

Preparing High School Students with Disabilities for College Success

mefa[®]

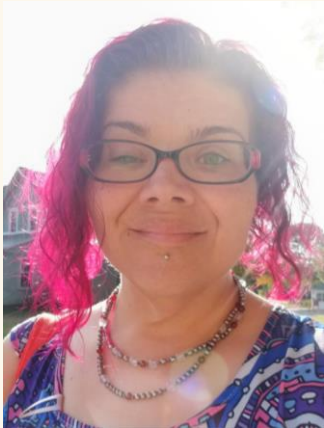
Today's Panelists



Kaitlin Karetka
Access Advisor
**Banacos Academic Center at
Westfield State University**



Sarah Lazare
Director
**Banacos Academic Center at
Westfield State University**

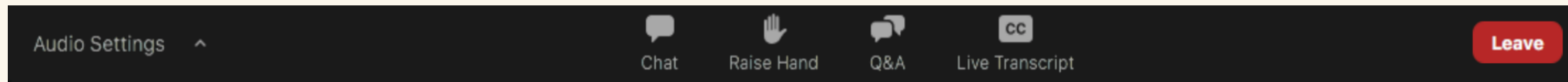


Jenna Shales
Associate Director
Bridgewater State University



Adam Hartwell
*Community Outreach Manager
for MEFA Savings Programs*
MEFA

How to Participate



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Have a question during the webinar? Type it in the Q&A section



About MEFA

The Massachusetts Educational Financing Authority is a state authority created in 1982 to help families plan, save, and pay for college and reach financial goals.

What Is the ABLE Act?

- **The Stephen Beck, Jr. Achieving a Better Life Experience (ABLE) Act amended the federal tax code in 2014 to add Section 529A.**
- **This legislation established ABLE accounts, tax-exempt accounts for eligible individuals with disabilities to be used for qualified disability expenses while still keeping eligibility for federal public benefits.**
- **In Massachusetts, accounts from the ABLE Act are called Attainable savings accounts.**

[See the bill on congress.gov](https://www.congress.gov/bills/113/5771)

H.R.5771 - Tax Increase Prevention Act of 2014

Who is Eligible for an ABLÉ Account?

Individuals are eligible for an Attainable Savings Account if the onset of disability occurred before the individual turned 26 years old (regardless of current age. In 2026 this will be expanded to 46 years old) and the individual:

- **Is eligible to receive SSI or SSDI due to their disability**

OR

- **Self-certifies as meeting requirements. This requires a diagnosis with functional limitations, such as those in the Social Security Administration's Blue Book (general categories are listed at right) or their Compassionate Allowances Conditions**

SSA's Blue Book Categories

- Musculoskeletal Disorders
- Special Senses and Speech
- Respiratory Disorders
- Cardiovascular System
- Digestive System
- Genitourinary Disorders
- Hematological Disorders
- Skin Disorders
- Endocrine Disorders
- Congenital Disorders that Affect Multiple Body Systems
- Neurological Disorders
- Mental Disorders
- Cancer (Malignant Neoplastic Diseases)
- Immune System Disorders

Who Can Open an Account?

Attainable accounts can be opened by:

- **Individual with the disability**
- **Person with Power of Attorney**
- **Legal Guardian**
- **Spouse**
- **Parent**
- **Sibling**
- **Rep Payee**

The above is a hierarchy of who can open Attainable accounts. People who do so must certify that there is not anyone above them in the hierarchy willing and able to establish the account.

Always consider the designated beneficiary to be the owner of the ABLÉ account, regardless of whether someone else has signature authority over it.

Qualified Disability Expenses for ABLE Accounts



Health



Housing



Education



Transportation



Assistive Technology Support



Employment Training & Support



Personal Support Services



Basic Living Needs

QDEs (Qualified Disability Expenses) should be broadly understood and should not be limited to expenses for which there is a medical necessity, or expenses that provide no benefits to others (outside of the benefit to the beneficiary).

Support Services should be understood to include financial management, administrative services, legal fees, and expenses for oversight and monitoring.



How does Attainable help students?

Attainable Accounts:

- **Can be used to subsidize the college experience (tuition, books, supplementary training, tutors, assistive technology/learning aids, etc.)**
- **Remain active regardless of matriculation status**
- **Continue to assist you after you complete your education**



Benefits of an Attainable Account

- **Attainable accounts allow the account owner or beneficiary to save over \$2,000 without affecting federal benefits**
- **Anyone can contribute to an Attainable account including family & friends**
- **Beneficiaries have immediate access to funds**
- **Accounts provide individuals with disabilities:**
 - **Financial independence**
 - **Multiple tax benefits**

Attainable Account Specifics

- **In the year 2023, contribution limits have increased**
 - **Total annual contribution cannot exceed \$17,000**
 - **If employed, the beneficiary may contribute an additional \$13,590 each year from earnings due to the ABLE To Work Act**
- **Maximum account balance cannot exceed \$500,000**
- **SSI is not suspended until the account exceeds \$100,000**
- **No annual account maintenance fee**
- **Attainable accounts are investment accounts**
 - **Investment fees vary based on the investment portfolio and range from 0.57% to 0.94% of assets.**

Asset Allocation and Tax Benefits

Attainable Accounts have 8 possible portfolios to choose from.

Attainable portfolios that are more conservative (and tend to have lower risk) are at the top of the chart.

More aggressive portfolios that have greater risk and the potential for higher returns are toward the bottom of the chart.

Units of the portfolios are municipal fund securities and are subject to market fluctuation and volatility. Gain or loss may occur when units are sold.

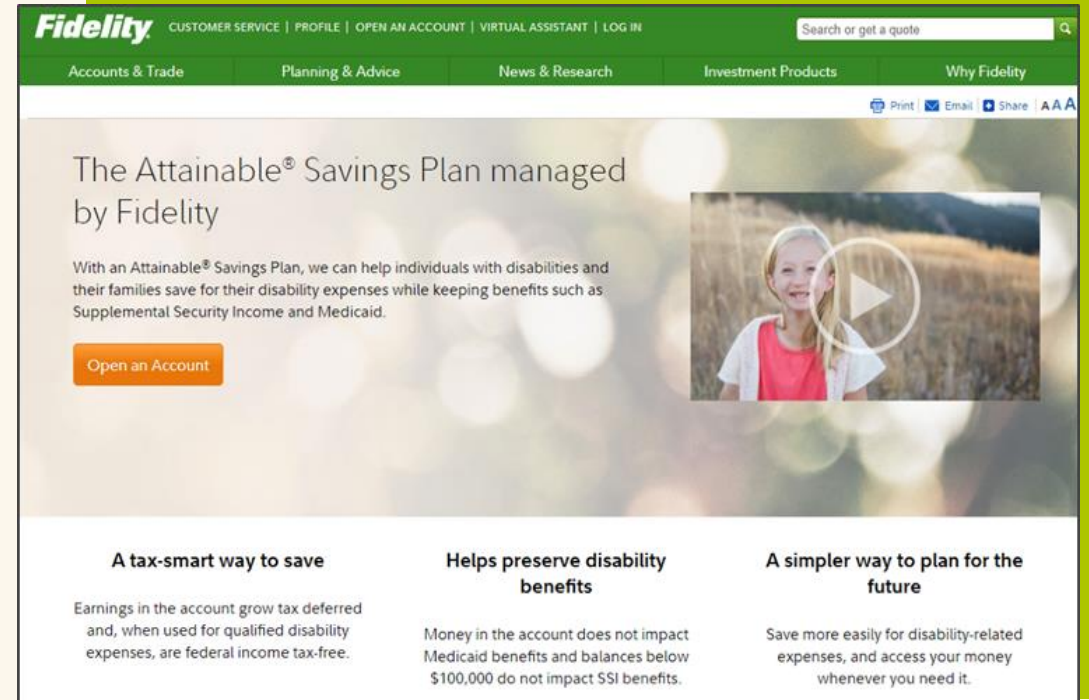
Beneficiaries can change their portfolio twice per calendar year.

Get more information on [Fidelity's website](#)

Risk	Portfolio	Asset Allocation
Lower	ABLE Money Market Portfolio	100% Short-term
	ABLE Conservative Income 20% Portfolio	20% Stocks, 50% Bonds, 30% Short-term
	ABLE Income 30% Portfolio	30% Stocks, 50% Bonds, 20% Short-term
	ABLE Moderate Income 40% Portfolio	40% Stocks, 45% Bonds, 15% Short-term
	ABLE Balanced Income 50% Portfolio	50% Stocks, 40% Bonds, 10% Short-term
	ABLE Moderate Growth 60% Portfolio	60% Stocks, 35% Bonds, 5% Short-term
	ABLE Growth 70% Portfolio	70% Stocks, 25% Bonds, 5% Short-term
Higher	ABLE Aggressive Growth 85% Portfolio	85% Stocks, 15% Bonds

Steps to Open an Account

1. **Visit fidelity.com/able**
2. **Review plan disclosure documents**
[Fidelity Attainable Savings Account Disclosure Document](#)
3. **Decide how to allocate funds in the account among 8 portfolio options, including an ABLE money market portfolio**



The screenshot shows the Fidelity website for the Attainable Savings Plan. The header includes the Fidelity logo, navigation links for Customer Service, Profile, Open an Account, Virtual Assistant, and Log In, and a search bar. Below the header is a navigation menu with links for Accounts & Trade, Planning & Advice, News & Research, Investment Products, and Why Fidelity. The main content area features a video player with a play button and a description of the Attainable Savings Plan. Below the video are three columns of text highlighting key benefits of the plan.

Fidelity CUSTOMER SERVICE | PROFILE | OPEN AN ACCOUNT | VIRTUAL ASSISTANT | LOG IN Search or get a quote

Accounts & Trade Planning & Advice News & Research Investment Products Why Fidelity

Print Email Share AAA

The Attainable[®] Savings Plan managed by Fidelity

With an Attainable[®] Savings Plan, we can help individuals with disabilities and their families save for their disability expenses while keeping benefits such as Supplemental Security Income and Medicaid.

[Open an Account](#)

A tax-smart way to save
Earnings in the account grow tax deferred and, when used for qualified disability expenses, are federal income tax-free.

Helps preserve disability benefits
Money in the account does not impact Medicaid benefits and balances below \$100,000 do not impact SSI benefits.

A simpler way to plan for the future
Save more easily for disability-related expenses, and access your money whenever you need it.

ABLE Financial Planning Act

- **Provided that the beneficiary is the same individual on both accounts (or one beneficiary is a family member of the other), it is allowable to transfer funds from a 529 college savings plan into an ABLE account without incurring any tax or penalty.**

Saver's Credit

- **ABLE account owners who meet certain criteria can receive a Saver's Credit on their federal taxes for contributions into an ABLE account. Individuals are eligible if they are age 18 or older, not a full-time student, and not claimed as a dependent on another person's tax return.**
- **As long as withdrawals are spent on qualified disability expenses (QDEs), Attainable account growth is federal income tax-free**



Using Attainable Account Funds

- **Attainable funds cannot be taken directly from the Attainable account but can be transferred to any other bank account.**
- **Account holders can set up a *Fidelity Cash Management Account* at the same time as establishing an *Attainable Savings Account*. Users will still need to transfer funds, but doing so is very simple since the funds stay within the same company.**
- **Once funds leave the account, if they are re-deposited they will still count towards the annual limit.**
- **Funds withdrawn for housing **MUST** be used within the same calendar month they are withdrawn.**

Direct Deposit

- **Attainable Accounts are eligible for direct deposit including SSI/SSDI benefit funds.**
- **Direct deposit of a paycheck must stay under the initial \$17,000. If someone wants to contribute the additional \$13,590 allowed by ABLÉ to Work, it must be deposited manually.**
- **Direct depositing into an Attainable Savings account is just like any other account, requiring a Routing Number and an Account Number.**
- **A direct deposit of your work income can be split between an Attainable account and other bank accounts.**
- **SSI/SSDI can only be deposited to one account. However, an individual may preauthorize a financial institution to transfer funds into other bank accounts including an Attainable account.**
- **Automatic contributions: Once an Attainable account is opened, a systematic investment plan may be established with \$15 per month or \$45 per quarter.**

Beneficiaries

- **The Beneficiary or PSA can assign a “Designated Survivor” in event of their death who will receive the balance of the account after all actions on the account have completed.**
- **The Beneficiary or PSA can assign a “Successor Beneficiary” in event of their death who will receive the balance of the account in their *Attainable Account* after all actions on the account have been completed.**
- **After the death of the Beneficiary the account will be Restricted for 12 months.**
- **During this 12 month period the account is subject to Medicare Recapture from any state wherein the Beneficiary has lived.**

A smiling woman with long brown hair is carrying a young girl with long brown hair on her back. They are outdoors in a park-like setting with green grass and trees in the background. The woman is wearing a dark top, and the girl is wearing a pink top and patterned pants. The image is slightly faded to allow text to be overlaid.

Additional Resources

ABLE National Resource Center: ablenrc.org/

Attainable Savings Plan (MEFA): mefa.org/attainable

Attainable Savings Plan (Fidelity): fidelity.com/able

SSA Spotlight on ABLE Accounts: ssa.gov/ssi/spotlights/spot-able.html

MEFA Attainable email sign-up: mefa.org/able-registration-form

College Transition for Students with Disabilities

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Westfield

STATE UNIVERSITY

Topics to Review

- Student populations
 - High School vs College: Laws & Philosophy
 - Modifications vs Accommodations
 - FERPA and the role of the Student
 - Academic & Executive Function Expectations
 - Enhancing Self Advocacy
 - Selecting & Applying to College
- 



Student Accessibility Services

Our **mission** is to empower students to access a meaningful university experience and become well-informed self-advocates.

Our **vision** is to bring together the BSU Community to reduce barriers and foster an inclusive and accessible experience for all.

*Empower advocates.
Promote equality.
Enrich community.*



FACT:

**23% OF STUDENT
RESPONDENTS
TO THE 2018
BSU CAMPUS
CLIMATE SURVEY
IDENTIFIED AS
HAVING A
DISABILITY.**

End the stigma. Access your education.

*SAS supports over
1,000 students.*

*1,000 students =
Appx. 10% of all
enrolled students*

Disabilities in the Student Population

- **20%** of Elementary and Secondary students have a Learning Disability.
- **94%** receive some sort of help of accommodation in High School.
- **20%** of college students have some type of disability.
- **6%** of those students received accommodations in 2017, nationally

- Learning, Intellectual, or Cognitive Conditions
(Dyslexia, Language Processing Disorder, Down Syndrome, etc.)
- Medical Diagnosis or Physical Condition
(Blindness/Low Vision, D/HOH, Paraplegia, Diabetes, Crohns Disease etc.)
- Psychological Diagnosis
(ADD, Gender Dysphoria, Anxiety Disorder, Major Depression, OCD, Schizoaffective Disorder, etc.)
- Autism Spectrum Disorder
- Neurological Disorders or Brain Injury
(Migraine, Epilepsy, TBI, etc.,)
- Temporary or Time-Limited Injuries
(Broken bone, Concussion, Long COVID-19)



“substantially limits
one+ major life areas”
(seeing, hearing, eating, walking,
reading, learning, breathing, etc.)

WHAT IS DIFFERENT?

HIGH SCHOOL

- Laws (IDEA) & Guiding Philosophy
- Modifications, Special Education, Services
- Academic Expectations of high school
- Communication & Executive Function
- System-Led and Parent-Advocacy

COLLEGE

- Laws (ADA) & Guiding Philosophy
- Reasonable Accommodations
- Academic Expectations of college
- Communication & Executive Function
- Self-Initiated and Self-Advocacy
- FERPA

LAWS & GUIDING PHILOSOPHY

IDEA

- Infants, children and youth requiring Special Education services until age 21 or HS Graduation
- Provides free, appropriate public education in the least restrictive environment
- School districts identify, evaluate, and initiate services for students, documenting formalized supports (services, special instruction, modifications, accommodations) in an IEP
- Parent/Guardian is the primary advocate

ADA

- All 'otherwise qualified' individuals with a specific disability that significantly impacts one or more major life areas
- Protects target population from discrimination
- Individual (student) must self-identify to the appropriate resource and request accommodations (that provide equal access to programs/services/activities)
- Student must self-advocate

• **SUCCESS**

• **ACCESS**

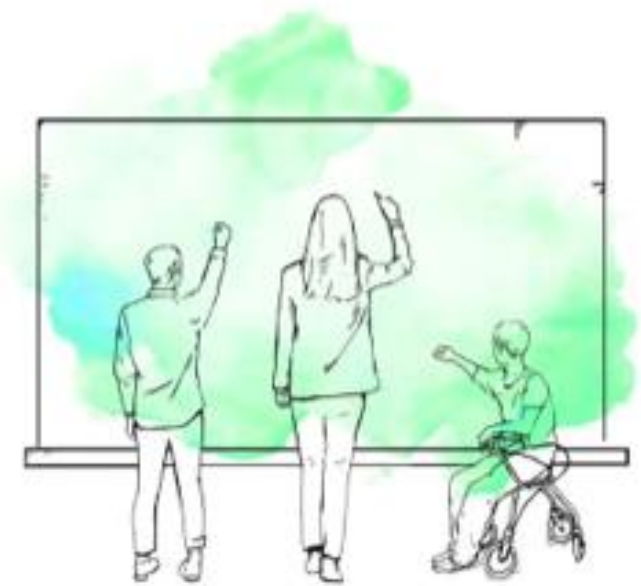
Equality



Accommodation



Accessibility



[Image description: Three frames, labeled Equality, Accommodation, Accessibility. Equality depicts a shorter person, taller person, and person utilizing a wheelchair attempting to write on a board hung high, indicating struggle for the shorter person, ease for the taller person, and no access for the person using a wheelchair. Accommodation shows a box provided for the shorter person and a ramp provided for the person using a wheelchair, allowing each person full access to the board. Accessibility depicts the same three people with the Board lowered to a height that is functional for all, without the need for boxes or ramps, allowing each person full access occurring without additional resources.]

MODIFICATIONS (IDEA) VS ACCOMMODATION (ADA, 504)



MODIFICATION FOR *SUCCESS*

- Alters or lowers the expectations or standards to ensure success
- Changes learning experiences to meet the individual's needs and abilities
- Provision of specialized, personal supports



ACCOMMODATION FOR *ACCESS*

- Maintains expectations or standards equivalent to those for non-disabled peers
- Remove barriers to the learning experience directly related to the individual's eligible diagnosis(es)
- Does not fundamentally alter the nature of or core components of a program or create undue burden

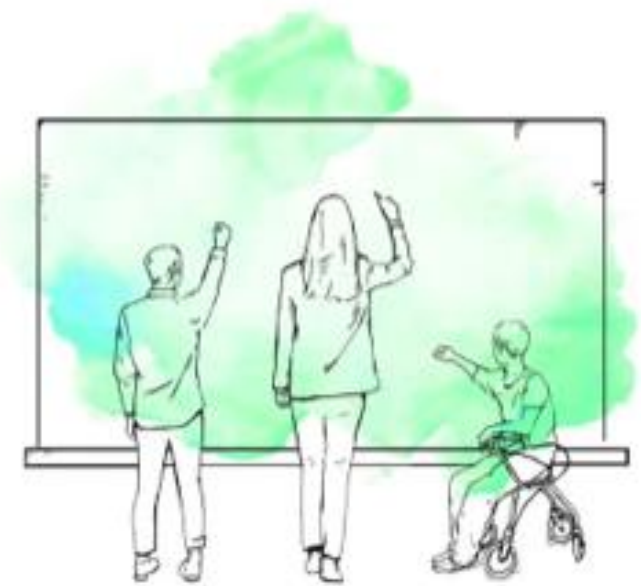
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- Students must self-identify to and request accommodations directly from Student Accessibility Services
- Students must submit required documentation to the designated office
 - Note: If a student submits their IEP or other documentation as part of the admissions process, it is not automatically forwarded
- Students must actively participate in the interactive process of discussing their diagnosis(es), the impact they experience, and possible accommodations
- Students must distribute letters of accommodation and discuss implementation with Faculty
- Students must communicate if they need assistance, if accommodations aren't working as planned, etc.



STUDENT-LED EXPERIENCE

ACADEMIC EXPECTATIONS OF COLLEGE

- Volume of coursework is significantly increased
- Assigned readings and media may not be discussed or reviewed in class, but comprehension of the content must still be demonstrated
- Higher standards for evidencing mastery/quality of work, “C” is often required to advance in a course-series
- Tests are less frequent, but often cover more information
- Lack of immediate grades or feedback
- “Make-Up Work” is rarely available, if at all
- Not all graded assignments are weighed equally in the final course grade
- Study 2 to 3 hours outside of class for each credit-hour

ACADEMIC TIME MANAGEMENT

Full Time Status – 12 credits or more

Part/Half Time Status – under 12 credits

General Rule

- For every credit, a student takes they will be in class for 1 hour.
 - 3 credit course = 3 hours of class time
- For every credit, a student takes a student is expected to have 2 hours of study time
 - 3 credit course = 6 hours of studying (includes tutoring, attending office hours, etc.)

Putting it into Perspective

- A student takes 4 classes (12 credits)
 - 12 hours spent in class
 - 24 hours spent studying
 - Totaling 36 hours per week for school
- A student takes 5 classes (15 credits)
 - 15 hours spent in class
 - 30 hours spent studying
 - Totaling 45 hours per week for school

EXPECTATIONS FOR COMMUNICATION & EXECUTIVE FUNCTION

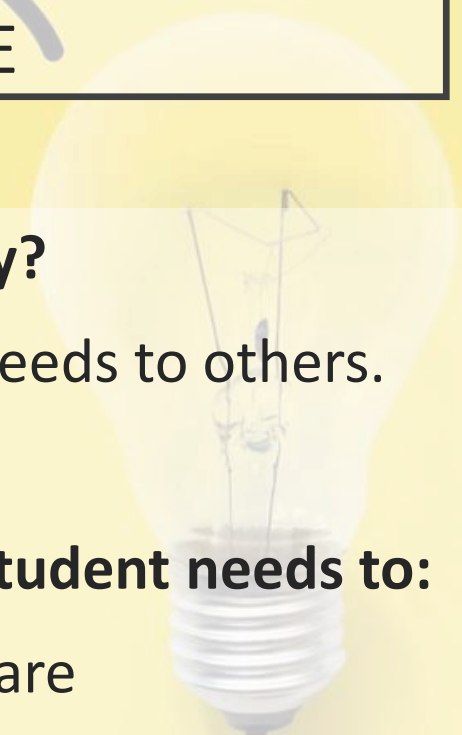
Students should communicate with faculty/staff in a respectful/professional manner, understanding they will likely not receive immediate responses (business hours, varied teaching schedules, etc.) and should utilize Office Hours

Students must seek assistance as needed (there is no longer a team or case manager monitoring progress) – and identify appropriate resources

Students build their schedules and understand/track their graduation requirements with limited assistance

It is the student's responsibility to understand what work is due when, how to submit it, and what it entails. -They must independently manage their workload

Students must balance academics with social interests, wellness, rest, sports, clubs, activities, employment, etc.



HELPING YOUR STUDENT
BECOME A GOOD
SELF-ADVOCATE

What is self-advocacy?

The ability to communicate one's needs to others.

To become a good self-advocate a student needs to:

Understand who they are

Know what they need

Know how to get what they need



FERPA

Family Educational Rights and Privacy Act

- Through High School: Parent or Guardian has right to education records
- Age 18 or College: Student has right to records
- FERPA Authorization Form: College may share information at its discretion
- Student-led communications help them to become effective citizens

PARENT'S ROLE IN "WHO", "WHAT" & "HOW"

"Who"

- Strengths & Weaknesses
- Educate about their diagnosis
- Assist in understanding how their diagnosis may impact them

"What"

- Invite and/or encourage your student to attend or lead their IEP meetings
- Identify tools and resources the student finds helpful
- Identify challenges and/or anticipated challenges

"How"

- Model and practice appropriate communication
- Educate your student about ADA
- Discuss the differences between high school and college
- Know and reinforce the resources at your student's college

ACADEMIC &
COMMUNITY
ACCOMMODATIONS

REFERRALS TO
CAMPUS
RESOURCES

PROGRAMS &
EVENTS

TRAININGS &
IN-SERVICES



Be Seen, ACCESS Extravaganza, etc.,
Peer Mentoring
Access Advocates



Assistive Technology
Accommodated Testing
Alternative Format Conversion



Deaf & Hard of Hearing Services
Academic & Classroom Accommodations
Mobility Planning & Adaptive Equipment



Housing, Meal Plans and Parking Exceptions
Emotional Support Animal Requests & Service Dog Planning
NCAA / Athletics Academic Recovery Plans



Academic Achievement Center
Clubs & Organizations
Wellness Center, PRIDE Center, and more!

Services Offered by Disability/Accessibility Services

- Provides a wide array of reasonable, appropriate accommodations for students with learning, physical, psychological, or medical challenges.
- Provides support for negotiating with professors where appropriate.
- Provides referrals to other supports on campus.
- Students are expected to register with the office and request their own accommodations.
- Students must provide current documentation of their medical or mental health conditions for determination of disability.

Other Support Services

- Tutoring
- Writing
- Research Librarians
- Learning Assistance/Academic Skills/Strategies
- Math Centers
- TRiO Student Support Services
- Honors Programs
- Professors and instructors
- Advising Office
- Counseling Services
- Residential Life/Engagement staff
- Student Activities

What is the Banacos Academic Center?

Houses four programs:

- Tutoring Program
- Academic Strategies
- Disability Services
- Learning Disabilities Program

The Learning Disabilities Program

The Learning Disabilities Program at Westfield State University is an academic support program for incoming, first-time, first-year students who have a primary or secondary diagnosis of a learning disorder and/or ADHD.

- A program advisor (**one** point person) to follow a student from orientation to graduation.
- We **meet with students** once or twice a week to help with studying, organizing, and finding resources.
- We meet with first and second year students each semester to help with **early course registration**.
- We **work with students** to determine which accommodations are reasonable and appropriate.
- We **reach out** to students regularly and monitor their academic progress.
- Application priority deadline is February 1.

Other types of support programs

Autism:

Go to www.collegeautismspectrum.com for a list

EXCEL @ Bridgewater State University

Landmark College

Curry College

Dean College

Lesley University

Mitchell University

Boston University

Applying for College Admission

Students must meet the same standards as other applicants. For Massachusetts, those requirements are available at www.mass.edu.

Check each college to see

- What their admission requirements are
- Which application to use (some are not on common app)

Admissions Considerations

In general admissions decisions should never consider disability.

Moving from IEP to 504 is not a consideration for admissions **or** the accommodations they receive at the university level

Exceptions

- student is requesting an SAT/ACT or Foreign Language waiver
- student raises it for positive reasons.
 - However, cannot for example, decide student with disabilities would not be accepted because it costs too much to accommodate or because there is an erroneous belief that the student can't do the work. (2% reading fluency – can't read – can't do the work)

Waivers of requirements

- SAT or ACT Waiver
 - Most Massachusetts Universities do not require the SAT or ACT. Check with each school.
 - **“Applicants with professionally diagnosed and documented learning disabilities (documentation must include diagnostic test results) are exempt from taking standardized tests for admission to any public institution of higher education in the Commonwealth. However, these applicants must complete all required academic courses and earn a minimum average GPA of 3.0 or present other evidence of the potential for academic success.”** (p.8)
- Foreign Language Waiver
 - Allowed in Massachusetts Universities admissions:
 - **“An applicant with learning or other disabilities may substitute two academic electives based on the Massachusetts Curriculum Frameworks for the two required foreign language courses if they have submitted to the high school the results of an **evaluation, completed within the past three years, that indicates a specific diagnosis of a learning disability that affects the ability to learn a foreign language.**”** (p. 8)



[Image description: A person standing in front of a chalkboard filled with complex calculations, presumably deep in thought]

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