

# Budget Wise

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Center for  
Community  
Economic  
Development  
and Disability

[www.snhu.edu/ccedd](http://www.snhu.edu/ccedd)

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## SEE INSIDE FOR INFORMATION ON:

- *Making Financial Connections – a new training program to improve the financial well-being of people with disabilities*
- *Changes to food stamp regulations*
- *Prescription discount cards*
- *The Direct Express Card*

## Recent CCEDD Activities: Tax Season Wraps Up

Welcome back to BudgetWise, a financial education newsletter from the Center for Community Economic Development and Disability (CCEDD) at Southern New Hampshire University. We hope to provide you information about our activities at CCEDD, as well as helpful information on money management and public benefits for New Hampshire residents with disabilities.

Tax season descended on us at full throttle, and we supported the work of several Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) sites around the state, particularly in their outreach to persons with disabilities. VITA and TCE sites provide free tax assistance to low- to moderate-income taxpayers by certified volunteers. Most VITA sites conduct surveys of the taxpayers who use their sites, and we will be processing the survey data and producing a report on that information. Last year, survey data showed that roughly 25% of taxpayers served experienced a disability. Some sites who made a special effort to

outreach to organizations that serve persons with disabilities found that their percentages were much higher. We have been involved in the birth of the Real Opportunities Coalition, involving coalitions in Gorham, Nashua, Peterborough, and Portsmouth who have committed themselves to reaching out to persons with disabilities when running their free tax sites. We also participate in several asset-building coalitions around the state – groups who seek to improve the financial health of low- to moderate-income members of their communities. Our involvement with asset-building coalitions and free tax sites is part of the Real Economic Impact (REI) Tour – a national public/private initiative assisting low income persons with disabilities with asset building strategies, free tax preparation and filing assistance (nationally, last year REI Tour participants prepared over 90,000 tax returns in 62 cities, with over \$81 million in refunds received by persons with disabilities).

The Center has launched a training program specific to helping those who serve persons with disabilities with navigating the landscape of financial wellbeing – modules include information on tax credits, work incentives, budgeting and credit, asset-building, as well as helpful hints on customer service topics. Additionally, we offer financial literacy training to interested persons with disabilities in various locations around the state, primarily through one-on-one coaching. Topics include household budgeting, savings assistance, credit repair and other personal financial subjects. We also participate in the statewide “Working on Your Future” tour which helps people with disabilities who are interested in working.

If you require an alternative format of BudgetWise, wish to be added to our mail or email subscription lists, have comments on the material inside or ideas for future issues, please contact us at [k.prive@snhu.edu](mailto:k.prive@snhu.edu) or call 644-3148. We look forward to hearing from you!

**DOCUMENTS NEEDED**

- Photo ID (Driver's license, passport)
- Birth certificates for all household members
- Social Security numbers for all household members
- Green cards, citizenship papers, or visas if applicable
- Marriage, divorce, child support or custody paperwork
- Children's last report cards
- Last four paystubs, or if self-employed, a current profit/loss statement
- Papers from Social Security, VA, welfare, or pension programs showing your benefit amounts and disability status
- Proof of any other income
- Last three bank statements
- Rent or mortgage receipts
- Utility and telephone bills
- Homeowner's or renter's insurance receipts
- Vehicle titles/registrations
- Proof of out-of-pocket medical expenses
- Medicare or Medicaid ID cards
- Receipts for child care or other dependent care expenses
- Proof of child support paid or received
- Proof of educational expenses

## Food Stamps and You – New Regulations Went into Effect in October

The 2008 Farm Bill was approved by Congress earlier this year and several provisions in the bill changed policies related to the Food Stamp Program, effective October 1. This includes a name change to SNAP – Supplemental Nutrition Assistance Program, since the use of food stamp coupons has been eliminated in favor of Electronic Benefit Transfer (EBT) cards.

Eligibility guidelines were amended with the 2008 Farm Bill – initial food stamp eligibility depends in part on a household's resources or assets. Qualified retirement accounts and educational accounts no longer are considered countable resources in determining eligibility. And if a member of your household is in the military, it is important to

know that combat pay is no longer countable income.

Minimum SNAP payments – previously \$10 per month in benefits – are now a bit higher. In fact, most people's benefits have risen by \$4 - \$5 because of an increase to the standard deduction – an important figure in the formula that determines the benefit amount. The Dependent Care Deduction is no longer capped (it was capped at \$175/month per child), which helps families with high childcare expenses.

It is important to note that benefits are available to anyone who is poor enough, whether or not they're disabled, but households with a disability or with an individual over the age of 60 have certain

considerations. For example, when considering income, a person with a disability can deduct the full amount they spend on personal caretakers, out-of-pocket medical expenses and certain residential expenses such as rent or mortgage.

To apply for food stamps, visit your District DHHS office. See sidebar for a list of documentation you should bring with you – basically, any identifying documents as well as financial information. The application for assistance can be downloaded from the DHHS website; visit <http://www.dhhs.state.nh.us/DHHS/FOODSTAMPS/default.htm>. You will still need to visit the DHHS office with your completed form to apply.



# Making Financial Connections Training Program Now Available

The Center for Community Economic Development and Disability at Southern New Hampshire University and its partners have launched *Making Financial Connections*, a self-paced training program designed to improve the financial wellbeing of persons with disabilities. The training program is taught online in several modules, with topics such as “Your Money, Your Choices” – about budgeting and credit; “Back to Work” – about available work incentives that support employment; “Taking Your

Credit” – about tax credits that people with disabilities are often eligible for; and “Building a Strong Future” – about asset-building programs that can help you achieve your financial goals.

*Making Financial Connections* is for anyone who serves persons with disabilities, to help you gain a better understanding of what programs are available to improve financial wellbeing. There is even a module on customer service topics, specific to working with those who have a disability. Whether

you are a Vocational Rehabilitation counselor, a tax preparer, a human services worker, a family member, or someone with a disability yourself, *Making Financial Connections* can introduce you to programs that can help, which benefits everyone.

The training program is currently free. To register, visit [www.shnu.edu/ccedd](http://www.shnu.edu/ccedd); if you have questions contact Karen Privé at 644-3148 or [k.prive@snhu.edu](mailto:k.prive@snhu.edu).



## Get the Medicine

CVS Caremark – the parent company for CVS pharmacies – has introduced a discount card called Get the Medicine, or GTM. GTM is not insurance, but a discount program for any prescriptions not covered by insurance, Medicare Part D, or other coverage. GTM even offers discounts on diabetic supplies and pet medications. The discounts average about 20% off retail prices or as much as 50% off select prescription drugs, and are good at most major retail pharmacy chains, including CVS, Walgreens and RiteAid.

GTM may help you reduce the cost of medications if you are uninsured or if you have certain prescriptions your insurance does not cover. It cannot, however, be used in conjunction with insurance or other discount cards. Unlike many discount programs, GTM eligibility is not based on your income but is available to anyone who has a prescription that is not covered by insurance. For more information about GTM, go to <http://www2.caremark.com/gtmoutreach/> - you can even print your own GTM card from the site. You may

also call toll-free 1-877-321-2652 for more information or to enroll.



# SNHU School of Community Economic Development

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*The Center is an affiliate partner of the UNH-Institute on Disability  
University Center of Excellence in Developmental Disabilities.*

## The Direct Express Card – A New Way to Get Your SSI or SSDI Benefits

If you receive SSI or SSDI benefits and don't have a bank account, you may wait for your benefit check each month and even pay check cashing fees in order to receive your money. A new option for receiving your benefits – the Direct Express® card – may help you get your money more quickly without having to pay check cashing fees. Those who opt to use the Direct Express® card first receive the card in the mail. Each month on the day you're entitled to your benefits, money is deposited

onto your card electronically. You may then use the card similarly to a debit card – to make purchases or even to get cash from an ATM. It is accepted wherever MasterCard® is accepted. You no longer need to worry about your check getting lost in the mail – but you do need to keep track of your Direct Express® card. If your card is stolen or lost, report it promptly and your balance will be transferred to a new card. While most transactions are free (including purchases),

there are some fees associated with the card. For example, one ATM cash withdrawal is allowed per month; subsequent withdrawals include a \$0.90 fee. To avoid this surcharge, budget how much cash you will need from your benefits to cover your spending each month, and simply make one withdrawal. Also, slight fees are associated with such things as paper account statements, international use of the card, and online bill paying. To sign up for the Direct Express® card, call toll-free

at 1-877-212-9991 or go online at [www.USDirectExpress.com](http://www.USDirectExpress.com). You can also sign up at your local Social Security office.

