

Darke County Transition Guide



A Resource for Parents of Children with Disabilities

(Jan 2021)

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Transition from School to Community Overview

If your child is on an IEP and is 13 years of age it is time to start thinking about transition from school to community. At age 14, your IEP team should begin to include your child. The team will begin discussing transition and writing goals with this in mind. You can begin working now to move forward on other aspects of daily living: income, employment, health coverage, and other support services. It's never too early to make plans for your child's future. Here are some recommendations:

Finances/Income

To get **Social Security Children's Benefits**, a child must have the following:

- A parent(s) who is disabled or retired and entitled to Social Security benefits; or
- A parent(s) who has died after having worked long enough in a job where he/she paid Social Security taxes.

The child must also be:

- Younger than 18 or 18-19 years of age and a full-time student (no higher than 12th grade) or 18 and older with a disability (Disability must have begun before the age of 22)
- Unmarried

Another type of benefit is **Supplemental Security Income (SSI)**. SSI makes monthly payments to people with low income and limited resources who are 65 years of age or older, blind or disabled. Your child under the age of 18 can qualify if he/she meets Social Security's definition of disabled, and if his/her income and resources fall within the eligibility limits. Prior to attainment of age 18 the parent(s) income is also considered when determining eligibility.

Health Care/Insurance

If your child is covered under your medical insurance, check with the company to see AT WHAT AGE your child will no longer be covered. Coverage may end at a certain age or when they leave school.

One problem with losing SSI at the age of 18 (or when leaving school) is that you may ALSO LOSE MEDICAID. If your child requires uninterrupted medical coverage, you may not want to allow their Medicaid to lapse, and may want to ensure their adult Social Security application is completed six months prior to them leaving/finishing school.

Apply for the **Ohio Home Care Waiver** through **Job & Family Services** if your child either needs assistance to live independently or needs services like home health care, accessibility, nursing care, and/or respite care.

Employment

Director of the Department of Developmental Disabilities (DODD), John Martin, joined Governor John Kasich on March 19, 2012, in a press conference to announce Ohio's Employment First Initiative. The initiative included legislation and an Executive order to improve collaboration among the Departments of Developmental Disabilities, Mental Health, Education, Job & Family Services, and the Ohio Rehabilitation Services Commission (presently titled Opportunities for Ohioans with Disabilities, OOD) to increase meaningful employment opportunities for people with developmental disabilities.

Opportunities for Ohioans with Disabilities (OOD) is a state agency that, as part of their mission, helps students with disabilities successfully transition from school to work. A referral to OOD can be initiated at the age of 14. Students ages 14-21 who have a disability that causes a substantial barrier to his/her ability to get or keep a job may be eligible for OOD transition services. It is ideal to refer a student to OOD as early as possible so that the counselor can be part of the planning process for post-secondary employment. Students with disabilities, who have a job at the time of exit from school, are 5.1 times more likely to be engaged in post-secondary employment and education. OOD Transition Services Include:

- Career Guidance and Counseling
- Summer Youth-Career Exploration
- Summer Youth-Work Experience
- Summer Youth; Job Development
- Job Development
- Job Coaching

If you have goals related to employment, make sure OOD is invited to your IEP meetings. Contact to be referred: Ashley Mixson, Vocational Rehabilitation Counselor; OOD/Dayton, 895 Central Avenue, 7th Floor, Cincinnati, OH 45202, Phone 937-301-0087; e-mail address Ashley.mixson@ood.ohio.gov Or caseload assistant Jessica Mirecki, 937-522-1573; email address Jessica.mirecki@ood.ohio.gov.

Darke County Job & Family Services Center

The Darke County Job & Family services center offers assistance in employment searching, financial aid application services for families in need and other assistance for local residents.

OhioMeansJobs Darke County offers a variety of services to both job seekers and employers. Services for Job Seekers Include:

- Assistance with job searching, resume building, applying to jobs, partner information, WIOA (Workforce Innovation and Opportunity Act), CCMEP (Comprehensive Case Management and Employment Program), free Job Readiness classes and more.
- Employer Services Include: job posting assistance, interviewing space, labor market information, pre-screening resumes and applicants and more.
- We are proud to offer priority of services to U.S. military veterans and eligible spouses.

OhioMeansJobs

603 Wagner Ave

Greenville, OH 45331

Phone: [937-548-4132](tel:937-548-4132) Option #6

Post your resume and search jobs on OhioMeansJobs.com

Normal business hours are Monday through Friday 8:00am to 4:00pm.

Darke County Developmental Disabilities

The Darke County Board of Developmental Disabilities is responsible for managing the programs that serve Darke County, Ohio, citizens with developmental disabilities. Services provided by the Darke County Board of Developmental Disabilities include:

- Early Intervention Programs (for children birth through two years old)
- Special Needs Preschool Programs (for children ages 3-5)
- Adult Services (for persons ages 16 and over)
- Community Services (residential services, waiver services, service and support administration, Family Support Services)
- Community Employment Services (for adults and school students ages 14-21; services for integrated community employment including Bridges to Transition)
- Support Services (occupational and physical therapy, speech therapy, transportation services, nursing services)

Darke County Developmental Disabilities
5844 Jaysville-St. Johns Road
Greenville, Ohio 45331
Phone: 937-548-9057
Fax: 937-548-5458
Email: info@darkedd.org
Website: www.darkedd.org

Mental Health Services

If your adolescent receives *case management services* they **WILL NOT** necessarily qualify for case management services as an adult. You may want to begin the conversation now about who will follow your child. IF your child may need to see a **Psychiatrist**, remember there is often a waiting list for that type of service.

MENTAL HEALTH EMERGENCIES and CRISIS INTERVENTION SUPPORTS

The following resources provide short-term help, mental health intervention, and crisis management, including assistance for someone considering suicide and those seeking shelter from domestic violence.

Safe Haven Hope Line 855.276.4673

Shelter from Violence 937.548.7347 (Ask for a volunteer) Services are available **24 hours a day**

Tri-County Crisis Hotline-1.800.351.7347

The Tri-County CRISIS HOTLINE serves residents of Darke, Miami & Shelby Counties in Ohio.

Crisis Hotline: 24-hours-per-day, 365-days-per-year phone support, evaluation for need for 72-hour psychiatric hospitalization (at hospitals or jail facilities), referral to Outpatient substance abuse assessments for outpatient treatment as well as a possible referral to inpatient treatment on a case-by-case basis.

Family Health - Behavioral Health and Wellness Center

Reid Healthcare Building, Suite C, 1101 Jackson Street, Greenville, OH 45331

937.547.2319

familyhealthservices.org

Services: Clinical Counseling (Individual, Family, Marriage, Child and Adolescent); Psychiatry; Psycho-social Support; Disease Management and Care Coordination; Lifestyle Education and

Programming; Wellness Programs; Anxiety/Depression Case Management; Dietician; Screening, Referral and Resource Assistance

Recovery & Wellness Centers of Midwest Ohio

recoveryandwellnessohio.org

Mental Health and Addiction services to Darke, Miami and Preble Counties. Certified by Ohio Mental Health and Addiction Services and CARF International.

Greenville / Location #1

600 Walnut Street, Greenville, OH 45331

937.548.6842

Recovery Services: Professional Evaluations, Individual, Family and Group Counseling on an Outpatient Basis, Programs Tailored Specifically for Women, Special Education and Treatment Services for Children and Adolescents, Codependency Counseling, Intervention Services, Services for the Adult Children of Alcoholics (ACOA), Employee Assistance Programs and Prevention, Education and Consultation Services. Participation in Twelve Step Recovery programs such as AA and NA is strongly encouraged. Help is available and you do not have to struggle with these problems alone.

Greenville - Mental Health / Location #2

212 East Main Street, Greenville, OH 45331

937.548.1635

Mental Health / Psychiatric Services: Individual, Family, and Group Therapy, Dual Diagnosis Treatment, Anger Management, Skills Training, Psychiatric Services (both adult and child), Diagnostic Evaluations, Crisis Intervention, and Community Psychiatric Supportive Treatment (CPST). Services available for adults, children and adolescents.

Transportation

Greenville Transit System (GTS) is a public transit system committed to meeting the transportation needs of Greenville and Darke County citizens and visitors in a friendly, clean, safe and affordable way without discrimination in any manner. The Greenville Transit System (GTS) is a shared-ride public transportation system open to all residents and visitors of Greenville. Rides are scheduled based on availability and on a first come/first serve basis. Wheelchair accessible vehicles are available. Please advise the scheduler of special needs when making your reservations. To arrange transportation call 937-547-1811. For those with visually impaired we provide large print brochures upon request or you can call us at 937-547-1811.

If there are any questions about your child's ability to drive, it is usually a medical doctor who makes the final decision. Driver's training for individuals with disabilities is available through **Capabilities, 124 S Front St, St. Mary's, OH 45855 419.394.0003.**

Financial Skills

There are a number of online resources available that teach financial skills including https://www.practicalmoneyskills.com/teach/teaching_children_at_home

<https://www.fdic.gov/consumers/consumer/moneysmart/> will assist young adults develop money-management skills. This program is self-paced which would be ideal for individuals with disabilities.

Facts Regarding Your Child's Status

At 18 years of age, your child becomes a legal adult and can make their own legal decisions.

Upon your child's 22nd birth date, your child no longer qualifies for and must exit school-age status.

Private health insurance ceases to cover a child at 18-26 years of age based upon school enrollment status.

There will likely be "waiting lists" for housing and other supports when your child is no longer a student and transitions into the adult world. Be sure to work with "Darke County Board of DD" to determine if your child qualifies for adult services and get them on the "waiting list".

Gateways to Benefits

www.socialsecurity.gov

Social Security Disability Insurance (SSDI):

(Benefits for adults disabled since childhood)

The SSDI program pays benefits to adults who have a disability that began before they became 22 years old. This SSDI benefit is considered as a 'child's benefit' because it is paid on a parent's Social Security earnings record.

For a disabled adult to become entitled to this 'child benefit', one of his/her parents:

- **MUST** be receiving Social Security retirement or disability benefits; or
- **MUST** have died and have worked long enough under Social Security

These benefits also are payable to an adult who received dependents benefits on a parent's Social Security earnings record prior to the age of 18, if he/she is disabled at age 18. The disability decision is made using the disability rules for adults.

SSDI disabled adult "child benefits" continue as long as the individual remains disabled. A child does not need to have worked to get these benefits.

Supplemental Security Income (SSI) payments for children with disabilities:

- SSI makes monthly payments to people with low income, limited resources and who are 65 years of age or older, blind or disabled.
 - A child under the age of 18 can qualify if he/she meets Social Security's definition of disabled for children, and if his/her income and resources fall within the eligibility limits.
 - The amount of SSI payment is different from one state to another because some states add to the SSI payment.
 - The closest Social Security offices near Greenville, Ohio:
 - **4375 HOOVER AVE, DAYTON, OH 45417 Distance:25.0 Miles**
 - **277 S LOONEY RD, PIQUA, OH 45356 Distance:32.0 Miles**
 - **200 W 2ND STREET ROOM 209 FEDERAL BLDG, DAYTON, OH 45402 Distance:34.9 Miles**
-

Medicare

Medicare is a health insurance program for:

- Individuals over the age of 65
- Individuals over the age of 65 with certain disabilities, and
- Individuals of all ages with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

Medicare Part D and Extra Help

Medicare beneficiaries can apply for Extra Help with their Medicare Part D prescription drug coverage. Eligibility requirements have changed, some things no longer count as income and resources:

- Life insurance policies no longer count as a resource
- Help you receive regularly from someone else to pay your household expenses such as: food, mortgage, rent, heating fuel/gas, electricity, water, and property taxes, no longer count as income

Go to www.socialsecurity.gov to see all eligibility requirements.

Medicaid

Medicaid is health insurance that helps many people who can't afford medical care pay for some or all of their medical bills. Who Qualifies for Coverage?

The following individuals may qualify for Medicaid coverage in Ohio:

- Individuals with low-income
- Pregnant women, infants, and children
- Older adults
- Individuals with disabilities

To be eligible for coverage, you must:

- Be a United States citizen or meet Medicaid [citizenship requirements](#). Your local [county Job and Family Services office](#) can help to explain these requirements and can help get you enrolled.
- Have or get a Social Security number.
- Be an Ohio resident.
- Meet financial requirements. Even if you are not sure that you or your family will qualify for coverage, you should still apply. Learn more about the financial requirements of [different programs](#) or view examples of financial eligibility by monthly income for [children, families and adults](#) or [aged, blind or disabled individuals](#).

Medicaid Waiver Programs in OHIO

Medicaid waivers are programs offered through the Ohio Department of Job & Family Services (ODJFS), the Ohio Department of Developmental Disabilities (DODD), and the Ohio Department of Aging. Waiver programs provide services to people who would otherwise be in a nursing home or hospital to receive long-term care. There are many factors that determine a person's eligibility for a waiver, such as the type and extent of their disability, the prognosis, and their financial assets. Each waiver provides different types of services. Contact the agency that administers the waiver for specific information about eligibility requirements and services offered.

Individual Options Waiver (IO Waiver)

The Individual Options is often called the IO Waiver for short. The IO Waiver is a more comprehensive waiver. It is for people with intellectual or developmental disabilities who meet the waiver's eligibility requirements. It can be a good fit for people who may need a lot of help in their home, or for people who need many different kinds of services. This waiver is administered by DODD. The IO Waiver is for people with developmental disabilities who

- are eligible for Medicaid,
- have a developmental disabilities [level of care](#),
- and need at least one IO Waiver service.

There are no age requirements.

For more information on how to apply, contact Darke County Board of Developmental Disabilities Services [937-548-9057](tel:937-548-9057).

Level One Waiver

The Level One Waiver is a good fit for people who do not need many paid support staff to provide services.

The Level One Waiver relies heavily on natural supports. Natural supports are services people provide without being paid for it. Natural supports could be things like

- support from a family member who helps you get dressed and ready for work every morning,
- a ride to work from a coworker,
- or a family member who provides a break or respite for caregivers.

The Level One Waiver is for people with developmental disabilities who:

- are eligible for Medicaid,
- have a developmental disabilities [level of care](#),
- and need at least one Level One Waiver service.

There are no age requirements.

For more information on eligibility requirements, services provided and how to apply contact Darke County Board of Developmental Disabilities Services [937-548-9057](tel:937-548-9057).

SELF Waiver

The Self-Empowered Life Funding Waiver is usually called the SELF Waiver for short. The SELF Waiver is a good fit for people who want to be in charge of some of their services. If you have a SELF Waiver, you can be in charge of hiring and training the people who provide your services. You can manage your budget for the services you want.

The SELF Waiver is for people with developmental disabilities who

- are eligible for Medicaid,
- have a developmental disabilities [level of care](#),
- need at least one SELF Waiver service,
- can be healthy and safe while using the SELF Waiver,
- and are able to manage money in a budget, manage their support staff for at least one waiver service, or can choose someone to do these things for them.

There is no age requirement.

Unlike the Level One and Individual Options waivers, the SELF Waiver requires the person enrolled in the waiver or someone they choose to direct at least one of their services. For more information on eligibility requirements, services provided and how to apply contact Darke County Board of Developmental Disabilities Services [937-548-9057](tel:937-548-9057).

Health Care Services

Darke County Health Services

300 Garst Avenue

Greenville, Ohio 45331

Phone: 937-548-4196

Email: jody.hocker@odh.ohio.gov

Website: darkecountyhealth.org

The mission of the Darke County General Health District is to develop and maintain an efficient and effective system which will provide for the highest quality of public health services and to promote and protect the Darke County Community's physical, mental, social, and environmental well being. Learn more about the Darke County General Health District on our website: darkecountyhealth.org

Bureau of Children with Medical Handicaps (BCM):

CMH is a program sponsored by the Ohio Department of Health that assists Darke County families with children who have special needs.

Diagnostic services are available to any child until age 21. If a child is determined to have a qualifying disability and the parents meet income guidelines, then a treatment program is started. CMH is a tax-supported program of the Ohio Department of Health that helps children with special health care needs, and their families. The program assists families in obtaining services to diagnose a potential handicapping condition (the Diagnostic Program) and assists with ongoing services for children with an eligible medical handicap (the Treatment Program). For both the diagnostic and treatment programs, children must be under the age of 21, live in Ohio, be a permanent U.S. resident, and be under the care of a CMH-approved physician.

The **Diagnostic Program** assists families in obtaining an evaluation of a potentially handicapping condition regardless of the family's income.

The **Treatment Program** is for children who have been diagnosed as having an eligible medically handicapping condition.

Families must meet financial eligibility guidelines. Some examples of eligible conditions are: Chronic Pulmonary Disease, Diabetes, Juvenile Arthritis, Cystic Fibrosis, Cancer, Cleft Lip/Palate, Cerebral Palsy, Hemophilia, Spina Bifida, Hearing Loss, Heart Defects and Seizure disorders. Families or agencies may apply to CMH by contacting a local public health nurse at (937) 548-4196 ext. 215, the child's physician, or the CMH office at the Ohio Department of Health.

Parents may call toll free to 1-800 755-GROW (4769) or 614-466-1700

To get started with the CMH enrollment process, a Medical Application form must be completed by your child's physician or the local health department nurse.

Benefits Check Up

www.benefitscheckup.org

This site will help individuals find benefit programs that help pay for prescription medication, health care, rent, utilities, and other needs.

Post-Secondary Education

MVCTC Adult Education offers adults 22 and over an opportunity for a high school diploma and a start to a career. Address: 6800 Hoke Road, Englewood, OH 45322
Phone: 937-854-6272 Website: www.mvctc.com/ae

Adult Education Career Programs:

Aviation, Carpentry, Central Service/Sterile Processing Technician, Dental Assisting, Electrician, Heating and Air Conditioning (HVAC) Technician, Heavy Equipment Operations, Medical Assisting, Optometric Technician, Paramedic, Plumbing, Practical Nurse, Precision Machining, Veterinary Aide

Upper Valley Adult Division offers adults 22 and over an opportunity for a high school diploma and a start to a career. 8901 Looney Rd Piqua, OH 45356 937.778.1980

UV Adult Education Career Programs:

Advanced Manufacturing Maintenance: PLC Specialty; Heating, Ventilation, Air Conditioning, & Refrigeration (HVAC/R); Precision Tooling & Machining; Practical Nursing; STNA; online courses; ServSafe

Edison State at Greenville is conveniently located in Darke County, Ohio. A knowledgeable staff is available to assist you with all of your student service needs, from admission to graduation. The Greenville location offers a wide range of college level coursework from a variety of disciplines. In addition to the available courses for credit, Edison State at Greenville provides business and industry training, Aspire courses through the Upper Valley Career Center and a variety of other programs throughout the year.

Other Colleges and Universities

- Consult specific college websites based on academic interests.
- Visit www.princetonreview.com/college for college rankings & evaluations
- Visit www.FastWeb.com to search for available scholarships and financial aid.

Gateways for Employment

Miami Valley Career Technical Center (MVCTC) is located in Clayton, Ohio and serves 27 area high schools. MVCTC offers 40 career technical programs for high school juniors and seniors, and lifelong learning opportunities for adult students in the Adult Education programs. Working with local business and industry partners, MVCTC is helping to attract and create jobs for our region's economic growth." Address: 6800 Hoke Rd, Clayton, OH 45315 Phone: 937-854-6272 Website: www.mvctc.com

Upper Valley Career Center is a vocational school designed to train students in a variety of skills. Having a location in Ohio they are surrounded by companies in the manufacturing industry. UVCC serves approximately 900 students in 29 career-technical programs offered on the main campus. Address: 8901 Looney Rd Piqua, OH 45356 Phone: 937.778.1980 Website: www.uppervalleycc.org

Opportunities for Ohioans with Disabilities (OOD)

Opportunities for Ohioans with Disabilities (OOD) is the state agency that empowers Ohioans with disabilities through employment, disability determination, and independence. It is accomplished through its Bureau of Vocational Rehabilitation (BVR), Bureau of Services for the Visually Impaired (BSVI) and Division of Disability Determination (DDD). A fourth area is the Division of Employer and Innovation Services (EIS), which is responsible for establishing and maintaining partnerships with employers. www.ood.ohio.gov Contact to be referred: Ashley Mixson, Vocational Rehabilitation Counselor; OOD/Dayton, 895 Central Avenue, 7th Floor, Cincinnati, OH 45202, Phone 937-301-0087; e-mail address Ashley.mixson@ood.ohio.gov Or caseload assistant Jessica Mirecki, 937-522-1573; email address Jessica.mirecki@ood.ohio.gov.

Medicaid Buy-in for Workers with Disabilities

Medicaid Buy-In for Workers with Disabilities (MBIWD) is an Ohio Medicaid program that provides health care coverage to working Ohioans with disabilities. Historically, people with disabilities were often discouraged from working because their earnings made them ineligible for Medicaid coverage. MBIWD was created to enable Ohioans with disabilities to work and still keep their health care coverage.

To qualify for MBIWD, a person must:

- Be 16 to 64 years old
- Be disabled as per the Social Security Administration or as determined by Ohio Medicaid or eligible under the MBIWD medically improved category

- Be employed in paid work (includes part-time and full-time work)
- Pay a premium (if applicable)
- Meet certain basic [requirements_medicaid.ohio.gov](https://www.medicaid.ohio.gov)

You must also meet these financial requirements:

- Have a monthly income less than or equal to \$2,659 (or 250% of the federal poverty level)*
- Must have less than \$12,382 in resources

Darke County Board of DD-Teen Services

You have goals and dreams. We are here to make them happen. Explore new ways to get involved in the community and make friends. Get the skills you need to find a job and gain independence. We'll help you map out a plan to prepare for life after high school. To get started, call (937) 548-9057.

Darke County Board of DD-Adult Services

Become more independent

Darke County Board of DD can help you find a place to live or a job that fits your interests. They can even help you get the training you need. There are also many recreational and educational opportunities in our community. They can connect you with peers and help you discover new activities and experiences. They work with people in all stages of life. To get started now, call (937) 548-9057.

Supporting Services

The Job Accommodation Network (JAN) is the leading source of free, expert, and confidential guidance on workplace accommodations and disability employment issues. Working toward practical solutions that benefit both employer and employee, JAN helps people with disabilities enhance their employability, and shows employers how to capitalize on the value and talent that people with disabilities add to the workplace.

www.askjan.org

College and Financial Aid

National Center for Learning Disabilities

www.nclld.org Has resources to support a successful transition during school years and to college for students with disabilities.

U.S. Department of Education

Review article, "Students with disabilities, Preparing for Postsecondary Education: Know Your Rights and Responsibilities". Revised 2011

<https://www2.ed.gov/about/offices/list/ocr/transition.html>

College is Different from High School

The article below is a wonderful graph explaining the differences between high school and college students. Topics are Rules and choosing responsibility, going to high school and succeeding in college, high school teachers vs college professors, tests and grades. College is very expensive and this is a must read for potential college students.

<https://www.smu.edu/Provost/ProvostOffice/SAES/StudentSupport/SASP/FAQs/NewtoSMU>

Financial Aid for College

School Counselors are the best source of financial aid information and the deadlines. Most seniors should have their FAFSA completed early their senior year.

They can assist students/families with the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college or graduate school.

<https://studentaid.gov/h/apply-for-aid/fafsa>

Financial aid comes in three forms: gift aid, loans, and employment:

- **Gift aid**, most commonly in the form of grants and scholarships, is financial aid that never has to be repaid. Grants, usually from the federal government or State of Ohio, are based on financial need. Scholarships are usually based on academic or extracurricular performance and come from a number of different sources.
- **Loans** are money that you borrow and then pay back over time. Unlike a car loan, though, you don't start paying right away. Your loan repayment is on hold until after you are no longer in school. The federal government operates several student loan programs.
- **Work-study**: Student employment, the most common of which is the Federal

Work-Study Program, is a financial aid award that allows a qualified student to work on campus. Ohio's work-study program places students in jobs on campus and in nonprofit organizations.

Asset Development

Three Myths Regarding People with Disabilities and Asset Development

- People with disabilities are unable to work.

Truth: Work produces income which is the first step towards saving and building assets.

- People with disabilities have their needs met by their special programs

Truth: People with disabilities want to reduce their reliance on government benefits and have more freedom and independence.

- People with disabilities can't be expected to save and build assets.

Truth: People with disabilities want a better economic future. They are starting businesses and becoming homeowners.

The best ways to begin building assets:

GO TO WORK. People receiving Social Security Benefits should meet with their local:

Work Incentives Planning and Assistance (WIPA). Meet with a (WIPA) representative in order to understand how working and saving may impact your benefits. Also, contact WIPA to better understand how to utilize certain tools such as Plan for Achieving Self-Sufficiency (PASS) or Medicaid Buy-In in order to achieve your financial goals. Your WIPA representative is at the Social Security office.

Open and begin putting money aside in a savings account.

Contact your bank or credit union to start a savings account.

Look at other ways to supplement income:

Earned Income Tax Credit (EITC):

The EITC is the largest federal support program for low-income individuals and families. The EITC is a refundable credit. What this means is that if you qualify based on your income, even when you have no tax liability, you will receive a tax refund. For more information, please visit the following website:

<https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit>

The EITC has no effect on certain welfare benefits. In most cases, EITC payments will not be used to determine eligibility for Medicaid, Supplemental Security Income (SSI),

Food Stamps, low-income housing or most Temporary Assistance for Needy Families (TANF) payments.

Five Myths of the Earned Income Tax Credit (EITC)

- You have to be married or have children to be eligible. FALSE
- You have to owe taxes to be eligible. FALSE
- You do not have to file to get your tax refund. FALSE
- The EITC refund will impact my other public benefits FALSE
- You cannot be self-employed and receive the EITC. FALSE

The program will also assist in determining correct filing status, determine whether child(ren) meet the tests for a qualifying child, and estimate the amount of credit an individual may receive.

Expand Your Financial Literacy Skills

Money Smart Financial Literacy Curriculum was developed by the Federal Deposit Insurance Corporation (FDIC) to help youth and adults outside the financial mainstream enhance their money skills and create positive banking habits.

<https://www.fdic.gov/consumers/consumer/moneysmart/young.html>

Visa and the National Football League have teamed up to create Financial Football, a fast-paced, interactive game that engages students while teaching them personal finance skills. The latest release features 3D graphics and game-changing opportunities with audibles, blitzes and long yardage plays. The game is available to play for free through [iOS](#) and [Android](#) apps and online.

<https://www.practicalmoneyskills.com/play>

STABLE ACCOUNTS

A STABLE Account is an investment account available to eligible individuals with disabilities. STABLE Accounts are made possible by the federal Achieving a Better Life Experience (“ABLE”) Act. STABLE Accounts allow individuals with disabilities to save and invest money without losing eligibility for certain public benefits programs, like Medicaid or SSI. Earnings in your STABLE Account are not subject to federal income tax, so long as you spend them on “Qualified Disability Expenses.”

STABLE Accounts have some similar features to normal bank accounts, but they are not checking or savings accounts. STABLE Accounts are investment accounts, similar to 529 college savings accounts or 401(k) retirement accounts. When you deposit money into your STABLE Account, your money will be invested in different options that

you choose. While you can still withdraw and spend your money whenever you need it, a STABLE Account also allows you to grow your money and to save long-term for disability expenses.

Federal ABLE Legislation

The Achieving a Better Life Experience ("ABLE") Act was passed in December of 2014. It is the federal legislation that allows families and individuals with disabilities the opportunity to create tax-advantaged accounts that can be used to help maintain health, independence, and quality of life. To read the legislation, visit this [link](#).

How To Open a STABLE Account

Account set up and enrollment is all online. No bank trips necessary. When you open your account, you will be asked to create your own username and password for our online account portal. You will put in your basic information, such as your name, address, birth date, etc. (If you are a parent or other representative opening an account for someone else, you will need to put in your information and the account holder's information.) You will also be asked a few questions regarding your disability, in order to confirm your eligibility to open an account. Once you have input your information, you will make your initial contribution and choose your Investment Options.

Account Cost

Setting up your account online is free (and easy!). You will need to make an initial contribution of at least \$50 in order to set up your account. There are minimal costs associated with maintaining your account. Ohio residents will pay \$2.50 per month (\$30 annually) to maintain their accounts. Residents of other states will pay \$3.50 per month (\$42 annually) to maintain their accounts. Ohio residents, along with residents in our Partner States of [Kentucky](#), [Vermont](#), [Missouri](#), [Georgia](#), [South Carolina](#), [New Hampshire](#), [New Mexico](#), [West Virginia](#), [Wyoming](#), [Arizona](#) and [Oklahoma](#) will also have a small asset-based fee of between 0.19% and 0.33%, depending on their chosen Investment Options. Residents of all other states will have an asset-based fee of between 0.45% and 0.59%, depending on their chosen Investment Options. There could also be other costs (e.g., a return check fee) depending upon your particular account activity.

IRS Regulations

The Internal Revenue Service (IRS) has provided proposed regulations for STABLE Accounts. These proposed regulations offer guidance to states, beneficiaries, and other interested parties.

Residential Options

Darke County Metropolitan Housing Authority is a housing authority that participates in the Section 8 Housing Choice Voucher (HCV) program. It is located at 1469 Sweitzer Rd Greenville, OH 45336 (937) 548-5380.

Dormitory Contact the Disability Services Department of the college you plan to attend to ensure your accessibility needs can be met.

Housing Locator www.ohiohousinglocator.org

Free online rental housing locator that allows visitors to search for affordable housing, accessible rentals statewide.

Day Placement

Your Happy Place, Inc. is providing adult day services with a smile for community members who attend our day program. Your Happy Place Rocks, every day!
Located at 5140 Children's Home-Bradford Rd, Greenville, OH 45331

Art Sense is an Adult Day Service Program offering individualized services and supports in a free-style format that promotes choices and options.
Located at 388 Ohio 571, Union City, OH 45390

PCS Darke County Our mission is to provide and coordinate person centered opportunities for meaningful community integration for Adults with Developmental Disabilities.
Located at 5312 Sebring Warner Rd, Greenville, Oh 45336

Legal Issues & Advocacy

Guardianship: A child automatically becomes their own legal guardian upon 18 years of age. Any court intervention to alter this status takes approximately 3 months. For details on the guardianship process go to:

Ohio Legal Rights Services www.olrs.ohio.gov 1-800-282-9181

Alternatives to Guardianship

Guardianship is a serious step that interferes with many or all of the legal interests and rights of a person with a disability. Rethink the need for guardianship in its traditional purpose and assist people to find the assistance they need in making decisions and managing their lives using the same resources available to all community members. Reject the idea that because a person has an intellectual or physical disability, he/she is automatically incompetent and requires a guardian. Understand that all people receive assistance from family, friends and/or paid professionals when making major life decisions. Support people to put alternatives to guardianship in place, preferably prior to the need for such assistance:

- **Representative Payeeship-** if the only significant income an individual receives is a monthly Supplemental Security Income (SSI) check, it may not be necessary for the person to have a guardian of the estate. A representative payee may be able to handle relevant financial matters for the person.
- **Power of Attorney-** When this is signed by the competent person, it authorizes another person to act on his/his behalf in certain acts and/or certain periods of time.
- **Trust-** In a trust, a trustee holds and manages money or property for the benefit of the identified individual.
- **Conservatorship-** If a person is mentally competent, but has a physical disability which makes it difficult to manage their legal affairs; the court may appoint a conservator to handle specific matters.

Ohio Legal Rights Services: www.olrs.ohio.gov 1-800-282-9181

OLRS is the state protection and advocacy system for Ohioans with disabilities. If you think you have been abused or neglected, discriminated against, denied services or been unable to access public facilities, you should contact the OLRS Intake Department.

Advocacy

Ohio Coalition for the Education of Children with Disabilities: www.ocecd.org

OCECD is a statewide, non-profit organization dedicated to advancing the educational interests of children with disabilities. They assist individuals or groups with such areas as:

- Public policy and school reform
- Identification of disabilities
- Early intervention for infants and preschoolers
- Family support systems
- Special Education
- Community Based Services
- Information, referral and networking services
- Transition from high school to employment/college in the community
- Resources for professionals
- Teamwork between persons with disabilities, their families and service providers

Ohio Department of Education

www.ed.ohio.gov Official site providing information on Ohio's education policy, research, grants, and more.

Darke County Developmental Disabilities

5844 Jaysville-St. Johns Road
Phone: [937-548-9057](tel:937-548-9057)

Greenville, Ohio 45331
Website: www.darkedd.org

Transportation

Greenville Transit System 1425 KitchenAid Way Greenville, OH 45336

To arrange transportation call (937)547-1811

Open M-F 6 am-7pm; Sat 8 am-7pm; Sun 8 am-1 pm.

Rides are scheduled based on availability and on a first come/first serve basis. Wheelchair accessible vehicles are available. Please advise the scheduler of special needs when making your reservations. The City of Greenville is the Grantee for Greenville Transit System. Greenville Transit System (GTS) is operated by MV Transportation, Inc.

Driving Schools

Jones Driving School, 639 Wagner Ave #A, Greenville, OH 45331, 937-548-9529

John Butch Driving School, Greenville-Celina Rd, Greenville, OH 45331, 937-547-3999

Capabilities, 124 S Front St, St. Mary's OH, 45885, 419-394-0003

Vehicle Modifications

Key Mobility Services, 1944 US 68 Xenia, OH 45385, 937-374-3226

Mobility Works, 214 Valley St Dayton, OH 45404, 937-998-1716

Independent Living Skills

Independent living skills should be assessed and ongoing training provided and supported in all venues of life (home, school, etc). These should be a major focus of the IEP development:

Medication Administration

Grooming

Food Preparation

Purchasing

Laundry

Housekeeping

Advocacy Skills

Employment Skills

Social Activities

Finances

Transportation

Home Maintenance

Community Participation

Start to assess activities of interest. Look in your community for natural venues so you can meet people with similar interests.

Darke DD, Sue Huston, Community Connections Coordinator, sueh@darkedd.org
5844 Jaysville-St Johns Rd, Greenville, OH 45331, 937-548-9057

Aktion Club – a Greenville Kiwanis sponsored service leadership group for adults with disabilities

Meets the 4th Monday of each month

10:30 am – 12:00 pm

Location to be determined

Contact Sue Huston

Advocacy in Action – a local self-advocacy group

Meets 2nd Friday of each month

Locations vary depending on speaker – contact Sue Huston for location/topic

Next Chapter Book Club – Must be 16 to participate

COVID – meets weekly via zoom

Wednesdays 1:00 pm- 1:45 pm

Contact Sue Huston for link

Face to Face meetings – every Thursday

Coffee Pot – downtown Greenville – 3:30 pm – 4:30 pm

Bradford Public Library – 5:00 pm – 6:00 pm

Contact Sue Huston for details

BINGO –

Meets weekly via zoom

Tuesdays 10am and 1pm

Contact Sue Huston for link and card

YMCA of Darke County, 301 Wagner Ave, Greenville, Ohio, 45331 937-548-3777

Special Olympics, Cindy Rose, darkecountyspecialolympics@gmail.com

937-504-2050

Darke County Parks, 4267 State Route 502, Greenville, OH 45331 937-548-0165

Libraries for Darke county

Arcanum Public Library

101 North Street
Arcanum, OH 45304-1185
Phone: (937) 692-8484
Website: <http://www.arcanumpubliclibrary.org>

Bradford Public Library

138 E. Main Street
Bradford, OH 45308-1108
Phone: (937) 448-2612
Website: <http://www.bradfordpubliclibrary.org>

Greenville Public Library

520 Sycamore Street
Greenville, OH 45331-1438
Phone: (937) 548-3915
Website: <http://www.greenville-publiclibrary.org>

New Madison Public Library

142 S. Main Street / P.O. Box 32
New Madison, OH 45346-0032
Phone: (937) 996-1741
Website: <http://www.newmadisonpubliclibrary.org>

Worch Memorial Public Library

790 S. Center Street
Versailles, OH 45380
Phone: (937) 526-3416
Website: <http://www.worch.lib.oh.us>

