

# College Transition for Students with Disabilities

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**mefa**<sup>®</sup>

The Massachusetts Educational Financing Authority (MEFA) 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 investment accounts for eligible individuals with disabilities to be used for qualified disability expenses while still keeping eligibility for federal public benefits

[See the bill on congress.gov](#)

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

- MEFA is the state sponsor
- Fidelity Investments is the program manager
- There are 49 active ABLE Programs in the USA
- In Massachusetts, accounts from the ABLE Act are called Attainable® savings accounts
- The Attainable® Savings Plan was launched in 2017



## Who is Eligible for an Attainable® Account?

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### 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

## Benefits of an

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- Financial independence
- Multiple tax benefits



## Qualified Disability Expenses for Attainable® Accounts

- Education
- Housing
- Transportation
- Employment training and support
- Assistive technology and related services
- Health
- Prevention and wellness
- Funeral and burial
- Basic living expenses
- Personal support services
  - Financial management and administrative services
  - Legal fees
  - Expenses for ABLE account oversight and monitoring

### QDEs (Qualified Disability Expenses)

- should be broadly understood
- should not be limited to expenses for which there is a medical necessity

#### Food is a Basic Living Expense

- **Food** includes groceries, food delivery, restaurant meals, takeout, and more.

## Who Can Open an Account?

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- .
- .
- .

This is a hierarchy. People who open an account 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 Attainable® account, regardless of whether someone else has signature authority over it.

## Education Expenses

Education expenses include:

- Tuition
- Textbooks
- Assistive technology
- 1-on-1 assistance
- In college, many supports are self-initiated and private pay that were available in high school

**Attainable® can be used to provide opportunities for education equity**



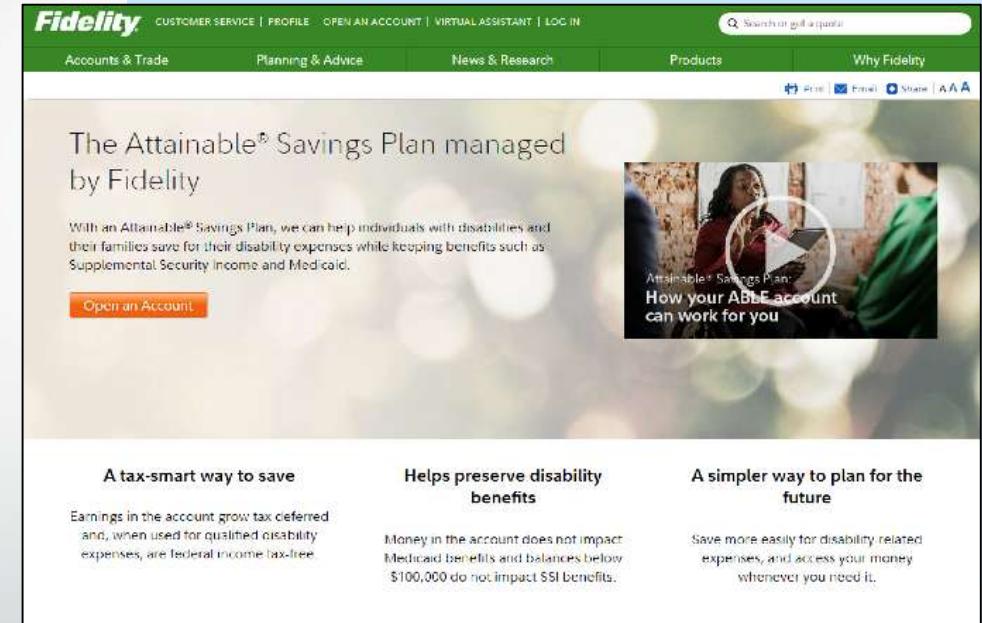
## Steps to Open an Account

### Fidelity Attainable Savings Account Disclosure Document

Questions? Fidelity has trained a special division to be able to assist with ABLE Accounts:

844-458-2253

TTY: 800-544-0118



The Fidelity website for the Attainable Savings Plan is displayed. The header includes the Fidelity logo, customer service links, and a search bar. The main content features a large image of a woman and a child, with a play button overlay. Text on the page describes the Attainable Savings Plan managed by Fidelity, highlighting its tax-smart nature, disability benefit preservation, and simplicity in planning for the future. Call-to-action buttons for 'Open an Account' and 'Helps preserve disability benefits' are visible.

**Fidelity** CUSTOMER SERVICE | PROFILE | OPEN AN ACCOUNT | VIRTUAL ASSISTANT | LOG IN

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

Print Email Share AAA

Search or go account

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

Attainable® Savings Plan: How your ABLE account can work for you

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.

## Additional Resources

Attainable® Savings Plan (MEFA): [mefa.org/attainable](http://mefa.org/attainable)

ABLE National Resource Center: [ablenrc.org/](http://ablenrc.org/)

Attainable® Savings Plan (Fidelity): [fidelity.com/able](http://fidelity.com/able)

SSA Spotlight on ABLE Accounts: [ssa.gov/ssi/spotlights/spot-able.html](http://ssa.gov/ssi/spotlights/spot-able.html)

MEFA Attainable® email sign-up: [mefa.org/able-registration-form](http://mefa.org/able-registration-form)



## Topics to Review

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- College Students with Disabilities
- 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

# Disabilities in the Student Population

**20%** of Elementary and Secondary students have a Learning Disability.

**94%** receive some sort of help or accommodation in High School.

**20%** of college students have some type of disability.

**6%** of those students received accommodations in 2017, nationally

## 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

**SUCCESS**

## 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

**ACCESS**

# Laws & Guiding Philosophy

## **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

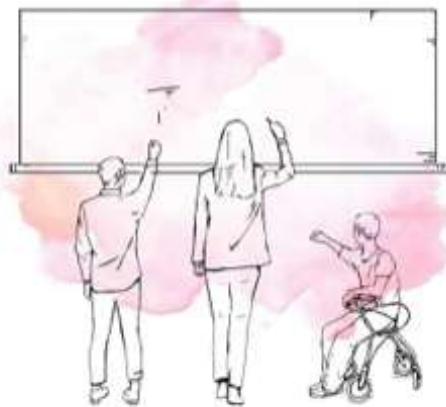
Remove barriers to the learning experience directly related to the individual's eligible diagnosis(es)

Does not fundamentally alter the nature of or core components of a program or create undue burden

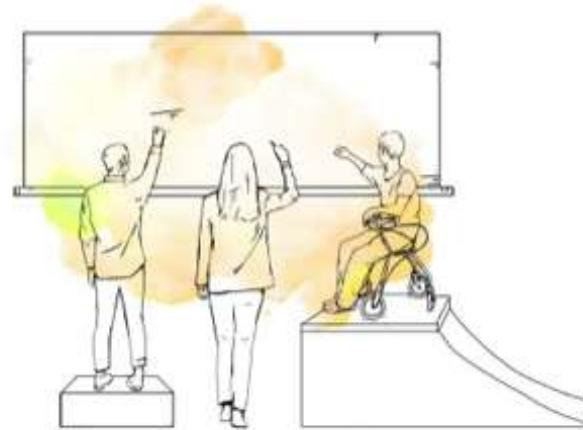


# **Modifications (IDEA) vs Accommodation (ADA, 504)**

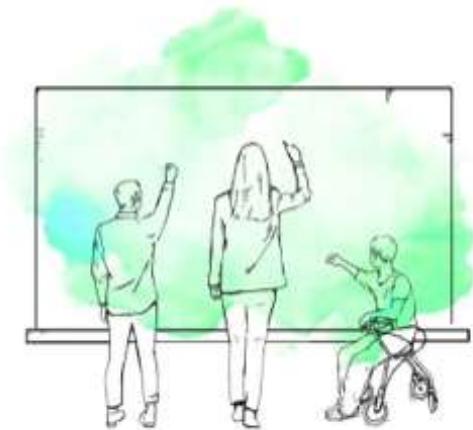
## Equality



## 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.]

# 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



# 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

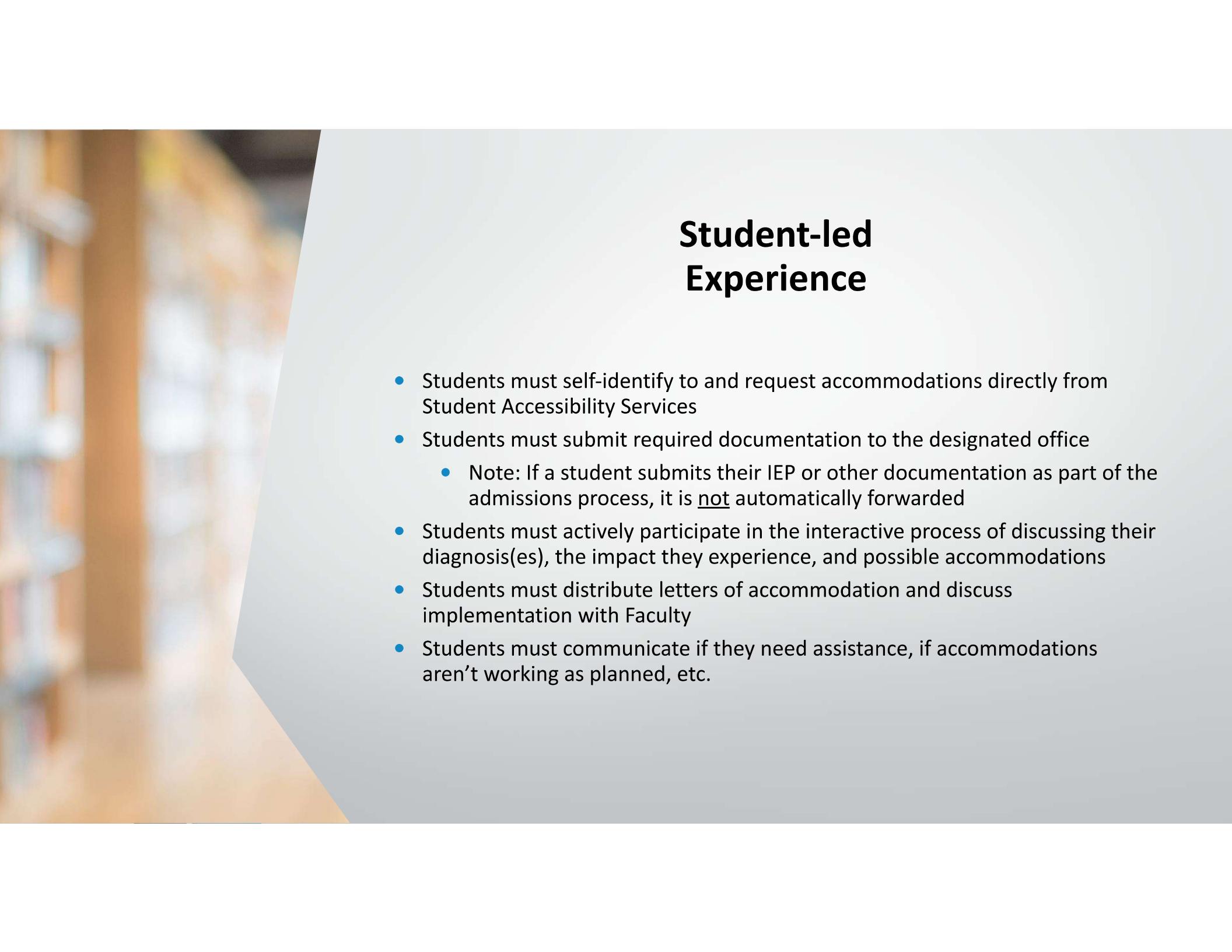
Students should communicate with faculty/staff in a respectful/professional manner, understanding they will likely not receive immediate responses (business hours, varied teaching schedules, etc.) and should utilize Office Hours

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

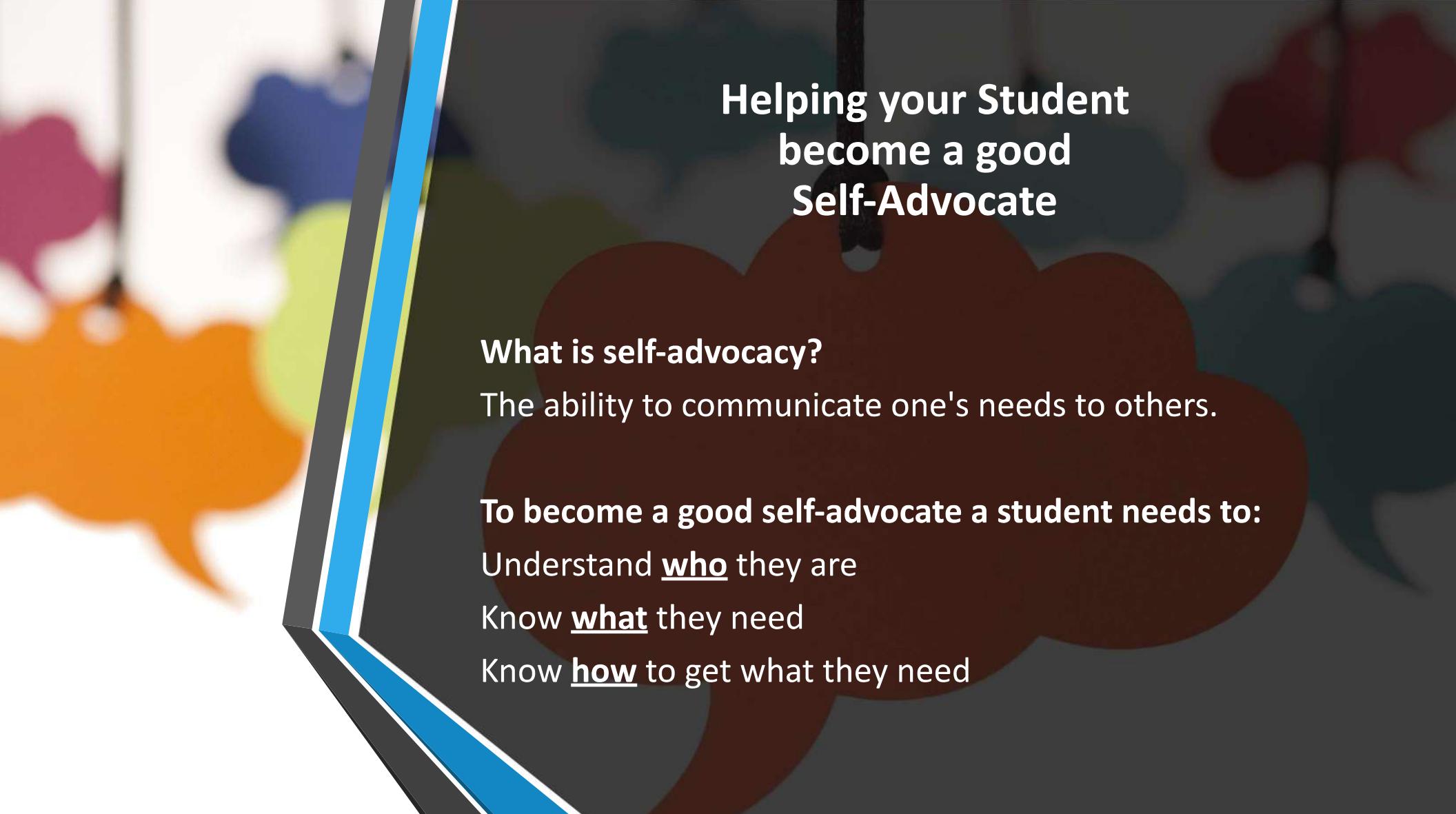
It is the student's responsibility to understand what work is due when, how to submit it, and what it entails. -They must independently manage their workload

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



## **Student-led Experience**

- 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.



## 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



# Parent/Guardian role in “Who”, “What” & “How”

## “Who”

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

## “What:

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

# Applying for College Admission



**Students must meet the same standards as other applicants. For Massachusetts, those requirements are available at [www.mass.edu](http://www.mass.edu).**



Check for school-specific admission requirements



What application must be used?  
*Some do not use the Common App*



Confirm school-specific expectations for SAT/ACT waiver or Foreign Language Waiver (if needed)



Identify what specific supports/resources the school offers compared to what your student wants and needs.



# Admissions Considerations

**In general admissions decisions should never consider disability.**

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)

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

## 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)**



# **Services Offered by Disability/Accessibility Services**

- Provides 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.

### **Learning, Intellectual, or Cognitive Conditions**

(Dyslexia, Language Processing Disorder, Down Syndrome, etc.)

### **Medical Diagnosis or Physical Condition**

(Blindness/Low Vision, D/HH, Paraplegia, Diabetes, Crohns Disease etc.)

### **Psychological Diagnosis**

(ADD, Gender Dysphoria, Anxiety Disorder, Major Depression, OCD, Schizoaffective Disorder, etc.)

### **Autism Spectrum Disorder**

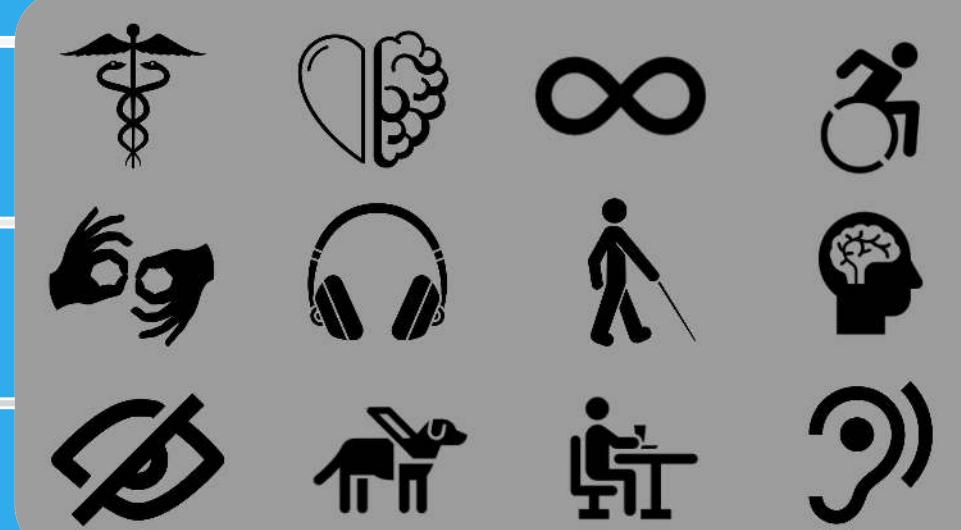
### **Neurological Disorders or Brain Injury**

(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.)



# Other Support Services

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Tutoring

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Writing

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Research Librarians

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Learning Assistance/Academic Skills/Strategies

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Math Centers

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TRiO Student Support Services

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Honors Programs

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Professors and instructors

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Academic Advising

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Counseling Services

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Residential Life/Engagement staff

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Student Activities



# 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.*

## 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!

# Academic Achievement Center

Testing  
Services

Academic  
Advising

Learning Assistance –  
Academic Coaching

Student  
Accessibility  
Services

Learning Assistance –  
Tutoring Central



## Student Accessibility Services

### Access Advocates

Access Advocates is a programming series in which participants engage in sessions on leadership development, accessibility, and advocacy. Access Advocates apply their skills to create a culture of accessibility at BSU through a project-based initiative.

### ACCESS Extravaganza

This optional Fall program is designed specifically for newly enrolled students that intend to collaborate with SAS. Participants and their families will learn about navigating their unique roles in the higher education environment while learning about campus resources.

### Be Seen

Be Seen is a semesterly disability awareness initiative in which SAS highlights our support for community members with disabilities through various programs and activities. We encourage community members to wear hot pink and engage in disability awareness events!

### Campus Partnerships

SAS collaborates with various campus partners including but not limited to the Academic Achievement Center, Military and Veteran Services Office, BSU Transit Office, and Pride Center to promote accessibility and support students.

### SAS Events

SAS hosts various programs for all BSU students. Some examples of past programs include DIY Sensory Crafts, Game Night, Meet-Up with BSU K-9 Team, Movie Night, Music Bingo, and the Neurodiverse Career Panel.

### Peer Mentoring

Students who elect to engage in peer mentoring are paired with an experienced BSU student as a mentor to support them successfully navigate their social transition to college through one-on-one and group activities.



Student Accessibility Services presents...

# ACCESS Extravaganza 2022

(Adapting to College, Co-creating Empowered, Successful Students)

## SASopoly Edition



**AUG 31  
9A-4P**

[https://bit.ly/  
BSU\\_Access\\_2022](https://bit.ly/BSU_Access_2022)

**NEW TO BSU &  
WORKING WITH SAS?**

Grab your top hat, boot, and thimble - Take a ride on the Railroad to meet the SAS crew, make new friends, and win big as you transition to BSU!

**1:00pm:  
House Rules**  
Communication and Time-Management are key in college and beyond. Fine-tune your skills, discover helpful resources, and meet the AAC Academic Coaches.

**12:15pm:  
Electric Company**  
Recharge with Loooooooooooooooooooounch! Please email SAS@bridgew.edu by 08/19/22 if you have any dietary restrictions.

**10:45am:  
Roll Doubles**  
A quick break to keep your head in the game. (parents and advocates depart)

**11:00am:  
Select Your Game Piece**  
Explore your identities and how you can maximize your learning style and University experience at BSU!

**10:15am:  
Community Chest**  
COLLEGE NEEDS AND AS YOU PASS

**ART**

**1:00P - 1:30P**  
**BUILD YOUR GUILD**

Students and their Family/Advocate(s) will meet & greet the SAS Team, Peer Mentors, and other BSU Bears

**1:30P - 2:15P**  
**ENABLING AUTO-SAVE**

All guests will explore the differences between HS and College, setting the stage for parents/advocates to pass the torch to the student

**2:15P - 3:00P**  
**TALES FROM THE ELDERS**

Peer Mentors will share their BSU Experiences and Insight with all guests.  
[After Q&A with student panel, family/advocate(s) portion concludes]

**3:00P - 4:00P**  
**WORLD OF BEARCFRAFT**

In small groups, students will explore the campus and find their classrooms for the semester.

**4:00P - 5:00P**  
**IRL DISCORD**

Students can kick back and relax with the SAS Crew, snacks in hand and games at the ready

**C:\DAY2.EXE**  
**AUGUST 27**

**STUDENT ACCESSIBILITY SERVICES PRESENTS...  
ACCESS Extravaganza**

Adapting to College, Co-creating Empowered, Successful Students

COMING SOON!  
08/26 & 08/27  
1P-5P 10A-4P  
THIS EVENT WILL BE HELD ON-CAMPUS IN-PERSON,  
SO SPACE IS LIMITED.  
REGISTER NOW!



# Access Advocate

#LedByUs



# Learning



# Emerging

# Developing

## Uniting

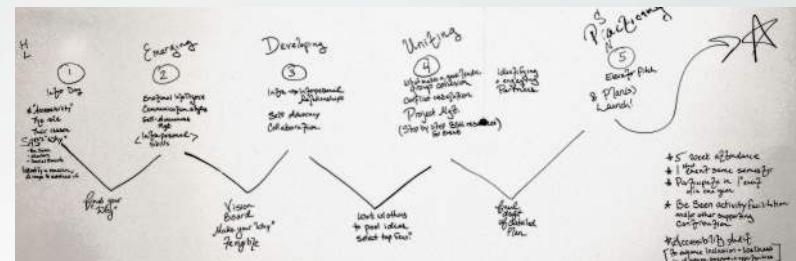
## Shaping

A 5-week series offered each semester, open to all students.

Throughout the series, students will build leadership & advocacy skills and increase understanding of accessibility at BSU.

To become an “Access Advocate,” participants must attend all sessions, host one (1) event that semester, participate in one (1) event within a year, assist with one (1) #BeSeen activity, and complete an Accessibility Audit of their choosing.

Access Advocates will receive a tangible identifier to display, evidencing their commitment to creating an accessible community. At commencement, Access Advocates will be provided with a<sup>35</sup> hot pink stole to celebrate their achievement and affiliation.





JOIN THE  
SAS PEER MENTORS FOR...

# VIRTUAL PEER CONNECTIONS

FOR COURSE REGISTRATION

Drop in and connect with a peer mentor for assistance navigating the registration process!

**Drop In Hours:**

- 11/14 12pm-2pm
- 11/15 3pm-5pm
- 11/16 11am-1pm
- 11/17 8am-10am
- 11/18 8am-10:30am

If these times do not fit into your schedule, please email [SASPeer.dgsw.uds@u](mailto:SASPeer.dgsw.uds@u) to request an appointment with a mentor.

Join us on Zoom: Stay Tuned for the Zoom Link!

**Details:**

- First come first serve
- Students will remain in the waiting room until a mentor is available to meet with them individually.

# Neurodiversity

## Alumni Career Panel



Thursday, November 3rd  
3:30 - 5:00 pm | Dunn Conference Center

**PANELISTS:**

- Nico Hayes-Huer, '11 (they/them)**  
Academic Affairs Coordinator, Harvard University Graduate School of Design
- Marla Windman, '22 (they/them)**  
Programming Analyst, MEDITECH
- Tyler Marcotte, '15 (he/him)**  
Member Experience Executive, Boston Celtics



# What is the Banacos Academic Center?

Houses four programs:

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

## Mission

The Banacos Academic Center provides a welcoming environment for students who want assistance with academic support and disability-related matters. We aim to foster independence in students through providing guidance on developing a clear understanding of their needs, rights, responsibilities and capabilities as well as guiding students on how to use the academic supports available at our Center and throughout campus. These goals help students to maximize independent learning and build healthy identities.

The Banacos Academic Center aspires to provide students with access to comprehensive well-rounded academic support, state of the art accessible technology and instructional materials, continuity of services and access throughout campus, and sufficient staffing and services to provide comprehensive individualized assistance.

The Banacos Academic Center staff continually works to maintain the community's respect and recognition of its programs and participating students as integral to the campus and the diversity on campus and to educate the community on matters regarding access to the educational environment including the benefits of universal design in and out of the classroom and the growing necessity to consider accessibility in policy decisions for the Westfield State University community.

# 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.



Autism:  
[CollegeAutismSpectrum.com](http://CollegeAutismSpectrum.com)

EXCEL  
@ Bridgewater State  
University

Landmark College

Threshold Program  
@ Lesley University

ARCH Learning Community  
@ Dean College

PAL Program @  
Curry College

Thames Program  
@ Mitchell College

Beyond Access  
@ UConn, Storrs

## Specialized Programs

(often additional expense)



# College Transition for Students with Disabilities

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