had \$1200 -- if I have \$600 in out-of-pocket expenses each month, they deduct that from might wages when they are determining if my check is above or below SGA. It is dollar for dollar.

It has to be related to the disability. It cannot be reimbursed by anyone else, and it has to be approved by Sosa security packages in the letter, I am Sandy, I work at McDonald's because I love Diet Coke and it is free there and these are my out-of-pocket expenses. I just wanted to remind you that that is their that there is no real change, but I just kind of wanted to get the work incentives front and center.

Same with subsidy. I Sandy, I work at McDonald's. There are certain things or I have the same job description as my colleagues. I am in the same pay range as my colleagues, but there are just certain things related to my disability that my employer either does not let me do, requires me more time to do, or requires me more assistance to do, and there is a value to that, and I always do something really simple because it is math in public. Let's say my job description has 10 items on it and they are the same 10 items that all of my colleagues have, but in two of the items, I get more assistance. Maybe it is cleaning the front-end and cleaning the bathroom. There are two things that I don't have to do at all. He doesn't want to dropping the fries because due to my disability he is afraid I'm going to get burned with the grease and he will not allow me to take out the trash because I don't have very good skills and crossing street are looking for cars, and I get more time off because of my medication changes. Most people in my position were fired because of mistimed off S missed time off to come in late because of transportation, these are all levels of subsidy because five of those 10 job requirements are identified by an employer in a letter. Social Security will only count half of my gross wages because half of my job description is being subsidized by my employer so they won't count 50%. Five of 10 is 50, that is why do the kind of math in public. If it was three of 15, I would have to get a calculator, but there is a percentage. There is a value to what employers accommodate for you, and they do write a letter to Social Security just as a reminder. The other one is special conditions and that is when you have a job coach or you work for a family member. Most of us are familiar with job coaches. They go on the job, they help get natural supports for you or help you learn the critical parts of a job. Sometimes there with you your full shift. Sometimes there with you just added the beginning of the shift to get you

started, but for every hour that the job coaches on the job, that our does not count. If I earned \$10 an hour and my job coach is with me for six hours, they are not going to count those six hours of my pay because without my job coach there, I would not be able to sustain my job. Again, this is all stuff you ever before. That amount of money that I earned, my wages, not the job coach wage is reduced for my gross wages. It is important that the job coach keep a timesheet, that he gets reported to Social Security in a timely manner so that they are well aware that you have a job coach and we all know what job coach is a you go in and out. When I was a job coach back in the dinosaur days, I would go in for a while and then I would fade out and then get called back in either because it was an issue with you want to learn something new, so it is very important to stay on top of these work incentives. Nothing has changed, per se, but it is important to remember that they are there. I'm going to go through Medicare and I'm going to stop to see if there are any questions because we are zipping through. I thought there would be some questions, but that is okay.

With Medicare the only thing that is changed is Part B maybe. Remembers that his Social Security so maybe comes and a lot. We haven't maybe there. But as a reminder, there are several parts of Medicare. We primarily deal with part A, B and D. Part is what you get automatically we get Medicare. It is free. It is hospitalization, and when you go to the zero cash benefit, remember what I said you are terminated here, your Medicare gets to continue. This is something that people need to hear. People are so afraid of losing insurance these days, and you don't have a disability to be afraid of losing insurance these days, but for people who have disabilities I want to go to work, they have to be assured that their insurance is safe. If someone is terminated from their title to check, their Medicare will continue for at least 93 months from the end of the trial month work period, probably longer, but at a minimum, it will be mighty three months from the end of whenever there trial work period was, probably longer, and Social Security can calculate this just lickety-split on when their benefits will and, but their benefits, the Medicare does not get terminated when they are terminated off of title to. People need to hear that.

For Part B, remember Part B is your outpatient insurance coverage, and if you were terminated, you could be billed quarterly. You could purchase it because people will receive a title to check as a title to disability check, they are paying a premium on a check. It is deducted from their check. They don't even know that they are paying for it. This year it went up to \$134, but remember I said maybe. If somebody is already playing their part B premium out of their check, prior to 2017 they already were on title two, they were already getting Medicare, they were already playing the part B premium, they are going to stay at \$109 just simply because the part B premium increase did not keep up with the cold [Indiscernible] to compensate, rather than giving them the \$130 premium, they are going to stay at the 109. Some people who

get the \$134 premium on those were just starting to get Medicare this year or they are paying the direct bill. They had been terminated and their purchasing and paying for it quarterly. They will get the hundred \$34. The majority of our beneficiaries who have been entitled to, getting Part B, paying for it out of their check, they are not going to get a bigger reduction. They are going to stay at 109. That is good news. And if in doubt, Social Security will be able to tell you each individual premium, but it is pretty clear if you're already on Part B, you are already getting it deducted from your check, it is not going to go up in 2017, and in Part B coverage, that is its own individual training because it really depends on which programs you pick, what all your premiums and co-pays and donut holes and all of that stuff is, so that is very, very specific, and again, at the end when I give you resources, please use those resources especially comes time to enrollment period. I just went through title to in record time, so if you guys have any questions or you would like an example of maybe some of the work incentives, I am happy to do that.

Crystal, do we have anything truck

We do have one question, somebody who is not very familiar with [Indiscernible], say who makes a determination as [Indiscernible] is related to the persons disability?

That is a great question. That is one of my most favorite questions ever so I don't know who you are but Goldstar.

And impairment related work expense should be easy but it is not. It is very individualized. Let's say that I have a disability and my buddy has the same disability. How we handle the disability or how that disability impacts us differs between both of us. There is not an all inclusive list. What you need to do is ask these questions. One, is this expense related to my disability? Does it help me go to work and nobody pays me back for it. You could go for the easy things like dog food, that bills, Kane, if you are person was blind, or a special transportation because you are unable to drive, those are kind of givens, but sometimes there is fun stuff because there is not an all inclusive list. You just have to think out-of-the-box. It is like I really do need this cell phone with this basic plan. Getting is approved takes an act of Congress, but if you can relate it to your disability because I worked with this woman in California ones who had panic attacks, and when she left work, the doors locked and she could not wait in the breezeway, the door is locked or she lived in a very scary part of Los Angeles which could lead to its own panic attack, but by getting her a cell phone, she was able to talk to her driver, to her ride to make sure that they were on their way, if they had a flat tire, stuck in traffic, it helped maintain keeping her panic attacks at bay. We were able to get a basic plan approved for her. She did not have all the bells and whistles, but she was able to call her ride before she had to go outside so that she

intellectually knew what was happening with her ride and her driver could get a hold of her should there be a flat tire or traffic or something. My message with that is don't stay in a box. Look at the person you are working with and figure out what they all need to pay for so that they can go to work, and then you just put it in a letter and Social Security will say yes or no and if they say no, you can appeal it. I would have appealed the phone because I thought it was the perfect solution. I was not asking for an iPhone seven or whatever church I just wanted her to be able to talk to someone and be able to stay in consistent communication with that person should her anxiety level go up there can hope that answers your question. It is kind of unique to know the person answer the question. Is it related to disability, does it up and go to work and did they pay for the nobody reimburses them?

That is my favorite question.

Crystal, anything else?

No. That is the only one have right now.

All right. If you guys think of anything else, I am civil and I don't mind going backwards.

When we talk about supplemental security income or SSI, there is always things that you need to talk about first because under title two, somebody pays into it with their FICA tax, so it is an entitlement program. SSI is not an entitlement program because it is paid for by tax dollars. Before we can even talk about work we have to talk about other things. Even in 2017 there are some changes that you need to know about. When you're working with somebody who's receives SSI you just have to dig a little deeper. Let's talk about what some of those things are. First of all, as I said, Social Security is not an entitlement program. Is paid for out of our tax dollars, so you have to be kind of poor. You have to have a need. You cannot own very much so there are resource limits and I am here to tell you I would never do an upward on the resource amounts. They have been the same amount since Moses but on the 10 Commandments and I don't see them going up anytime soon. It is 20,000 -- it is \$2000 a month for an individual, \$3000 for eligible couple. Their exclusions to that. You can look them up. You can does Google SSI resource exclusion and you can get a list because I do not have time to go through what is excluded right now, but you cannot have very much cash you cannot have a much stuff to be eligible. One thing with SSI's you can get it at birth. You can have infants who are receiving SSI. I made a big boo-boo. Again, I am only my mistake. Anything in green means I sold S screwed it up. That kept the 2016 amounts under. The 2017 amounts are \$735 for an individual. That is the most the SSI check and be in 2017, and \$1103 for an eligible couple. This only when a

couple bucks but we are happy because for a long time that number was not moving so we are happy to see the couple of bucks.

The one thing that is special about SSI and why a lot of people on SSI do not want to go to work or are afraid to go to work, riddling to take the risk, is because SSI comes with Medicaid and Medicaid is like the golden ring on the merry-go-round. It is -- just want to grab it because it covers so many things.

As being a needs-based program, as I said we look at a few things before we just dumping -- how work impacts SSI check. The first what is called [Indiscernible] and it always gets Social Security just frantic and so what I wanted to do is notice when there is a potential deeming situation and getting a Social Security because able computer software to get all of these calculations done right and see if there is a deeming situation. If you look at the bottom of the PowerPoint, there is supposed to spouse deeming. That means I receive SSI and I am married to a man who does not. They say a part of that man's income and resources are available to me. There is parent to child deeming and this is the one do with the most and that just means the child is on SSI and the parent has income and resource and part of those income and resources should be made available to this child and I need to clarify here. When I say child, my Social Security standard is anybody under the age of 18. When you wake up and you turn 18, there is no parent to child deeming because this person is not a child anymore. -- In the eyes of Social Security. Children under the age of 18 who have a parent or parents who work and have resources, part of that is deemed eligible to them. The one don't spend much time on but is part of Social Security is sponsored alien and as when people come into our country, they have a sponsor, so if the alien gets on SSI in a sponsor is not, part of the sponsors income and resources is deemed available to them. I want to make it really really clear, let's go back to their to child deeming, I want to make it clear that if you people on your caseload under the age of 18 on SSI and the family members are saying that their check is lower than any of these amounts and I have given you, it is because they might have income and resources that Social Security did their calculation sheet and figure out how much is deemed towards this child enough to lower their check. That is why they might have an odd looking SSI amount. It is because they are under the age of 18 and even though the parents don't earn enough to make them in eligible, they do make enough that they will reduce the SSI check based on that deemed amount. Also, let's remember that when this child has his or her 18th birthday, they are no longer a child. They transition to what is called in-kind support and maintenance. This is what we need to look at for anybody on our caseload over the age of 18 who is receiving SSI cash benefit. Why is this important? Remember, this is tax dollars. If they can find somebody who is help paying for them, Social Security is not going to make them eligible for SSI or not give them the full SSI.

It is important to understand in-kind support and maintenance, and what that simply says is are you paying for your food and shelter? And if you are not, who is was hoping you? There is a value to that. If some child was living with her parents, turned 18 and still in what the parents, there is no longer there to child deeming. Now Social Security wants to know is this child paying their fair share?

The fair share meeting are they paying their own portion for the rent or mortgage? Are they paying for their own portion of the food? It is very important because Social Security looks at this very closely.

When a parent or someone else, anybody actually, but it is usually apparent, decide I just cannot charge Sandy, I just cannot. She is 18 pitches a disability, she is still living with us, nothing has really changed in our eyes. We are not charging her any rent. We are not charging her former food. Social Security says okay. That is good with me. This is what we call the VTR, the value of the one third reduction. Social Security will lop off one third of that SSI amount because somebody else is there to pay for their food and shelter. Instead of getting the 700. Instead of getting the \$735 check in 2017, this person will only receive at most \$490 because somebody else is paying for their food and shelter. Is very important to explain and educate family members that there is nothing wrong with charging your child for food and shelter. It is actually the thing to do when someone turns 18, and once they pay you, once the parent is might they are yes but you are pay for the food and shelter, what you do with that money is your business and not Social Security. You can go around and take the child to Disneyland. You can I them close. They just want to know that they are contributing to food and shelter. I hate to see anybody with a cellular the one third reduction because I think everybody should pay their fair share. I've raised three kids, now I'm raising my husbands to grandchildren and when they turn 18, you better bet they are going to be helping with some food and shelter because I will probably be next door to the nursing home by that time work

It is important that we know that people under 18 have that parent to child deeming but when the slack when they turn 18, security was a you pay your fair share. Those are two important concepts to know the sport -- a special if you have children under age 18 and children 18 and older. It is important to know that that little dance is there and is important to understand that.

It is also important to understand that there is this 12 month suspension. What that means is you are receiving SSI and you are going on about your business, but grandma dies and leaves me \$5000, \$20,000. That is over the resource limit, and so Social Security says we are going to give you 12 months. Where not going to terminate you, but we are going to stop your SSI check and we are going to stop your Medicaid, and we are going to do that until you can get your resources down below

2000. Want to do that, let us know and we will start up again. If you cannot do that within 12 months, then we are going to terminate you, but we are going to give you 12 months to get it down next Buckley are working with family members who plan to leave their child their house but they have already bought them a smaller house knowing that they're going to get bigger house when they die or grandma is about to leave this child \$50,000 or you go to Vegas and you win big and you are on SSI or you get incarcerated or you get hospitalized into a non-Medicaid facility. If they are paying for your food and shelter, you are not getting your SSI, you're not getting your Medicaid. You have got 12 months to get out of the shelter, to get out of prison or to spend your when fall down to below \$2000. What is really scary is somebody family members have such great intelligence. I bought Sandy this small house next door to me so I can keep an eye on her but she can be independent, but when I die, I am going to leave for the big house. The problem with that when you look at resources is you can have one house with any value and any land it is on, you cannot have two houses. That is going to put them immediately in this 12 month extension. At 12 months to sell that house.

If someone gets incarcerated, and let's say the family is doing tough love and says just sit it out, sit in that jail until you go before the judge and we will figure out what happens from there.

If that person is in jail for more than 12 months, their benefits are terminated.

You go to Vegas and when \$20,000, pay off the car, pay off the credit cards, pay ahead in your mortgage or rent, but get it down below \$2000 because when somebody leaves you like \$50,000 and you are a high Medicaid user, that \$50,000 is not going to last very long because you just lost your Medicaid. This 12 month suspension period is important to know because you are not terminated during this time. It is just kind of a window for you to get back into resources. It has nothing to do with unexpected has everything to do with resources.

The other thing want to remind you of before we jump into work is age 18 redetermination. Remember I said an infant can have a check. They don't have the same disability definition to get on SSI because the adult definition talks about can you go to work, can you earn less. Their definition is more about how does it impact your quality of life. When this child, who was receiving SSI turns 18, they have to reapply for SSI and they have to be found eligible under the adult definition. There are some that will not be found eligible. Is extremely important that you go to the process and that parents are aware of it because if you don't, if you just ignore this and you don't we apply based on now be adult, you will be terminated so because you did not do the process. You are no longer a child, so Social Security hands are tied. After terminate you.

This is also a good time for family members who have a lot of income and resources, so much that their child all of their life has been found in eligible. When they wake up, they no longer count parents income and resources so when someone turns 18, it is the perfect time if they have been denied in the past two reapply. They could get on it now because they are not going to look at their parents income and resources even if they are living with them. Remember, they are going to look at are you paying your fair share.

Age 18 redetermination is super important because if you don't do it, I will guarantee you they won't terminate you because they have no recourse but to do it.

Are there any question start

As. Where to question specs but the first one is can [Indiscernible] impact Medicaid waiver eligibility determination trucks but that is a waiver question. I would have to research that. If you would write that down and send it to crystal, she will get it to me and I will look at it and send you an answer expect the other one may also be desperate is waiver related. How was that 12 month suspension impact service providers and their ability to receive payment drugs but yes. It impacts it big-time. You are technically not terminated but you are also classified as Medicaid in eligible. I will research it, but I am pretty sure I know that answer that your waiver programs will be impacted, but please, crystal, rated down and send it to me and I will send a definitive answer probably Friday. Tomorrow I have a travel day but I will do this research and send crystal the answer on Friday and she did you send it out to the whole group took

Those are the only questions we have.

All right. We are going to spend our last half hour looking at some of the SSI programs, what some of those work incentives are and what that dance looks like an kind of a reminder of the caution. Again, with 2017, the only thing that really changed was how much the SSI check could be, but it is a good reminder when we are looking at the different work incentives where that all falls when you're looking at student earned income exclusion, when we are looking at passerby and work expense. We are just going to kind of break and look at those.

I have been around so long, I wish I could just say I have a year where I don't hear this. I will have people come up to me saying I am on SSI and don't get me a job where he earned more than \$85 because I will be terminated. If I had a dollar for every time I have heard that, I could have retired probably 10 years ago and I've been doing this for almost 17 years now because for some reason they get that \$85 stuck in

their head and that is all they hear and that is all they know. It is not \$85, and I'm hoping by the end of the day if you are one of those who heard that are thought that was the right answer, I'm hoping to erase it from your brain because I really want to go back and have a dollar for every time I have heard it because I would be a gazillion air.

Let's look at that. There is an \$85 kind of number that it is really 20 and 65 and don't say it is semantics because it is really not. The general income exclusion is \$20 and the reason it is called general exclusion is because if you have a check other than SSI, let's say you get a title to check or you get a veterans check or you get a workers compensation check, you get -- a child-support check, if you get any check outside of SSI, that's where the \$20 is used.

If you only have SSI, then the \$20 is used on SSI and along with the earned income exclusion, and no reason to say earned income exclusion is because at 65 is always and only deducted from earnings, and don't worry about this. Where going to look at so many calculation sheets. You're going to be an expert and take over if I cannot do the next training.

And after we might as the 20, -65 wherever they may fall, divide by two, and then we are going to look at calculation sheets and his calculation sheets cannot be changed for do not change order because it benefits the person. The order that the calculation sheet is in the order that Social Security does it when they are determining what your revised SSI check would be should you go to work.

There is a stupid thing called 1619 A and it makes me laugh every time I said I set it for years. Is the name of a lock and what it says is we talked about SGA under title to and you need to be under SGA to be eligible for SSI, but once you are found eligible for SSI, we don't look at SGA ever again. We do the calculation sheet, and we go on to you hit your breakeven point, zero. At what point do you go to zero? That is what the law of 1619 A says in a nutshell. Forget SGA. We want to know when given a calculation sheet at what point do you go to zero SSI?

Here is your first exposure and hopefully not your first because you have been here before but your first reminder exposure to what the calculation sheet looks like. Social Security is a four step process. I do five. Just because I am a rebel and I want the person to go to work and I will show you the important five per reminder the importance of five parts but step one are those other checks that I talk to you about, and those are like on earned income. SSDI, child auxiliary check, alimony, if anybody gets alimony anymore, child support, and I would hate to say it, veterans. Veterans is a very earned income, but for Social Security purposes it falls under on earned income that that is where we put the check. Our ranks check, our paycheck goes on to step

two. Step three is where we just add the remainder about step one and two together and step four is where we figure out what the revised amount is. Let's look at this really, really fast. This person receives, we will say it is a title to check of \$225. If you notice right here we are using the general income exclusion. There is that \$20. Of the 225 there only counting 205. Then I go to work in a have \$463, and I can guarantee you if this person had title to and a decided to get a job, he is my office saying my mom is going to kill me, my wife is going to kill me because I just got a job and probably going to lose my SSI. We do this calculation sheet. What is your gross earned income? \$463. We go down here and we look at we can't use a general income exclusion because we used above and so we would go to the -65, then we go to the divide by two. Of the \$463, where only counting \$199. In step three we add these two amounts, the 205 from step one, the 199 from step two to come up with \$404. That is accountable and come. Of both of the checks coming in, \$404 is what Social Security is counting when they are figuring out if you are still eligible for an SSI check and if you are, what is the revised amount. We do that in step four. In 2017, the most are SSI check and be is \$735. We subtract the 404 from our two checks that we come up with a revised paycheck or SSI check of \$331. This guy, I guarantee you, if it is his first I'm going to work, he is panicking because that is not 735 I'll have to explain this to my wife. Out have to explain this to my mom. And so that is why it I everybody who gets training from me get step five. Step five is what is usable income. Granted we know from gross wages we know there's going to be taxes. I will put you in the ballpark of now what you usable income. We have the \$225 title to check. We have the \$463 paycheck, minus taxes, and we have the revised SSI check of \$331. I would add them together and I would say, Sandy, you at \$735 a month or do you want \$1019 a month? I will take the higher amount.

What about my Medicaid drugs but you still have Medicaid.

Okay. Language trust you, but that is kind of what the dance looks like. You look at all the income coming in that is not wages, then you look at your wages, you had up those two accountable mounts and you'd subtracted from the base SSI rate for the year which is 735. And then to calm their fears you want to add up other checks. Was you find out what SSI does not revised SSI check is so you know what the usable income is.

You have in the legs posted there a student earned income exclusion letter. This is a letter that we created here at a magic Enterprises and it is very successful. Will use across the state in Texas Social Security offices and this is to get your student earned income exclusion recognized by Social Security so that they will take it into consideration when calculating your SSI practices reminder, to get student earned income exclusion have to be under the age of 22 and regularly attending school. Regularly attending school has a three page definition. I don't have time to do it here,

but you can Google student earned income exclusion and regularly attending school and will give you three pages. It does say passing. It says attending. I dislike the point that all.

I love this work incentive because Social Security is so smart because they know historically SSI can be generational benefit. Grandma had it, I have it, my children have it and their children will probably have it, so they are trying to figure out what can we do to really kind of motivate people to want to go to work at a living wage, and so Social Security came up and student earned income exclusion and what it does is they say, Sandy, go to work, and you can earn up to \$1790 a month in 2017, and we are just going to deduct the amount from your wages. We are not going to come the first \$1790 in wages you get. Any teenagers would be all over that. They would be thinking they would go get them a job. Social Security was again smart. They don't want children who are in school who are eligible for this benefit to just get a job and blow off school because they know was sufficient earnings and sufficient education their earnings level will go up to the point they won't need SSI anymore, they want the value of education to stay in, so they put a calendar year, that word count is so important, it is not 12 months from when I start working. It is January through December. Paper calendar year cap of \$7200. Even though they will ignore \$1790 each month, they are not going to do that every month. They're going to do that until you hit your calendar year \$7200.

When we look at that on the calculation sheet there is lots of things you need to think about when you have a student earned income exclusion. Let's look at an example. Again, this person has SSDI of \$200 per to go to work and it earned the \$1790, so what is that math look like? Again, we is the \$20 a because we have on earned income so they are going to count 180, but right here they have \$1790 Social Security is going to deduct all of that. There is no need for -65. There's no need for divide by two. They're not going to count any of that \$1790. In step three, really we are just bring in the hundred \$80 over from step one. We are going to subtract that from 735 in step four to have a revised SSI check of 500. We are going to subtract that from 735 in step four to have a revised SSI check of \$555.

That is a lot of money. Let's look at step five. Your \$200 of your unearned income. You have \$1790 of your earned income, and you have \$555 in your revised SSI check, huge danger. You see danger there? Bold, underline, exclamation mark. Why is a danger? Because it usable income is \$2545. A teenagers like that is no problem for me but it is a problem. We never Social Security has a \$2000 resource limit. It is income the month you get it and it is a resource the following month. If they don't spend that money, they are over resource. That is the first data pics but the second one is remember there is a calendar year cap of \$7200. At this rate, \$1790 a month, they are only going to get for full calendar months of it, and then they will have \$40 of the

student earned income for the fifth month add up to the \$7200, so what are they going to do for the rest of the calendar year? The city starting January. And in May they will only have \$40 and through December they cannot use student earned income exclusion again because they had the calendar year cap tech

Either you or some of the resources I'm going to give to you at the end, what we try to do is work with the students so that they are working summers and or holidays or weekends so that they are still focusing on their studies but they are maximizing how to reach this calendar year cap am a but you have to track it. You have to track it. You don't want anybody here in the seven [Indiscernible] and running amok because it is only going the last four months, and then they are going to hit you because you did not help them plan that this is not endless.

It is very important that you tractor earned income exclusion calendar year cap from what they are actually deducting.

Let me go back to that.

In this I just put for easy map to show that they would deduct all of it works but if they are earning \$800, they are going to use \$800 other calendar year cap. I just kind of use this as an example so that you would see at this level it is not going to last very long. Maybe they are just wondering earning \$500 that is being deducted from the calendar year cap. They don't have to earn that much money and we encourage them not to do it so that it lasts longer or that it makes sense with holidays and weekends.

Here's an impairment relating [Indiscernible]. Wherever he talked about it. There really is nothing new with [Indiscernible] accept remember under title to they took dollar for dollar. Here it is not so generous because if you look down here under step two you will see that [Indiscernible] right there, and it is gone because I clicked the stupid button. It comes before the divide by two, so you are really only getting credit for half of it, so even though in this case they have \$100 [Indiscernible], you are only going to get credit for \$50 because it comes before the divide by two.

And I am not going to work it through this calculation sheet. What I am going to do is I'm going to take you to step five because it is important to remember because so far we have been just kind of adding up [Indiscernible] and in this case would be \$750 of earnings and the revised SSI check is \$452 [Indiscernible] and in this case would be \$750 of earnings and the revised SSI check is \$452.50, so we would add that up, which comes to \$1252.52, but we have to remember we are claiming [Indiscernible] of \$100 so we have to subtract that hundred dollars. We are talking to them about what you have available to spend?

It is just a reminder that when you are dealing with [Indiscernible] and you are doing step five to convince them that we are good so you have more usable income when you go to work, you must remember that you have committed to Social Security that you have \$100 a month in [Indiscernible] so make sure that you subtracted in step five.

I am going to go through blind work expensive than before I get to [Indiscernible] I will be as crystal there are questions, so if you would like to write those out now, we will be ready.

The second to the WAP S classwork and spent the but the last one before was tougher question is blind work expense. This sounds an awful lot like an impairment related work expense, but it is not. It kind of is but there are some twists.

Remember with [Indiscernible] it has to be related to disability and help you to go to work and pay for out of your own pocket. This one has to help you go to work and this one has to be paid for out of your own pocket but it does not have to be related to your disability. You could have mandatory retirement taken out, you might have a [Indiscernible] expense because you have to purchase lunch at your job. It doesn't have to be related to your blindness packages has to be out of pocket expenses that help you go to work, and before that same lady asked me if there was an all-inclusive list of blind work expense, no. It depends on the person. If you have a guide dog, any dog expenses would be on their, Kane expenses, transportation expenses, but maybe it is a front end job and they have some out-of-pocket expenses at the fact that other colleagues behind the scenes don't have. It is just a matter of getting to know that person and figuring out what those blind work expenses are.

The other difference from a [Indiscernible] is is if you'll notice on this calculation sheet for blind work expense, it calms -- look way down here at step two, it comes after the divide by two, so they get a dollar for dollar reduction. In this case, this person goes to work that meets the definition of statutory blind and they have gross wages of \$600. They do the dance -20 because there is no under income above, -65, divide by two, and then they subtract the blind work expense. The blind work expense is \$240. It is easy, but find work expenses and impairment related serpents. Of the \$600 a week count \$17.50. Okay. And again, just like with IRWE, you want to add the checks, [Indiscernible], plus the revised SSI check of seven 1750, but remember when you get that amount you have already committed that you are spending \$240 and blind work expense that month, so that lowers your usable income. Those are just kind of reminders. Crystal, are there any questions before we move on?

Yes. We have a question. It is about the SD IE. When you're calculating that, how did you find calendar year? Is at January to December or so based on a fiscal year or

anything like that drugs but it is always calendar. It is always calendar. January 1 to December 31. The one question I get, and let me see if I can answer it because you did not know was a question or maybe Crystal hasn't gotten to it yet. We often get a question of what about summer breaks because they are not in school? What about someone who graduates that they have not started college at? The intent is what plays the factor here. If there is a summer vacation and you are a junior and your senior year has not started yet, the intent is you're going back to school, so you get to use the student earned income exclusion during that summer. Same as when someone has graduated high school but they are not started college at because they're going to the process of enrolling in registering and taking classes. There is an intent. If you don't go to college, then you lose the student earned income exclusion, but the intent between graduation from high school and going to college is to go to college, then you would get it during that summer break while you are registering. Just thought I would throw that in.

Do you have a question?

Related to that, what about trade schools if somebody is going to go to a trade school trucks but yes. Trade school, absolutely. When you Google -- if you want a list, again, I usually do a 90 minute training just on SSI so I can spend more time with it, but if you just want to Google student earned income exclusion, it will give you the list of all the things. There is even homeschooling if it is required due to the disability, if there is just metaphysical way of getting the child to school.

There is a lot of options on what defines what school is.

Great.

On the [Indiscernible], can that also cover accommodations for work that may be an employer will cover?

Work that an employer won't cover trucks but I'm not sure I understand the question.

Was tried again.

With the VW E, does that cover accommodations an employer might not provide?

Yes. Yes it would.

All right.

As long as you are paying for a.

One of the things that I find not so much anymore but when I first started this is people would forget that they have VR services that are paying for some things. AVR is paying for it or paying her back for it, then it is not a blind work expense or [Indiscernible]. She really has to pay for it and nobody reimburses her.

Anything else trucks but no. Those were all my questions.

All right. We are speeding along.

I like to pause before we talk about [Indiscernible] just because it is just its own animal. We have been talking about when I go to work, what happens and you can use this work incentive to lower your countable income. It is kind of like I have this job and this is how Social Security views this job, but with a pass, it is kind of like I have a job or I have had jobs, but I really want a career. I have a dream. And that dream requires training or that dream requires me opening my own company or there are just college costs associated with it. I want to be -- I will give you an example. This lady was going to get her Masters in business management. She wanted to work in human resources, as she had had all these other jobs, volunteer and paid, she just wants to work in human resources. That declares a good degree. And so it passes the sake what do you want to be? What you want to be when you grow up? What is your dream? We helped another lady started photography company and I have to part-time janitor be full-time janitor just by getting him some training on equipment and getting him a car so he could get to work, so he's more marketable.

It does not have to be like you are a lawyer or doctor. It can just be simple going part-time to full-time because I need a car, I needed to learn how to run these machines connected to my job so that I am more marketable, I am more employable, it got more experience, but it is helping them do that. The plan for achieving so support fondly known as a pass says you have a dream. We are going to put the stream on a pass form, and don't be afraid to the past Fram is 14 pages long but the first question is what is your vocational goal and every question after that is associated to that goal, how did you come up that goal, what you want to school? Do you have income other than SSI to set aside in the past because remember as a size for food and shelter only and do you have earnings or do you have on earned income? But when those answers are yes and read up the past plan and he gets approved, now a past cannot go on forever and it cannot cost of a lot of money. It has to be result just reasonable and visible. When I helped Russell go from a part-time janitor to a full-time janitor, his pass only lasted about nine months because he needed help getting a vehicle and he needed help learning equipment, but when Michelle went to college to get her college education, that took five years because she was not able to carry a full caseload, but she worked really hard and she graduated faster than five years actually with honors and with scholarships, so she saved the past money, but the past is not [Indiscernible]

and Social Security does not pay for it that what we do is we agreed to set aside some of our income and unearned income into a pass from account to help achieve the goal, and within the body of the past, the port -- 40 page document, you're going to list the steps that you need to take to obtain your goal, and then you are going to look at those steps to attain your goal and pull out what has it cost, college tuition, college book, mileage, a computer, a car, insurance, maybe the class to get my drivers license before I can get the car. What are the costs, and do what you do is you add up those costs. It is going to cost me, again, have simple math, it is going to cost me \$15,000 to get my education, and I am going to set aside X amount of dollars. I'm going to set aside \$500 a month. When you take your total expense for the past and you divide it by how much money you are going to set aside in your past account, that will tell you how many months your pass will last. If when I was assisting Russell to become a full-time janitor his expenses were so high that his pass was going to last three years, Social Security would deny it because it is not reasonable to think that is going to take three years to go from a part-time to a full-time janitor. Likewise, if I were to do Michelle's and hers was to last 70 years, which it did, by the way, they would not have approved it. The way I got it approved was I worked with our state blind service agency and they paid for some of the expenses to lower it down so it was reasonable. Reasonable, feasible are very important with the past, but never squashed the dream because it is 14 pages long because it is really just answering the number one question, what is your vocational goal, how are you going to get there?

Let's look at how we know what task set aside we might have. Is the same calculation sheet that we have been doing forever. Step one is your unearned income. Step two is your earned income, step three is where you add those two figures together, but if you look on step three will see pass. Right here when I edit her \$200 from step one and her 200 1650 from step two, I just set aside all that money in the past. Sandy's pass, she's going to set aside 400 [Indiscernible] every month, so they have no income to count because I setting it all aside in my past. I'm going to get my fault \$735 in step four because there is no adjusting it because I am putting it in my pass. Step five is the same dance. You're going to edge or three checks, add your earned earned income and unearned income and revised SSI check but then you have to remember that every month i.e. either have to put in my pass account \$416.50 or I have to have receipts for approved expenses that add up to \$416 that add up to \$416.50.

That is the genius and the probability of a pass. Me I could talk about pass for three weeks and you guys would hate me, but I would so love to do it because it helps you build a career. It just does not give you a job. And I am going to break in the last few minutes and try to wrap up in five if there any questions, and [Indiscernible], remember I was telling you about that 1619 A? 1619 B is a wonderful secret work what it says is when you do that SSI calculation sheet that we have been looking at for

the last 30 minutes and you get a zero SSI check, you do not lose your Medicaid. You might stop getting an SSI check but you keep your Medicaid under the law 1619 B. You continue your part a -- you continue to receive your Medicaid at no cost to you as long as you are -- you lost your SSI check because of work and you continue to have a disability and a need for Medicaid. I did not make a mistake care what the 2016 threshold amount for the state of Texas because the 2017 amount is not out yet. What you want to do is just Google 1619 B threshold and maybe in two or three months that amount will have the 2017 threshold amount on it, but right now it is countable wages of \$34,670 per continued that threshold, you get to keep your Medicaid for free. Best secret ever. I don't know why this is a secret. 1619 B has been out there forever. No one is talking about it. Social Security has to put it in the computer correctly and then the Medicaid office reads it and continues their Medicaid. It is not flawless, but if you work with some of the experts I will give you a number two we will help make the process easier. If you are a high Medicaid user, they will give you an individual threshold that is higher than the state threshold. That is just kind of for your information.

Here's a look of experts. I'm not going to read it to you. It is just right here. If you are looking for the magic enterprises because we are a [Indiscernible], I have four amazing [Indiscernible] that the shortest tenure is five years. I just do not have turnover. We just have a lot of fun and we do a lot of good work, but if you're looking for a [Indiscernible] project, we are free, independent living centers, they know what they are doing. The text vocational rehab, it is now known as Texas workforce solutions. Ticket to work employment network and of course, finding Social Security office near you, and [Indiscernible] are experts [Indiscernible] will be in your local office was an expert on disability benefits and [Indiscernible] will be in your regional office or in some of your bigger cities who is also a disability expert. Please go Google and find.

In Texas there is a Texas workforce solution. They were formally known as Dars. They have went into a fee-for-service relationship with all of the [Indiscernible] in the state of Texas. There are five of us, and their counselors are able to refer their caseload to us, and we get paid for doing a benefits analysis on them and kind of guiding them through. We even do Medicaid by hands with them. It is important that if you are TWX you are probably familiar with us. If you are not and you have people on your caseload who have TWA services, just let them know that they would like to be referred to a [Indiscernible] project, and some of the things we do as a full-blown benefits analysis. We look at federal state work incentive programs. We help people get on that Texas Medicaid buy-in, and I have a second suspect secret about obtaining [Indiscernible] pics but for those of you who have been around for a while you know that [Indiscernible] is a document we get from Social Security the kind of gives a

snapshot of their services that they have received to this point and where they are at in the process. Imagine enterprises, our [Indiscernible] program has been given clearance by the federal government to get the BP Q Weiss instantly. They are doing a demonstration. They know the amount of work that we do, so we have an in in Baltimore where we can get the [Indiscernible] within hours instead of days or weeks.

If TWX is on the line, just know that we are able to get our services quickly.

I tried to get done in five. I think I got done in six. Are there any closing questions or comments?

We don't have any closing questions, but we do want to thank you very much for this webinar. You are always so informative and we always look forward to these every year.

Thank you, Crystal. If you have any questions, please send them to Crystal. To email them to me. I will send a written response and she could to send them all to all of you, and here is my email address. I would put my phone on your but I am always on it, so it is in desperate faster to email me if you want a good response. I thank you for your time. I'm going to go pick up my grandchildren right now so you guys have a good day.

Thank you, Sandy.

Everyone knows we have recorded this webinar and it will be posted on the [Indiscernible] website if you want to go back and review. It will be posted on our on demand page. You will receive an email with an evaluation link to this webinar. Please can take the survey. Your feedback is vital for us improving our webinar listening. Your certificate of completion will be uploaded to your user portal within the next 3 to 5 business days. As always, [Indiscernible] is offering credit for do such a waste contact us at UNC.edu.

Thank you for your attendance and attention. Have an excellent day.

Thank you, everybody.

Goodbye.