

The Substantial Gainful Activity (SGA) Project helps state vocational rehabilitation (VR) agencies build their capacity so that more consumers can find meaningful employment. Two of our participating states, Kentucky and Minnesota, have made changes to their state VR program that have led to substantial gainful employment for their clients. This series includes some of the key resources that VR and financial professionals implementing the SGA project utilized.

### Individual Development Accounts (IDA)

<https://prosperitynow.org/issues/individual-development-accounts>

Individual Development Accounts (IDAs) are a tool to assist participants in planning for their futures. They are matched savings accounts that help people buy assets such as homes, start small businesses, obtain post-secondary education, or purchase a vehicle.

Currently there are 15 IDAs in Kentucky. Each varies by population as well as income guidelines.

### KY Assistive Technology Loan Corporation

[www.katlc.ky.gov](http://www.katlc.ky.gov) | 1-877-675-0195

The Kentucky Assistive Technology Loan Corporation (KATLC) offers low-interest (currently 5.50%) loans for qualified applicants with disabilities who need assistive technology.

Working with its lending partner, Fifth Third Bank, KATLC provides loans for modified vehicles, hearing aids, adapted computers, mobility devices, augmentative communication devices, or any other type of equipment or home modification that will improve the quality of life or increase the independence of Kentuckians with disabilities. Terms depend upon the device, with a minimum loan amount of \$500 and a maximum of \$50,000.

### Volunteer Income Tax Assistance (VITA)

Kentuckians have access to nearly 200 FREE tax preparation sites across the state, where trained and IRS certified volunteers will assist you with your taxes and help you apply for the Earned Income Tax Credit (EITC).

Louisville, Lexington, and Northern KY areas can dial 2-1-1 to find information on VITA sites. Other parts of the state may call Community Action at 1-800-456-3452.

### Earned Income Tax Credit (EITC)

The EITC is a refundable tax credit for low- to moderate-income working individuals and families. It is the largest anti-poverty tool in the US. An individual has to claim the EITC to receive it. The IRS estimates that 20% of eligible individuals and families do not claim the EITC, thus leaving money on the table.

The credit provides cash to pay off debts, start savings, or purchase an asset. President Ronald Reagan once said, "The Earned Income Tax Credit is the best anti-poverty bill, the best pro-family measure, and the best job creation measure to come out of the Congress of the United States."

### Achieving a Better Life Experience (ABLE) Accounts

In Kentucky, it is called a STABLE account, and it is similar to college savings 529 accounts. A STABLE account allows an individual with a disability to save and invest up to \$14,000 per year without losing government benefits such as Medicaid or Supplemental Security Income.

To qualify, individuals must have developed their disability before age 26. Investments are tax-free when used to pay for qualified expenses. The funds in the account are issued on the STABLE Card, but the money in the account must be used to pay for disability-related expenses, such as:

- Basic living expenses
- Assistive technology
- Health and wellness
- Housing
- Employment training
- Financial management
- Transportation
- Education
- Legal fees

Funds can be put in up to five different saving and investment options, including four mutual fund options and a FDIC-insured savings option. An account can be opened with as little as \$50.

### Benefits Planning

Benefits planners can assist individuals receiving government benefits, particularly Social Security benefits, in understanding their work options so that they may make more informed choices regarding work.

These experts can provide information about federal, state, and local work incentive programs and related issues. Social Security has a certification for benefits planners to ensure that accurate and current information is being provided.



This is a publication of ExploreVR, the data hub for a group of vocational rehabilitation research projects at the Institute for Community Inclusion (ICI) at the University of Massachusetts Boston. ExploreVR is funded in part by the National Institute on Disability, Independent Living, and Rehabilitation Research (NIDILRR) within the Administration for Community Living (ACL) of the US Department of Health and Human Services (HHS) and the Rehabilitation Services Administration (RSA) of the US Department of Education, grant #H133B070001 and grant #H133B120002. The SGA Project is a model demonstration project funded by RSA under grant number H235L100004.



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