



# **Spending, Saving, and Deciding:** Supported Decision-Making and Managing Your Money

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We all need money. It doesn't matter where you live or how old you are. We'll always need money to pay for the things we need and do the things we want. Managing money is a big part of being independent!

In this brochure we'll tell you about ways you can manage your money and live your best, most independent life with the help of people you trust. That's called Supported Decision-Making, or SDM for short.

### **Taking the Lead: Self-Determination**

Do you like being in charge of your life? Do you want to be the one who decides what you do and what you spend money on? We all do.

When you make decisions about your life, it's called self-determination. When you're self-determined, you make your own choices instead of someone else telling you what to do. When you're self-determined, you decide how much money to spend or save, or whether to buy something.

It feels good to be self-determined because it's good for you. Studies show that when people with disabilities make more decisions, they have better lives: they're more likely to be healthy, independent, and safe. So, self-determination is the key to living your best life!

### **Getting Help: Making Self-Determination Work**

But being self-determined doesn't mean you never need help. Everyone needs help. We all get different kinds of help from different people at different times. We may:

- Ask friends and family for advice about relationships.
- Talk to co-workers about ways to do our jobs better.
- Go to professionals for help with health and money.

Getting help doesn't mean you're not self-determined. It means you're getting what you need to do what you want to do. Getting help is smart because it helps you be self-determined.



## **Getting Help to Make Your Own Decisions: Supported Decision-Making**

You can get help managing your money by working with people you trust. They help you think about your choices and decide what to do. That's called Supported Decision-Making or SDM for short.

We all use SDM. When you have to make a tough choice and don't know what to do, or just want to "talk it out," what do you do?

You get help! You may ask a friend for advice or a professional for information, or you may have "go to" people that you talk to about specific things. They help you "think through" the issues, discuss the "pros and cons," or figure out what you could do. That way, you can understand your choices and pick the one that's best for you.

When you do that, you're using SDM. People you trust give you support, so you can decide. That way, you can be more self-determined and live your best life!

## Using Supported Decision-Making to Manage your Money

It's important to be as self-determined as you can when you manage your money. Studies show that people with disabilities who are more self-determined are more likely to work and make more money!

SDM is a great way to have more control over your life and be more self-determined. But, always remember: there's no one way to use SDM that works for everyone, every time. We all make decisions in different ways and we all need different kinds of help.

So, you should use SDM in ways that work best for you. Have people ever helped you make decisions about your money or your life? If so, how did they help? Are there things you do now when you have to make a tough choice? If so, what are they?

If something worked well before, you might want to try it again. You can also use the Supported Decision-Making Brainstorming Guide, [SDM Brainstorming Guide](#), to explore ways you can get help making money and other decisions.



How you use SDM is up to you. But, when it comes to managing money, there are things we all have to do. Here are some ways you can do them.

## **Keeping Track of your Income**

The money you make - whether it's from a job, benefits from SSI or SSDI, or anyplace else – is called income. It's important to keep track of your income because if you know how much money you have, you'll know how much you can spend or save.

You may want to work with your supporters – like family, friends, or counselors - to help you keep track of your income. One way to do that is to make a chart showing your income and where you get it.

For example, if every month you make \$750 after taxes from a job and \$150 from SSI, your income chart could look like this:

### **My Monthly Income**

My job:	\$750
My SSI:	\$150
<b>MY MONTHLY INCOME:</b>	<b>\$900</b>

## **Keeping Track of Your Expenses**

Your expenses are what you have to spend money on, every month. Expenses are usually the same every month, for things like rent, medicine, a phone, or subscriptions like Netflix.

It's really important to keep track of your expenses. If you have more expenses than income, you'll have to make more money, cut some expenses, or both. That can be a tough choice!

You can work with your supporters to make a chart of your expenses and what they're for. For example, if every month you pay \$700 for rent, \$100 for your cell phone, \$100 for medicine, \$20 for Netflix, and \$50 for a gym, your chart could look like this:

## **My Monthly Expenses**

Rent	\$700
Cell phone	\$100
Medicine	\$100
Netflix	\$20
Gym	\$50

**MY MONTHLY EXPENSES: \$970**

If you have more expenses than income, like in this example, you can use Supported Decision-Making to figure out how to cut expenses or increase your income. Your friends may know of a cheaper gym or a way to get movies for free from the library so you can have less expenses. Your family or case manager may be able to help you find a better job or think of ways to make more money, so you'll have more income.

## **Spending and Saving Money**

Let's say your monthly income is \$900 and your expenses are \$400. That's good news! It means you have money that you can spend or save.

When you have extra money, you should make a budget to decide whether to spend money now or save it for later. This is a great time to use SDM!

There will always be things you'd like to do or get. You can work with your supporters to divide them into one of two things: (1) Things you need, which are important for your health or safety and (2) Things you want that would make you happy but aren't as important as things you need.

For example, food is something you need. But a video game or a vacation are things you may want but don't need. New sneakers may be something you need, if your old ones have holes in them, or something you want if you like wearing the latest style.

When you're deciding what to do with your money each month, you can use SDM with your supporters to make a budget that lists how much money you have, things you'd like to spend your money on, and whether they are things you need or want. Your budget could look like this:

## **My Monthly Budget**

My Monthly Income \$900

My Monthly Expenses \$400

**My Money to Spend or Save: \$500**

## **Things I'd Like to Spend Money On**

Food for home \$200

Going out to eat once a week \$150

New sneakers \$50

New video game \$50

Vacation \$200

Transportation: \$50

**Total Cost: \$700**

If this was your budget, it would mean that you have \$500 you can spend or save, because you have \$900 in income and \$400 in expenses and  $\$900 - \$400 = \$500$ . The budget also shows things you'd like to spend money on.

Unfortunately, you can't pay for all of them because, when you add them up, they cost \$700, which is more than the \$500 you have. So, you have to decide which ones you need right now and which you want and can get if you have enough money.

This is another time to use SDM! Your supporters can help you think about your needs and wants and how to spend and save your money to get as many as you can.

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

Also, a vacation is something you want. But, if you don't have enough money to afford a vacation now, your supporters can help you make a plan to save money so you can go on vacation when you have enough.

So, using SDM can help you spend money for what you need and save it for what you want. The key is working with people you trust to come up with a way to manage your money in the best way for you!

## **Managing your Benefits**

If you receive SSI, SSDI, food stamps, or Medicaid, managing your money is very important. These benefits help people get what they need to live in the community. But, if you do get them, you usually can't have more than \$2,000 in money and other resources. A lot of people who get benefits are afraid to work because they think they'll lose their benefits if they make money.

You could lose your benefits if you have too much money. And if you make money, it may reduce your benefits. But, that doesn't mean you can't make money. It just means that you have to make decisions about how much money to make and how to manage your money.

Nebraska has a program, the Medicaid Insurance for Workers with Disabilities (also known as the Medicaid Buy-in program) where you can make up to 2.5 times the poverty line and retain your Medicaid benefits. Nebraska's Medicaid staff will be able to help or answer any questions about this program: <https://dhhs.ne.gov/Pages/MIWD.aspx>

Another way you can earn more money and keep your benefits is to open an ABLÉ Account. You can deposit up to \$17,000 every year into an ABLÉ account (or people can deposit money in it for you) and keep your benefits. The money in the account grows tax-free and, as long as your account has under \$102,000, it will not affect your benefits. You can learn more about ABLÉ Accounts from the National Resource Center for the ABLÉ Act at [www.ablenrc.org](http://www.ablenrc.org)

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

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



When you have an ABLE Account, you have to manage it! You decide when to put money in, how much to take out, and what to do with the money.

That's a perfect time for SDM! Your supporters can help you make decisions about saving and spending. You can even give someone you trust permission to look at your account records to make sure there's enough money in for your expenses or to buy something you want.

### **Working with Nebraska Vocational Rehabilitation (VR)**

If you work with Nebraska VR to help you get or keep a job, your counselor can also give you benefits counseling to help you make decisions about making money and keeping your benefits. You can learn more about Nebraska VR here: [http://www.vr.nebraska.gov/who\\_we\\_are/index.html#who\\_we\\_are](http://www.vr.nebraska.gov/who_we_are/index.html#who_we_are)

You can apply for Nebraska VR services by contacting your local office to schedule an appointment. You can find the office closest to you at <http://www.vr.nebraska.gov/offices/index.html> or by calling 877-637-3422.

Easterseals Nebraska has benefits counselors who can also help with employment and benefits issues, include work incentive programs and supports for people with disabilities: <https://www.easterseals.com/ne/>

## **We Can Help!**

Wherever you are on your Supported Decision-Making journey, we can answer your questions or connect you with people and organizations that may be able to help. Feel free to contact us at:

### **Disability Rights Nebraska**

134 S. 13th St., Suite 600

Lincoln, NE 68508

402-474-3183

[www.disabilityrightsnebraska.org](http://www.disabilityrightsnebraska.org)

Brad Meurrens, Public Policy Director, [brad@drne.org](mailto:brad@drne.org)

### **Nebraska Council on Developmental Disabilities**

301 Centennial Mall South

Lincoln, NE 68509

402-471-2330

[www.dhhs.ne.gov/pages/DD-Planning-Council.aspx](http://www.dhhs.ne.gov/pages/DD-Planning-Council.aspx)

### **Nebraska University Center for Excellence in Developmental Disabilities**

Munroe-Meyer Institute for Genetics and Rehabilitation

6902 Pine Street

Omaha, NE 68106

402-559-6483

[www.unmc.edu/mmi](http://www.unmc.edu/mmi)

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**Scan this code with your  
smart phone's camera for  
additional resources.**



Or visit [disabilityrightsnebraska.org/  
what-we-do/supported-decision-making](http://disabilityrightsnebraska.org/what-we-do/supported-decision-making)

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- 8 Morris, Rodriguez, & Blanck, 2016.
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**Disability Rights Nebraska**  
Protection and Advocacy for People with Disabilities

