

Financial Coaching for People Accessing Disability Benefits

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Areas Where People with Disabilities Need Support

Increasing Income

- Accessing disability benefits
- Accessing public benefits
- Identifying & accessing community resources

Managing Money

- Financial coaching
- Budgeting
- Credit building
- Protection from predatory products

Disability Competency

A basic understanding of disability paired with the skills and attitude to treat people with disabilities respectfully and equitably.

Models of Disability

Moral Model



Disability as moral failure or punishment

Medical Model



Disability as defect within the individual — to be cured, fixed, or eliminated.

Social Model



Disability as a natural part of life and a dynamic interaction between impairments and environments

Talking About Disability

DON'T

Use slurs or outdated language

DON'T

Use euphemisms like "differently abled" or "special needs"

DON'T

Say someone "suffers from" a disability

DO

Start with person-first language (preferred for mental health conditions)

DO

Use identity-first language if the person prefers it

Talking To People with Disabilities

→ **Talk to the disabled person, not support people**

→ **Treat adults as adults**

→ **Use plain language**

→ **Be patient and allow for differences in processing time**

Accommodations in Coaching

Plain Language

Clear, direct communication

Frequent Repetition

You can always say it more often!

Written Summaries

Send key points in writing after sessions

Work Sessions

Work through tasks together rather than assigning homework

Visual Agendas

Help people know what to expect and follow along

Active Listening

Be patient and create space for processing time

Help with Reminders

Assist with setting up systems and reminders to complete financial tasks

Support People

Welcome and include caregivers and support people

Providing Support for Increasing Income

Through accessing disability benefits

The Financial Reality of Disability Benefits

ABD · Aged, Blind & Disabled

\$450

max/month

- Washington State benefit
- Asset limit: \$12,000
- Bridge to Social Security benefits

SSI · Supplemental Security Income

\$994

max/month

- Federal Social Security benefit
- Comes with Medicaid
- Asset limit: \$2,000

SSDI · Social Security Disability Insurance

\$1,630

avg/month

- Federal Social Security benefit
- Comes with Medicare
- Amount based on work history

Working with People Who Need Benefits

SSA Definition of Disability

The inability to engage in Substantial Gainful Activity (SGA) because of medically determinable physical or mental impairment(s) that has lasted or is expected to last for a continuous period of at least 12 months OR is expected to result in death.

Substantial Gainful Activity in 2026

\$1,690

per month (before taxes)

Your Role as a Financial Coach

- Help people understand financial eligibility
- Explain that significant medical documentation is required
- Refer to trusted resources for application support

Benefits Applications — The Reality

64%

of initial applications denied

Only 36% approved in FY2025

231

average days for initial decision

In FY2024

Prepare people to:

- Expect a long process — most people are denied on the first try
- Set up a MySSA account and do as much online as possible
- Gather thorough medical documentation before applying

Working with People Who Have Benefits

Complex work rules

SSI, SSDI, and ABD all have income limits and complex rules about working. These rules differ significantly between programs.

Benefits planners are essential

If a person on benefits is planning to work, they need a certified benefits planner — not general financial advice.

The stakes are high

Earning over the limits can result in losing cash benefits and potentially health insurance (including Medicaid).

⚠️ If you're not a certified benefits planner — don't advise on benefits!

Disability benefits rules are incredibly complex. Mistakes can be catastrophic:

- Owing large sums back to Social Security
- Losing monthly cash benefits
- Losing healthcare (including Medicaid)
- Significant stress and anxiety

Our team has a combined 53 years of benefits planning experience — and we still meet weekly to work through complex cases. Please refer clients who need benefits planning to a qualified benefits planner.

Working with People Who Have Representative Payees

What's a Rep Payee?

Rep Payees manage disability benefits on behalf of the recipient.

Working with Rep Payees

- Always involve the disabled person in coaching to the fullest extent possible
- Always center the disabled person's goals and best interests
- Do not engage in any coaching that seeks to undermine the disabled person's independence or financial health

Resource Navigation

Accessing resources is part of creating a budget!

Food assistance

Utility assistance

Childcare assistance

Transportation assistance

Connectivity programs

Healthcare

Tip: Most WA State public benefits can be applied for at [Washingtonconnection.org](https://www.washingtonconnection.org)

Benefits-Informed Financial Coaching at NAAF

Our Team

- All coaches are Certified Work Incentives Practitioners (Benefits Planners)
- Combined 53+ years of benefits planning experience
- Resource library with tools to access, understand, and navigate benefits

Free Monthly Classes

How to Build Credit & Manage Debt

How to Make a Budget & Save

How to Apply for a Loan with NAAF

How to Apply for SSI for Children

How to Apply for SSI/SSDI for Adults

Thank You

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Free classes and resources available at nwaccessfund.org — benefits planning, financial coaching, and loans for people with disabilities.