SCHOOL-TO-WORK TRANSITION GUIDE

A resource for families of New Mexican youth with disabilities transitioning to work and adulthood



A Collaboration Between:

UNM Center for Development and Disability
Partners for Employment,
New Mexico Division of Vocational Rehabilitation,
and
Parents Reaching Out









Preparation of this publication was financed in part by a grant from the New Mexico Division of Vocational Rehabilitation. Content of this publication does not necessarily reflect the position or policy of the New Mexico Division of Vocational Rehabilitation.

Originally published 2018. Updated 2023.

Acknowledgements

We would like to extend our thanks and gratitude to everyone who contributed to the creation of this guide, whether it was through writing, contributing photographs, providing feedback on drafts, providing resources, or offering ideas and thoughts throughout the development process.

We would like to acknowledge the New Mexico Division of Vocational Rehabilitation (NMDVR), which provided funding for this project. We also extend special thanks to the LEND trainee who contributed to the guide, and to the University of New Mexico Center for Development and Disability's Information Network for the many resources they provided as we developed different content areas.

University of New Mexico Center for Development and Disability

Partners for Employment 2300 Menaul Blvd. NE Albuquerque, NM 87107 505-272-3000

Parents Reaching Out

2501 Yale Blvd SE Suite 200, Albuquerque, NM 87106 (505) 247-0192

New Mexico Division of Vocational Rehabilitation

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Introduction

Welcome! We are a team of parents, youth, professionals, self-advocates and family members who have come together to compile information and resources on the transition from school to work or post-high school education for youth with disabilities in New Mexico. This guide has been designed for parents, but will also be useful to providers/professionals and youth.

We've shaped the content of this guide based on our own experiences with transition, whether as a professional, family member, or youth going through or having gone through transition. We hope that you will find this information helpful as your family navigates the transition years.

We use the term "family member" throughout to refer to the individual who is or will be going through the school-to-work transition.

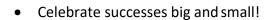
Transition is a time when we shift from having a "family-centered" perspective to a "self-determined" perspective, as your family member grows and becomes more independent. During this time, parents will still be part of their lives, but our role as a parent will be different. As a youth transitions to adult services, expectations of independence in areas like transportation, managing money, after high school or "post-secondary" education, employment, and communicating with different providers and professionals increases. Once someone turns 18, they legally become their own guardian, and other members of the family are no longer allowed to access health, school, or work information without the expressed permission of the young adult, unless the family has petitioned for legal guardianship.

Also, when an individual leaves the school system, which may be at graduation around age 18 or after leaving transition services by age 22, they are shifting from a system of entitlement-based services under the Individuals with Disabilities Education Act (IDEA), which includes supports through public schools, to eligibility-based services under the Americans with Disabilities Act (ADA). This means that for most people, as they become adults, there isn't a centralized system of case management. The individual and their community/support system are responsible for navigating systems and services. This may include identifying services, applying for them, and getting on waitlists. Some families have noted that the transition to adult services seems more like patching together needed services, as opposed to the continuity of services many have received while still in school and covered by IDEA.

We invite you to read all the way through this guide, or to simply turn to sections that interest you. This isn't a list of assignments or "shoulds," but a reference for you to come back to if and when you'd like more information on different topics.

Successful Transition Practices:

- Know that everyone's path to adulthood looks different!
- Talk together about your family member's interests and dreams for the future.
- Prepare for transition from a young age (See overview of transitions in Appendix 1).
- Explore a variety of options for post-high school learning and employment.
- Communicate high expectations of post-high school success to your family member.
- Encourage your family member to be an active participant in their transition planning team.
- Encourage your family member to be a strong and informed self-advocate.
- Connect your family member with one or more paid work experiences while still in high school.
- Practice social skills and independent living skills while in middle and high school. This
 could include things like doing laundry, making doctor appointments, and grocery
 shopping.
- Get connected with both long-and-short-term adult services, such as New Mexico
 Division of Vocational Rehabilitation (NMDVR) and other adult service agencies, before
 your family member turns 18.









Chapter 1

Personal Growth and Independence

Personal Network/Circles of Support

The people who surround us – our family and friends, teachers and employers, community members and providers – form our network. Everyone's network is unique, but most personal networks include people who know the individual very well, like family and close friends, and others who know the individual less well, like acquaintances, professionals and some providers.

As someone transitions to adulthood and to greater independence, this network becomes an important resource for obtaining accurate information and support for many different things. As parents, we can help our family member strengthen these connections to broaden their networks. Some questions you can ask your family member include:

- Who do you know?
- What do you like to do?
- What kinds of places do you like to go?

It is important to know who is in our network, and who we can trust and turn to with questions, ideas, and requests for support. Some questions we can help our family member ask themselves to consider about their network are:

- Who do I trust with personal information?
- Who do I trust to give me a ride?
- Who do I trust to give me advice/information about healthcare, housing, and so on?
- Who do I trust in an emergency?
- Who do I trust with questions about my money and/or benefits?
- Who do I trust with my safety?

Why are networks important?

Through networks, many people:

- find jobs
- get information about where they may want to live
- expand social connections and support
- create bridges to membership in different groups
- find more opportunities for social engagement and employment options
- become a member of different communities

When you belong, you have value, and networks look out for their members.



As parents, we need to take care of ourselves, too. We can ask these same questions about our own networks, and more clearly define where we can go for support when we need it.

Friendships and Relationships

When you explore networks and who they include with your family member, it can also be a good idea to talk about the differences between strangers, acquaintances, friends, family, intimate relationships, and providers. All of these conversations should happen within your family's comfort zone. Some families may wish to explore these topics in greater depth, and others may prefer to have a basic conversation just to introduce these topics.



As adults, we generally have more opportunities to decide whom to spend time with than we did as children. For this reason, it's important for younger family members to be able to tell the difference between strangers and friends, and to know what each kind of relationship generally looks like. No matter what kind of relationship we have with someone, it's always important to trust ourselves. If someone is doing something near us or to us that doesn't feel right, we need to get out of that situation immediately and find someone we trust to talk to about it.

These are examples of ways to talk with your family member about different kinds of relationships:

- **Strangers** are people we might see in line at the pharmacy. We might say hello and talk about something that is not personal, like the weather. We do not share any personal information, and usually we do not shake hands or have any other physical contact.
- Acquaintances are people we may see many times, like the cashier in our local grocery store. We might say hello and talk a little bit. We generally do not share any personal information other than our first name with acquaintances, and usually there is no physical contact except maybe a handshake.
- **Friends** are people who we know well, and who know us well. We have shared interests with our friends, and have spent time together to get to know each other. Friends are people we trust, and they do not ask for anything in return for friendship. We may give friends hugs if that is ok with them and with us, and we can talk about all kinds of things and do different things together like go to movies, listen to music, or playgames.
- **Family** are the people we recognize as being related to, like parents, grandparents and siblings. It is often the members of our family who know us best as we are growing up and help us when we are in need.
- A partner, boyfriend, girlfriend, or spouse is an intimate relationship. These relationships take time to happen, because they are generally between people who

- have spent a lot of time getting to know each other, and discovering shared interests. Intimate relationships are often between people who have become very close friends, and may or may not include a physical relationship.
- Working professionals is another group of people with whom we can have a relationship. Sometimes it can be confusing to know what category these people, like doctors and therapists, fall in to. We generally are not friends with our providers, but by nature of the work they do, they often need to know personal information in order to take care of us.

Self-Discovery

The better we know ourselves, the more likely we are to find and do activities we enjoy, to learn more about our interests, to find employment that is meaningful to us, and to expand our social network.

As parents, we can help guide our family members through an informal process of "self-discovery," which simply means helping them learn more about themselves. Asking questions like those below can go a long way toward supporting your family member to understand and be able to articulate, in whatever manner they choose, more about who they are and what they want as they transition into adulthood, employment and/or further education.

Examples of questions you can ask include:

- What are your interests?
- What are your strengths?
- When do you shine?
- What are absolute "no's" when you consider what you want or need in a work environment?
- What do you enjoy doing?
- What do you want to learn more about?
- What skills would you like to learn?



Laura often talked about wanting to go to college and be a nurse when she was younger. She liked watching movies about hospitals, and her aunt is a nurse. But when she started answering self-discovery questions like the ones above, she and her family realized a whole bunch of things that didn't add up to a career as a nurse. It turns out Laura's main interests related to work are around helping people in a hospital or clinic, wearing a professional uniform, and having a job where she gets to move around and doesn't sit a lot of the time. Some absolute "no's" for her are giving medications and putting in IV's. With further career exploration that was inspired by the self-discovery process Laura did with her family, she discovered that she wants to be a radiology technician. She will be helping people while working in a medical setting, wearing a uniform, and be on the move during most of her workday.

For more information:

• Online interest inventory: mynextmove.org

Food for Thought: Taking Risks

As many of us know, sometimes people with disabilities do not have the same opportunities as people without disabilities. One area in which this commonly happens is in taking risks. We have heard from many parents that allowing their family member to take a risk by trying something new, or trying something on their own, can be very difficult to do. It can be difficult to let any child do this, regardless of disability status. Many parents also note that giving their family member the space and support to take those risks allowed them to make mistakes and to learn from those mistakes, and then to succeed in new areas, which is essential for growth and independence.

"Dignity of risk" refers to the idea that there is dignity in having the opportunity to take a risk and to possibly fail. Many people learn the most valuable lessons by failing, and then having the opportunity to try again, perhaps in a different way. Sometimes, efforts to protect an individual from experiencing failure can deny them the opportunity to experience failure and then to grow from it.

Elena is a sophomore in high school, and her strengths include being friendly and compassionate. She also has great rhythm and loves to dance, and she wants to try out for the dance team. Elena's mom remembers a time in middle school when she was bullied by some kids for looking different, and she is worried that it will happen again if Elena is in front of a group of students, so she tells her no. Elena explains to her mom how important this is to her, and they agree that she can try out. She makes the dance team, and in the process, makes a new group of friends. Her mom couldn't be prouder and loves watching Elena perform with the team.







Social and Community Skills and Why They Matter

Social skills are also known as "people skills" or "soft skills." Social skills allow us to work well with others and to interact in socially proper ways. We use these skills to understand how to behave socially in different kinds of places, like school and work. Some examples are:

- Communicating appropriately
- Knowing what is ok to talk about and with whom
- Knowing how to greet people/knowing appropriate greetings
- Understanding what is acceptable humor with a certain group of people
- Understanding other people's body language
- Knowing how to give other people their personal space
- Showing appropriate enthusiasm for work and having a good attitude
- Understanding teamwork and networking
- Knowing what is considered professional behavior
- Knowing how to manage one's time



Why are they important?

- Social skills and soft skills help us to develop personal friendships and work relationships, and to know what expected social behaviors are.
- They are very important for getting and keeping a job, and for having successful employment outcomes.
- A lot of research has shown that the main reason most people with intellectual and developmental disabilities lose their jobs is due to a lack of soft skills.



How can we build these skills?

The best way to develop soft skills is to practice them! Adults can work with children from a young age to model appropriate social interactions and to navigate different kinds of environments. For example:



- Have conversations about appropriate topics of conversation, including acceptable humor, and how this can be different in the home and work settings.
- Practice having conversations, and not interrupting when others are speaking.
- Practice time management, like being on time for appointments, figuring out ahead of time how long a task is going to take, and creating schedules to follow to help stay on time.



- Practice giving others their physical personal space, and not touching other people except in very specific situations when that is socially acceptable.
- Include soft skills goals in transition and high school Individualized Education Plans (IEPs).
- Before job interviews, encourage deciding if and how your family member prefers to disclose their disability.
- Practice open-ended questions that do not have "yes/no" answers.

For more information:

- Skills to Pay the Bills
- Casey Life Skills

Self-Advocacy: Learning to Speak for Ourselves

Self-advocacy means standing up for what you need, want, and believe. This can be in a one-on-one conversation or in a group setting. It can be something small, like saying "no" when you disagree, or asking someone to explain things in a different way. It can also be something bigger, like attending a town hall or a protest. Large-scale self-advocacy is often called activism.



Strong self-advocates understand their disability and how it impacts their lives. They know their own strengths, interests, needs, and challenges. They are able to communicate with others how their disability impacts their lives. They also know that with rights come responsibility.

As parents who have been advocates for our children since the day we met them, we are in a unique position to help our children become strong self-advocates as adults. As people who understand the strengths, interests, needs, and challenges of their children, we as parents play a critical role in helping our children gain self-acceptance and advocate for themselves.

Self-advocacy does not mean that you are always right, or that you will always get what you want. It does not require hostility and it does not have to be a fight. Strong advocacy skills may not come naturally to all of us, and most people need practice opportunities to develop confidence.

Here are some scenarios that your family member can use to practice their self-advocacy skills:

- Setting up a class schedule You want a different class on your schedule that is more in line with your strengths and interests. The teacher and counselor are saying that you need to take a reading intervention class that you have already taken instead. Use your advocacy skills to develop a plan to take the class you want.
- Moving out of the home You want to move out of your family home and live with a roommate, and your parents are worried that you will need help. They don't want you to move out. Use your advocacy skills to develop a plan to live with a roommate that includes supports, if needed.
- Asking for accommodations needed for a class You are having trouble finishing your
 work on time because it takes you longer to process information. Your IEP says that you
 can have extended time, but the teacher is not giving it to you. Use your advocacy skills
 to tell them that you need extra time.
- Meeting with a new therapist You have a new therapist, social worker, or counselor at the school, and they want to know where you want your services provided – in the

- classroom or in a separate (pull-out room). Use your advocacy skills to tell them where you want the service and what works for you.
- Interviewing for a job You have a job interview for a summer job that you really want. The potential employer is concerned that you are too young and that you won't come every day. Use your advocacy skills to tell them why you will be good at the job and that they should take a chance on hiring you.
- **Getting what you paid for** You ordered a hamburger, large french fries, and a drink for lunch at the drive-through. When you get your food, you realize that they gave you a small order of fries instead. Use your advocacy skills to ask for the large order of french fries by explaining what happened and why your order iswrong.
- Making choices in an IEP meeting Your IEP team thinks that you should take a computer class to help you in college. You feel that you are already good at using computers and you want to take a photography class instead because you are really interested in photography. Use your advocacy skills to tell them why you should be able to take the photography class instead of the computer class.
- Paying the right price Your cellphone bill has increased and there is not an
 explanation. Your phone is your way to communicate and you also use it for homework,
 and you cannot afford a larger bill. Use your advocacy skills to get your bill fixed or look
 at other cellphone providers.

Manuel is currently enrolled in high school and has a part-time job at the local grocery store. He wants to work full-time after he graduates. Manuel is a good employee. He is always on time, stocks the shelves carefully, and he always notices if something is misplaced or incorrect. His boss has offered to increase his hours after he graduates, but his parents are concerned that it will interfere with his SSI and DD Waiver benefits. Manual has heard different dollar amounts and he is confused, so he seeks support and information from his school team and his case manager. He finds out that he can increase his work hours without losing his benefits, and that there are different options if he wants to explore full-time work in the future. Manuel advocates for himself and speaks to his parents about working full-time and still keeping his benefits. Manuel's parents agree that he can work more hours each week after he graduates next spring.

For more information:

- Center for Self-Advocacy, Developmental Disabilities Planning Council (DDPC)
 nmddpc.com/csa, 505-841-4519
- Disability Rights New Mexico (DRNM) drnm.org, 505-256-3100

Independence Skills

Independence skills are what we use to take care of ourselves so that we can live as independently as possible. We use these skills to carry out Activities of Daily Living (ADLs), which are the basic tasks of everyday life, and include things like eating, bathing, clothing, and toileting.

The sample checklist below shows some ADLs that can help you and your family member think of some of the tasks they can do, those they may need assistance with, and some things they may want to think about practicing in the future.

Skill	Independent	Needs Help	Dependent	Does Not Do
Set alarm to wake up				
Wash hands				
Brush hair				
Pick out clothes				
Dress self				
Button clothes				
Shower self				
Brush teeth				
Wash face				
Prepare snacks/meals for self				
Put dishes in sink				
Load dishwasher				
Put on shoes				
Take a walk – learn street safety				
Answer the phone				
Memorize phone number/address				
Count money				
Shop for groceries				
Order at a restaurant				
Use a computer				
Know how to email				
Use a television remote				
Know how to swim				
Know how to use washer/dryer				

Kristina is about to finish all of her high school graduation requirements. She has chosen to continue her public schooling in a transition program helping students ages 18-22 to work on employment, post-secondary education/training, and independent living skills. Change is challenging for Kristina- she often responds to difficult life situations by having an emotional breakdown. Kristina's mother is working on guardianship, but she also wants her daughter to be able to better respond to the challenges of independent living. In a conversation between Kristina's mother, her case manager (waiver services), a behavior therapist, a transition teacher, and Kristina herself, the group sees that many adult activities of daily living (ADLs) are opportunities for Kristina to further develop her independent living skills. Kristina recognizes some of the things she can start doing herself now that she is becoming an adult, and over time she is given more responsibility. This is challenging for her, but over the 3 years she spends in transition services, she significantly increases the number of things she is doing on her own, and feels calmer about change and about dealing with difficult situations. Kristina is now able to make and keep her own paratransit appointments, she is an active member in her own planning meetings, and feels comfortable living away from her family in a group home setting, where she is able to ask for the help that she needs and can also do things for herself.









Recordkeeping

Parents can ease transition by helping teens and young adults organize a file of the important documents they will need after high school. These documents can be important for health and safety, requesting accommodations, and fully participating in decisions about one's own life.

There are many different ways to organize this information, and it's important to consider what works best for your family member. Information ought to be easy to get to, and available in both paper and digital formats if possible. Some categories and contents to include:

Employment

- Job history (with dates and contact information)
- Letters of approved work modifications
- Letters of recommendation
- Performance feedback
- Resume
- Vocational assessments
- Volunteer experience

Health

- Emergency protocols, if needed
- Functional limitations by diagnosing provider
- Medication information (with dates started or stopped and any side effects to watch for)
- Health insurance card
- Immunization records
- Contact information for doctors, specialists, therapists
- Pharmacy contact information

Personal information

- Birth certificate
- Passport
- Contact information for themselves, members of the family, and community service providers
- Insurance cards
- Emergency contactinformation
- Social security card
- Driver's license or identification card



School records

- Copies of IEPs for last several years
- Diploma
- High school transcript
- Current evaluation reports and assessments (last 3 years)
- Letters of approved learning accommodations
- Letters of recommendation
- Report cards, progress reports, and test scores
- Work samples
- Summary of Performance

For more information:

• Footprints for the Future, A Personal Planning Manual

Transportation

Knowing how to get safely from one place to another is an important part of growing up. As adults, we need to be able to get to work, appointments, classes, social events and places like the grocery store as independently as possible.

Most of us need practice learning how to do these things, whether it is:

- Using public transportation like the bus (knowing how to pay the fare, learning the route, and so on)
- Using accessible transportation, or paratransit (door-to-door or curb-to-curb transportation for people with disabilities)
- Getting a driver's license
- Arranging rides as needed
- Reading a map

There are many different kinds of transportation to learn about, including:

- Public bus system
- Taxi/Uber/Lyft
- Driving oneself
- Carpooling
- Getting rides with friends/family/caregivers
- Paratransit



Transportation Training

The earlier that transportation training and practice begins, the better. There is no right or wrong way to do this, as long as youth are getting opportunities to practice working toward independence with whatever forms of transportation they might use as an adult.



For example:

- Paying the bus fare when traveling with an adult, selecting their own seat, and choosing the appropriate stop
- Asking for rides as needed instead of a parent arranging rides without the family member's involvement
- Learning about how to get a driver's license
- Writing transportation goals into the IEP as early as middle school

Help Paying for Work-Related Transportation

The NM Division of Vocational Rehabilitation (NMDVR) and the Department of Health/Developmental Disabilities Supports Division (DOH/DDSD) may have funding available that your family member can access to help with work-related transportation costs.

If your family member is a participant with NMDVR, contact their counselor to ask about help paying for work-related transportation costs.

If your family member is on the Developmental Disabilities (DD) Waiver Registry/Waitlist, contact your local DOH/DDSD (Department of Health/Developmental Disabilities Supports Division) office to ask about help paying for work-related transportation costs. (See the **DD Waiver** section for more information)

Getting a driver's license – things to consider

Different disabilities may influence someone's ability to drive or operate a vehicle. Getting a **Comprehensive Driver Evaluation** and looking at training programs can be a first step.

The evaluation results, along with any related doctor recommendations, can guide next steps toward getting a license, or perhaps waiting on getting a license. If your family member is an NMDVR participant, they can contact their vocational rehabilitation counselor to find out if NMDVR may help cover the cost of the evaluation.

For more information, see <u>drivingtoindependence.com</u>

Also, there are different rules that must be followed to apply for a driver's license, depending on whether an in individual is under the age of 18, or aged 18 -24 years old.

For more information on these rules please visit the MVD website.

For more information on accessible transportation options in New Mexico:

Transportation – Accessible Options around the State Tip Sheet

Employment

Having a job is an important part of growing up and living a meaningful life as an adult. Being employed:

- Increases and supports independence
- Increases self-esteem and self-worth
- Provides a sense of belonging and being valued
- Expands the network of people the employee knows
- Means being part of a professional community
- Means using existing skills to do work duties, and learning new skills
- Means having one's own income

How to get work experience and build work skills

"Work experience" means having the opportunity to learn new work skills in a professional environment. These can be paid or unpaid experiences. They include things like part-time employment, internships, apprenticeships, and volunteering.

There are many resources to help find work experience opportunities for your family member while they are still in school:

- Use your network to let people know that your family member is looking for work experience and see what they have to offer.
- Contact businesses to find out if they offer internships, apprenticeships, or paid work experiences for youth.
- Add employment and/or work experiences as a goal in the transition IEP.

Why are high expectations important?

- High expectations of employment are the greatest predictor of successful employment outcomes as an adult.
- Early work experiences, such as jobs or internships during high school, are another significant predictor of successful long- term employment outcomes.



Work experiences also give your family member the opportunity to strengthen their social and community skills, which are essential to long-term successful employment outcomes.

(See **Social and Community Skills and Why They Matter** section for more information)

Different approaches to employment

There are many ways people gain income and work. Some people start their own business, some people customize or create their own job in an existing business, and some respond to an ad in the newspaper or online.

Some words your family member may come across when looking for work are:

- Job Developer someone who helps a job seeker find a job
- Job Coach someone who helps an employee learn their job
- **Employment Agency** a group that offers employment services to a job seeker.

From an early age, encourage your family member to explore interests and strengths that may lead to areas of interest for employment, and talk with them about what kind of accommodations they will need to ask for in a work setting.





Syd is a junior in high school, and wants to get a part-time job working with animals. With the support of her transition team, she applies for a job at a pet grooming business, and is hired. Syd likes the job at first, but soon realizes that it's a high-stress environment with a lot of pressure to stay on schedule, and sometimes it gets really loud. Syd gets confused and overwhelmed by loud sounds, and struggles with the fact that she is not able to take the frequent breaks she needs. Within a few weeks, the manager tells Syd that she's not keeping up, and Syd loses her job. A family friend mentions that the pet store down the street from her house is hiring. Syd's grandma helps her fill out the application and they go in together to meet the store manager. Syd and the manager hit it off right away. At the interview later that week, Syd tells the manager that she needs breaks throughout her workday in order to be at her best, and she asks if the store is loud. The manager agrees on the breaks, and says the store is usually pretty quiet. Syd gets the job! She feeds the animals and cleans their cages, stocks shelves, talks with customers, and is able to take breaks when she needs them. Syd loves the job, and the manager finds that Syd is an excellent fit for their team.

Good news: important information about Social Security benefits and working!



The Social Security Administration (SSA) has many work incentives that help people keep their Centennial Care/Medicaid, Supplemental Security Income (SSI) payments and/or Social Security Disability Insurance (SSDI) payments as they begin to work and earn an income.

- 1. If your family member is a New Mexico Division of Vocational Rehabilitation (NMDVR) participant, they can talk to a DVR benefits advisor about work incentives. Contact the DVR office where they are a participant, and ask to speak with a Benefits Advisor.
- 2. If your family member is not a participant with DVR, they can talk to the Work Incentives Planning and Assistance (WIPA) Benefits Advisor for the New Mexico region about work incentives. Call 702-889-4216 or 1-800-870-7003.
- 3. The Ticket to Work hotline can also provide some basic information. Call 1-866-968-7842.

If you and your family member have questions about employment, ask! The school transition team and a DVR counselor are a good place to start, and if they don't have the answers, they can help you find the person who does.

For more information please visit:

- Partners for Employment, University of New Mexico Center for Development and Disability
- NM Division of Vocational Rehabilitation (NMDVR), 1-800-224-7005
- NM Workforce Connection
- If your family member is on the DD Waiver, they can contact their case manager to find out about employment resources and supports through the waiver. If they have selected the Mi Via option under the DD Waiver, they can contact their consultant for more information. (See the **DD Waiver** section for more information)



Chapter 1

RESOURCE QR CODES

Introduction and Chapter 1: Resource Links

UNM CENTER FOR DEVELOPMENT AND DISABILITY PARTNERS FOR EMPLOYMENT PARENTS REACHING OUT NEW MEXICO DIVISION OF VOCATIONAL REHABILITATION ONLINE INTEREST INVENTORY SKILLS TO PAY THE BILLS CASEY LIFE SKILLS

CENTER FOR SELF-ADVOCACY AT THE DEVELOPMENTAL DISABILITIES COUNCIL

DISABILITY RIGHTS NEW MEXICO



FOOTPRINTS FOR THE FUTURE: A PERSONAL PLANNING MANUAL



• DRIVING TO INDEPENDENCE



• NEW MEXICO MOTOR VEHICLES DEPARTMENT



ACCESSIBLE TRANSPORTATION OPTIONS AROUND NEW MEXICO



NEW MEXICO WORKFORCE CONNECTIONS



Chapter 2

Money and Finances

Learning About Money and Budgeting



Learning about money and budgeting, also called "financial literacy," means having the skills to manage money effectively and to understand financial resources. These skills are very important for independent living. They make it possible for someone to manage their money on their own with as much skill as possible, and to achieve financial wellbeing for the long-term. This means understanding earning, saving, budgeting, building assets, borrowing, protecting and planning, and understanding what debit, credit and debt mean.

Some examples include understanding:

- How money is earned, spent, saved and borrowed
- What it means to earn money
- The responsibility to pay taxes
- How to manage a budget, like balancing and keeping track of income and expenses
- How to pay bills on time
- How much money you need each month
- How to save
- How loans work and how to avoid predatory lenders
- How to make informed decisions about your own finances
- · How to create financial stability through the choices you make
- How to build assets and wealth to have more opportunities in life
- How to plan with the goal of having financial wellbeing for the long-term
- How Social Security Work Incentives work, and how benefits may be maintained when you start working (see the **Employment and Work Experience** section for more information)

How do we learn how to do this?

Learning financial literacy skills and then practicing them is the best way to get good at this. Some examples of things you can do with your family member are:

- Find out if financial literacy is a part of your family member's school curriculum.
- Add financial literacy skill-building into their IEP, starting in middle school.
- Teach them how to make correct change for the bus and have them practice this.
- Help them make a grocery list and prepare a budget for grocery shopping based on the list. Go grocery shopping together with the list.
- Open a bank account with them and show them how to balance a checkbook.
- Practice making correct change for a purchase.
- Have conversations about earning money, saving, and paying taxes, and share concrete examples of how you have done some of these things.

• Talk about trust and safety, and how important it is for them to know who they can trust to help manage their money, and who they can ask questions about their finances.

John has just completed his high school graduation requirements, and has chosen to continue his public schooling in a transition program for students ages 18-22. John lives at home with his family, and while he recognizes that he is not ready to live on his own, he wants to work towards being as independent as possible. He has gotten his driver's license and has just begun a new job with the help of family and transition staff. He knows he wants to start earning some money of his own, and is also working on reestablishing his SSI as an adult. John's understanding of money is limited, but he's able to recognize currency and can count money in his hand. He just opened his first bank account, and is learning how to keep track of his expenses using online banking and a personal finance app on his phone. John is worried about not having enough money to pay his parents rent, and he is also trying to save money for a down payment on a car. After talking with his transition teacher and developing a budget, he feels more at ease knowing where his money is going each month. With this better understanding and management of his income, he is able to pay rent, put enough money aside for a car down payment, and even add his monthly car payment to his budget.

For more information:

- Center For Parent Information And Resources
 "Getting Ready for Managing Finances at the Age of Majority"
- Centers For Independent Living
- National Resources for Access, Independence, Self-Advocacy and Employment (RAISE)
 Technical Assistance Center webinar: "Developing Financial Capability Among Youth"

New Mexico ABLE Investment and Savings Accounts



The Achieving a Better Life Experience (ABLE) Act of 2014 allows people with disabilities to save money for qualified disability-related expenses in an ABLE account without jeopardizing their eligibility for Medicaid, Supplemental Security Income (SSI), or other benefits.

There is a yearly limit for deposits, and the cap may be higher if the individual is employed. There is also a maximum account balance after which deposits would be rejected, but investments could continue to

grow. In addition to the account owner, anyone, including friends and family, can make deposits.

Withdrawals from the account can occur at any time, and are tax-free when the money is used for approved items, resources, and services.

Individuals can manage their accounts online, and can choose to receive an ABLE card to handle their spending.

Funds in an ABLE account can be used to pay for qualifying expenses, which include:

Assistive Technology Education

Employment Training Legal Fees

Housing Health & Wellness

Transportation Personal Support Services

Basic Living Expenses Financial Management

For more information:

- For more information or to open an account, visit ablenewmexico.com
- ABLE Act Tip Sheet
- ABLE National Resource Center

Chapter 2

RESOURCE QR CODES

Chapter Two: Resource Links

GETTING READY FOR MANAGING FINANCES AT THE AGE OF MAJORITY CENTERS FOR INDEPENDENT LIVING DEVELOPING FINANCIAL CAPABILITY AMONG YOUTH ABLE NEW MEXICO ABLE ACT TIP SHEET ABLE NATIONAL RESOURCE CENTER

Chapter 3

High School and Learning After High School

Three High School Graduation Pathways to Choose from in New Mexico

In New Mexico, there are three ways that a student with an Individualized Education Plan (IEP) can graduate.

Standard Pathway

The standard pathway option means that a student with an IEP meets all of the requirements that a general education student meets, with or without accommodations. In addition, students must pass the mandated statewide assessment. The Standard



Pathway is the most rigorous pathway to graduation, and it requires that a student have a minimum of 24 credit hours, which must include certain core classes (see chart on next page). School districts in New Mexico may have additional requirements for graduation, so it is important to talk to your family member's IEP team about requirements early on and often in the transition process.

Modified Pathway

Another option for a student with an IEP is to graduate on a modified pathway. This is an alternative program of study for students, determined by the IEP team. The student must meet the same credit hour requirements, but the student can substitute more relevant classes (for example, taking Financial Literacy instead of Algebra 2). In addition, students on this pathway must take 4 to 9 credits of career development opportunities and learning experiences, which could include community-based instruction, vocational course work, work experience, student service learning, and volunteering. These students can access services until the age of 22 in a transition program designed to support employment goals and living as independently as possible as an adult.

Ability Pathway

The third pathway to graduation is the ability pathway. This allows a student to graduate by meeting or exceeding IEP goals and objectives, with or without modification of contents. This is reserved for students with more significant cognitive and/or physical challenges or students with severe mental health challenges. These students may need to focus on more functional life skills, and may need additional time to achieve their goals. As with the career readiness pathway, these students can access services until the age of 22 in a transition program designed to support employment goals and living as independently as possible as an adult.

What are the implications for post-high school options, depending on which pathway is chosen?



The three graduation pathways have different implications for options after high school.

- The diplomas will look the same and count for high school graduation; however, colleges and universities are interested in the student's transcripts, which provide a record of the student's classes and grades.
- A student who graduates on modified or ability pathway may or may not meet the entry requirements for a four year university, but they may be able to attend a community college and then transfer at a later date to a university.
- Vocational and trade schools also have varying requirements.

How is a pathway chosen?

A student's graduation pathway is determined by the IEP team, including the student and the parents. It's important to make this decision early in high school to ensure that the student is taking the right classes to align with their plans after high school, and that the IEP is designed to meet their needs.

Graduation pathways can be changed until the 20th day of the senior year, but it's important to note that this may change the timelines and requirements for graduation. It is important to talk with the IEP team early in high school, and often throughout the high school years, to make sure that you and your family member understand the pathways and the consequences of each.

It will be important to explore different options, and to get information from schools and programs early in order to best align the student's classes with their vision for life after high school.

For more information please see:

NM Public Education Department "Graduation Options for Students with Disabilities"

The Three Graduation Pathways

Standard Graduation Option	Modified Graduation Option	Ability Graduation Option
Earn minimum number of credits required by the district	Earn minimum number of credits required by the district	Earn minimum number of credits required by the district or be provided with equivalent educational opportunities required by the district
Pass the current New Mexico graduation and/or exit exam with or without accommodations by obtaining the minimum level of proficiency and/or performance established by the Public Education Department	Completion of the modified program of study requires that a student achieve his or her IEP goals and objectives based on the Employability and Career Development Standards with Benchmarks and Performance Standard	A student has been consistently working toward identified goals, objectives, and benchmarks, developed by the IEP team; has achieved a level of success that the IEP team agrees is commensurate with the student's abilities
Must meet or exceed all State graduation requirements	Base all decisions on the needs of the student and not solely on the student's ability to earn required credits or pass the current exit exam	Meet or exceed IEP goals and objectives
Must meet or exceed district graduation requirements	Coursework must include a minimum of 4 units of career development and learning experience	IEP goals and functional curriculum must be based on State content standards with benchmark and performance standards or the EGBE (Expanded Grade Band Expectations)

Examples of Different Pathways for Different Students

Standard Graduation Pathway – Mateo

Mateo is a 16-year-old sophomore who really likes technology. His vocational assessment indicates that he shows strengths and interests in the areas of electronics, computer science, and engineering. He wants to go to the University of New Mexico right after high school, and his classes are on track for a standard diploma.

Mateo participates in the general education classroom with accommodations for most of his classes, and he attends a special education math class for more direct instruction. Mateo is highly motivated, and he does not let his specific learning disability in the areas of math and reading stop him from doing well in school.

Mateo, his parents, and his teachers all believe that he is capable of passing the tests required for graduation with the right accommodations and skill building. However, Mateo would like to learn to manage his stress with tests. He asked for help with this at his IEP meeting, and it was determined that Mateo will work with a social worker to manage his stress. The team developed a goal in this area to support his wish to get a standard diploma so that he can attend UNM.

Modified Pathway – Sara

Sara is a 17-year-old junior who wants to work with animals after high school, but she does not think that she wants to go to college. Sara feels ready to move on with "real life" outside of high school, and she wants to start earning some money of her own.

Sara struggles to stay focused in class and often walks out because she is overwhelmed. She is missing several credits because she did not complete enough of the class assignments, and is considering dropping out of school altogether. She understands that her mood disorder affects how she feels about school, and she asks her IEP team for help with staying in school because she knows it will help her to get a job in the future. The team considered Sara's needs and wishes for the future, and determined that a career readiness pathway would be appropriate for her. She will be able to substitute some classes that she has not passed with career-focused classes, and the school helped her to find a volunteer position at the local animal shelter to give her work experience.

Ability Pathway - Thomas

Thomas is a 15-year-old freshman. He is very social, and he enjoys going to school to see his friends. He learns well with routines, and he would like to work in a grocery store or other retail. Thomas is focusing on functional skills at school, and he does not access the general education curriculum. Thomas is working on developing skills to be more independent for future employment, and he has an IEP goal for time management and following schedules.

Thomas does not read or write, and he needs support for all of his personal care needs. His IEP indicates that he will graduate on the ability pathway so that he can access the transition program at his high school until the age of 22, if he needs more time to learn the skills necessary for independent living and future employment.

What are Accommodations and Assistive Technology?

Accommodations

In a school setting, an accommodation is a change that is made for a student in order to remove barriers to their learning. Each accommodation is based on the specific learning needs of that student. Some examples of accommodations include frequent movement breaks, taking tests in a quiet room, or having a scribe to take notes for the student. Accommodations provided in high school, when your family member is covered by IDEA and has an IEP or a 504 Plan, are similar to accommodations that can be provided in college, when your family member is covered under ADA. (See the **Transitioning from IDEA to ADA/Section 504** section on the next page for more information.) Click here for more information about the differences between accommodations and modifications.

In a work setting, an accommodation is a change that is made for an employee in order to remove barriers, allowing the individual to be able to complete assigned work tasks. Employees with disabilities are protected by the Americans with Disabilities Act (ADA), and this law governs what reasonable work accommodations can be requested. When looking at accommodations under the ADA, which covers post-secondary education/ training and employment, the person with the disability has to self-disclose their disability to the college or the employer to be identified as a person with a disability that may or may not need accommodations. If this self-disclosure does not happen, the school or employer cannot be held responsible for not providing accommodations. This a major way accommodations under the ADA are different than under IDEA. (See www.ada.gov for more information)

Assistive Technology

Assistive technology (AT) is any item, piece of equipment, software program, or product system that is used to increase, maintain, or improve the overall abilities of individuals with disabilities, which can bring about more independence. In a learning environment like school, AT is a tool or set of tools that facilitate learning for a student. In a work environment, AT is a tool or tools that facilitate the completion of assigned job tasks.

Some examples include using dictation software to take notes or complete written assignments, using a device to listen to audiobooks instead of reading, or using a keyboard to type instead of writing assignments by hand.

If you think your family member may benefit from an AT accommodation, you and your family member can request an AT assessment from the special education department at their public school. It is also very helpful to know what kind of AT may be appropriate for your family member before they graduate from high school, so that they may be able to request appropriate AT in their post-high school training, college and work settings.

Transitioning from IDEA to ADA/Section 504

There are no IEPs after high school. Once a student graduates from high school on any of the three pathways described in the previous section, they are no longer covered by the Individuals with Disabilities Education Act (IDEA). This is a big change, and means that the accommodations and services your family member may have received through an IEP in high school are not automatically carried forward. This includes therapies received through school, such as occupational, physical and speech therapy, and supports like Assistive Technology.

After graduation, your family member will still have rights to protection from discrimination and for reasonable accommodations under two civil rights laws – Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act (ADA – Amended Act – 2008, or ADAAA). This is different from being covered under IDEA, and the main differences are outlined in the table on the next page.

Under Section 504 and the ADA, young adults who will need reasonable accommodations in order to access further education or accommodations in the workplace must disclose their disability to the appropriate professionals at the educational institution, as well as to their employer. They must also be able to communicate their disability-related needs, as there is no longer an IEP team to help define what those needs are, or to inform anyone of the disability. Professors, instructors, and employers have a legal responsibility to assume that an adult is able to make their own decisions. Unless parents have applied for legal guardianship, they cannot carry out this communication for their family member.

On a very important note, it is up to your family member to understand the likely consequences of disclosing or not disclosing their disability, and to decide whether they wish to disclose.



How Legal Rights and Responsibilities Change after High School

	IDEA	ADA
Identification of Needs	School district identifies needs	People with disabilities must
	of students who may need	self-disclose if they want to
	special education	request "reasonable
		accommodations" from
		employers or post-secondary
		(post high-school) programs
Definition of Disability	Fits one of 13 federal	Documentation of physical or
	categories	mental impairment that
		"substantially limits" one or
		more major life activities
Eligibility Determination	Fits one of 13 federal	People with disabilities must
	categories, and shows a need	provide documentation from
	for specially designed	medical professional of disability
	instruction based upon school	in order to receive
	evaluation	accommodations
Legal Requirements	Provide students who receive	"Reasonable accommodations"
	special education services with	to allow for "equal access" to
	a free and appropriate public	the same opportunities as
	education that meets their	people without disabilities.
	unique needs	Does not require modification of
		"essential components" of the
		job or educational program
Parent Involvement	Parents are equal team	Parent cannot access
	members	information about family
		member due to *HIPAA and
		**FERPA privacy laws without
		explicit prior written permission
		from their family member,
		unless they are the court-
		appointed legal guardian.
		Employers and post-secondary
		programs are not required to
		involve parents, but are required
		to work directly with the
		individual with a disability

^{*} Health Insurance Portability and Accountability Act

For more information on HIPAA and FERPA, see <u>Association of State and Territorial Health</u> <u>Officials fact sheet, "Comparison of FERPA and HIPAA Privacy Rule for Accessing Student Health Data"</u>

^{**} Family Educational Rights and Privacy Act

Learning Through Education or Training After High School



"Post-secondary education" is any type of education or training that is available beyond the high school level, such as courses at a community college, a four-year university, a vocational training institute, or some other school. When a student completes a program at one of these kinds of schools, they may be issued a certificate, or a degree such as an associates, bachelors, or masters degree.

People with disabilities who have had some post-secondary education are more likely to become employed than those who have only a diploma.

Those who graduate can earn more over the course of their lives. Society can benefit when a diverse representation of students, including students who have disabilities, contribute to work with new knowledge.

What parents can do to support exploration of post-secondary education and training options:

Up to age 14: Talk at home about options after high school, including college and employment. Make sure to talk with the high school IEP team about graduation options and align classes that support future plans. Explore extracurricular activities with your family member to discover and share their strengths.

Age 14 - 16: Apply for services with NMDVR for your family member to work towards creating an Individualized Plan for Employment (IPE) with a VR Counselor. If appropriate, have your family member take the pre-Scholastic Aptitude Test (p-SAT) to prepare for the SAT. If appropriate and available, your family member can consider enrolling in dual credit programs.

Age 16 - 22: Request an assessment of your family member's disability before exiting high school, as there may be long waiting lists for these assessments from adult provider agencies.

Important steps to be prepared for the transition to post-high school training and education:

It's important to keep in mind that students with IEPs should be reevaluated every three years to determine if their needs have changed, and it's important to make sure that this happens in high school. School districts may offer a review of existing evaluation data (REED) as an alternative to a comprehensive evaluation. A REED provides a summary of a student's previous evaluations. A comprehensive evaluation

includes new assessments and testing. It provides information about how a disability impacts the individual, and it can be a helpful tool in understanding one's disability and developing self-advocacy skills. It is also important documentation for requesting accommodations in a post-secondary setting if an individual chooses to self-disclose. Self-disclosure means sharing information about a person's own disability and needs, and it is a personal choice.

- If appropriate, a student or parent can request an *Assistive Technology (AT) Assessment* from the school system or NMDVR to support reading, writing, or other academic-related tasks. Any denials of AT requests must be explained in writing. The New Mexico Department of Workforce Solutions' (NMDWS) "WorkKeys" skill level evaluations and the NMDVR are other sources for requesting current assessments.
- Gather assessments, evaluations, IEPs, health providers' notes about disability-related limitations, accommodation award letters of every item received, and other related records. Colleges may require updates each semester. Keep both hard copies and digital copies of documents when possible. (See **Recordkeeping** section for other useful suggestions)
- Find out what the procedure is to request accommodations for taking college entrance exams, like the ACT and SAT.
- Check into the National Collegiate Athletic Association's (NCAA's) academic requirements, such as core courses and grade point average (GPA), if your family member is considering playing college athletics.
- Consider setting up tours to visit the post-secondary education institutions that your family member wants to attend, and always include a visit to the Accessibility/Disability Resource Center on the tour.





College Accommodation Services

When a student graduates from high school, they are no longer covered by the Individuals with Disabilities Education Act (IDEA). It is important to understand differences in the process for college students to get the most appropriate supports for them to feel successful as compared to high school. For example, task modifications in high school, such as completing fewer assignment questions, are not offered in college. Modified seating, scribes for test-taking assistance, and lecture recording devices are examples of accommodations that college students might request. It is not uncommon for students with disabilities to overlook or decide not to request accommodations and later wish that they had asked for them.

An individual with a disability must meet all of the entrance requirements like anyone else to get into a New Mexico or local state post-secondary education setting. They also cannot be denied entrance or benefits of the program based on their disability if they meet the requirements. Many families think that a college or university will adjust entrance requirements for their family member, because they do not understand that the IDEA is considered an entitlement law and it does not carry over into college. Instead, adult learners are protected by 504 and ADAAA, which are considered civil rights laws and are about equal access. (See **Transitioning from IDEA to ADA/Section 504** section for more information)

Gerald's sister is graduating from high school and leaving for college this year, so he has been thinking a lot about what he wants to do after he graduates in a couple of years. Gerald loves learning, even though he sometimes struggles in school and with homework. At his IEP meeting, Gerald says he wants to take classes after high school and asks some questions about this. The IEP team talks with him about planning for college, and together they write college preparation goals into the IEP. They also suggest taking a tour of a college and visiting the accessibility resource center there. Gerald's uncle takes him to the local community college, and Gerald loves the campus and course offerings. When he visits the accessibility resource office, he is surprised to find out that he will no longer have IEP's once he graduates from high school. Staff explain that it is up to him whether or not to disclose his disability to the accessibility office, but that if he wants to request accommodations, he will need to disclose them and to bring in specific documentation of his disability. Gerald knows that he will want to request accommodations, and he now understands that he will be responsible for disclosing his disability, and for gathering and submitting the necessary documents to the accessibility office of the college he attends in order to request those accommodations.

Self-Disclosure About Disability

Students exercise their right to self-disclosure and to self-determination and sovereignty when they decide with whom and how much to share about their assessment results, evaluation outcomes, challenges or limitations, and their relationship with disability. It is also their choice

to share academic performance data, such as test scores and learning and testing accommodations. (See the **Self-Advocacy** and **Recordkeeping** sections for more information)

See the following resources for more information:

- CNM Disability Resource Center
- Eastern New Mexico University (ENMU) Disability Services
- Federal Financial Aid for Students with Intellectual Disabilities program
- <u>Higher Education Opportunity Act (HEOA) of 2008</u> for financial aid eligibility opportunities to students with intellectual disabilities (ID)
- College Accommodations for Students with Disabilities Tip Sheet
- New Mexico College Disability Offices Tip Sheet
- Federal Comprehensive Transition and Postsecondary (CTP) programs for inclusion opportunities with students who have ID
- NMDVR funds for FASFA applicants for support materials and services
- Association of State and Territorial Health Officials fact sheet, "Comparison of FERPA and HIPAA Privacy Rule for Accessing Student Health Data"
- National Center for College Students with Disabilities for college and graduate students with any type of disability, chronic health condition, or mental or emotional illness
- Think College
- "ASK JAN" Resource on Disclosure

Chapter 3

RESOURCE QR CODES

Chapter 3: Resource QR Codes

NM PED GRADUATION OPTIONS FOR STUDENTS WITH DISABILITIES



DIFFERENCES BETWEEN ACCOMMODATIONS AND MODIFICATIONS



• AMERICANS WITH DISABILITIES ACT



 COMPARISON OF FERPA AND HIPAA PRIVACY RULE FOR ACCESSING STUDENT HEALTH DATA



ACCOMMODATIONS FOR TAKING THE COLLEGE ACT AND SAT



 NATIONAL COLLEGIATE ATHLETIC ASSOCIATION'S ACADEMIC REQUIREMENTS



CNM DISABILITY RESOURCE CENTER



 EASTERN NEW MEXICO UNIVERSITY DISABILITY SERVICES



FEDERAL FINANCIAL AID FOR STUDENTS WITH INTELLECTUAL DISABILITIES



• HIGHER EDUCATION OPPORTUNITY ACT



• COLLEGE ACCOMMODATIONS FOR STUDENTS WITH DISABILITIES



• NEW MEXICO COLLEGE DISABILITIES OFFICES



 FEDERAL COMPREHENSIVE TRANSITION AND POSTSECONDARY (CTP) PROGRAMS



NMDVR FUNDS FOR FAFSA APPLICANTS



 COMPARISON OF FERPA AND HIPAA PRIVACY RULE FOR ACCESSING STUDENT HEALTH DATA



• NATIONAL CENTER FOR COLLEGE STUDENTS WITH DISABILITIES



• THINK COLLEGE



• RESOURCE ON DISCLOSURE



Chapter 4

Adult Skills and Services

Housing

There are many things to think about as your family member decides where they want to live as an adult. These questions can be helpful when considering where to live:

- Do I want roommates?
- Do I want to live on my own?
- Am I ready to live on my own? (See Independence Skills section for more information)
- What kind of support will I need, like with cooking, daily living skills, shopping and transportation?
- Do I need to think about accessibility like having a ramp or elevator?
- Where do I want to live?
- What is my budget?
- What resources do I have that can help pay for a place to live?
- How do I find a place to live?





Different kinds of housing

There are different housing options available in many communities. You and your family member may wish to look at local rental and for-sale listings, and contact the local housing authority to find out about housing options in the community where your family member wishes to live. Some different options to consider are:

- Renting a room or apartment
 - o **Private rental** through a rental agency or property owner.
 - Subsidized rentals that are available to low-income residents. Renters pay a set percentage of their income for rent and the government/housing authority pays the rest. Contact the local housing authority for more information.
 - Section 8 Housing Choice Voucher (HCV) may be available by application for low-income residents. With the voucher, the renter pays a set percentage of their income toward rent, and the housing authority pays private property owners the remainder of the rent. There is often a waitlist of several years for this program. Contact the local housing authority for more information.
- Owning a house or apartment
 - There are first-time homebuyer programs based on income eligibility

For individuals on the DD or Mi Via Waiver

The waiver offers many options that help support individuals to live independently in their own home or a family home, and to be a part of their community. To get more information on what supports may be available, contact the Developmental Disabilities Supports Division (DDSD) Intake and Eligibility Bureau at 1-800-283-5548. (See the **Adult Services** section for more information on the waiver)

For more information on the waiver:

- Developmental Disabilities Waiver How to Apply Tip Sheet
- Mi Via Waiver Self-Directed Waiver Program Tip Sheet

For more information about housing options:

- Information Network, University of New Mexico Center for Development and Disability Information Line, 1-800-552-8195
- NM Centers for Independent Living
- NM Mortgage Finance Authority: www.housingnm.org, 505-843-6880

Supplemental Security Income (SSI)

Supplemental Security Income (SSI) is a program that provides cash benefits to adults and children who have disabilities and financial need because of limited income and resources. To qualify, someone must meet the Social Security Administration's (SSA's) definition of disability, and meet financial eligibility requirements.

People who qualify for SSI receive a monthly check from SSA to help pay for basic needs such as food, shelter and clothing. If you think your child may qualify, you can apply for them as a child who is under age 18, or as an adult age 18 and over.

To apply, or for more information, call the SSA at 1-800-772-1213.

Social Security Work Incentives

The SSA has many work incentives that help people keep their Centennial Care/Medicaid and/or Supplemental Security Income (SSI) payments as they begin to work and earn an income.

- 1. If the youth is a New Mexico Division of Vocational Rehabilitation (NMDVR) participant, they can talk to a DVR benefits advisor about work incentives. Contact the NMDVR office where they are a participant, and ask to speak with a Benefits Advisor.
- 2. If the youth is not a participant with DVR, they can talk to the Work Incentives Planning and Assistance (WIPA) Benefits Advisor for the New Mexico region about work incentives. Call 702-889-4216 or 1-800-870-7003.
- 3. The Ticket to Work hotline can also provide some basic information. Call 1-866-968-7842.

Important note:

• If your family member has been receiving SSI as a minor, SSA must review their medical condition when they turn 18, because adult eligibility requirements are different for adults than for children. See this **tip sheet** for more information.

For more information:

- How to Apply for Supplemental Security Income (SSI) Tip Sheet
- Social Security Administration, 1-800-772-1213

Adult Services

As youth transition from high school to the adult world of services, there is a shift from services based on entitlement, to eligibility and need-based services. For adults in New Mexico, there is often not a centralized system of managing the different services offered by various agencies unless the individual is on a waiver. Even then, it is important to understand the many different agencies and services that may be available to adults.



Listed below are some of the key adult service agencies that your family member may work with once they are 18, many of which they may also be involved with before the age of 18. We hear repeatedly from parents that it is very important to connect with these agencies before your family member turns 18, to find out how to register for services, or get on waitlists if needed, and to ensure as seamless a transition as possible. The DD Waiver currently has a waitlist, so it is essential to apply to waiver programs as early as possible.

Employment and employment-related training and education

- New Mexico Division of Vocational Rehabilitation (NMDVR)
- New Mexico Workforce Connection

Food assistance, income support, Centennial Care/Medicaid

Income Support Division/Human Services Department (ISD/HSD)

Health insurance companies – see **Transition to Adult Healthcare and Insurance** section **Housing** – see **Housing** section

Information and Referral

- Information Network, University of New Mexico Center for Development and Disability
- Network of Care, Aging and Disability Resource Center (ADRC)
- Centers for Independent Living

Social Security

- Social Security Administration (SSA) www.ssa.gov, 1-800-772-1213
 - The SSA pays disability benefits, known as Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI). They also offer many work incentives that allow people who receive these benefits to work without losing their benefits or Medicaid.

Registering for Selective Service and to Vote

If your family member is male, he has a legal responsibility to register for Selective Service. Click here for more information on exceptions

Individuals can also register to vote at age 18 if they are:

- A resident of New Mexico
- A citizen of the United States
- Not legally declared mentally incapacitated
- Not a convicted felon, or a felon who has completed all of the terms and conditions of sentencing
- 18 years or older at the time of the next election
 - Note: If a legal guardian has been appointed, a court has determined that the guardian has legal authority, and therefore the individual does not have the right to vote.

Click here for more voter information

Developmental Disabilities (DD) Waiver

The DD Waiver can help eligible New Mexicans live in their homes and communities by allowing them to choose from a menu of services and supports.

This waiver may include services such as case management, day services, living supports, therapies (physical, occupational, speech/language, and behavioral), assistive technology, independent living transition service, community integrated employment services, community supports, in-home supports, adult nursing, nutritional counseling, personal care, crisis support, supplemental dental, respite, environmental modification and non-medical transportation.

Who is eligible?

To qualify for the DD Waiver, an individual must:

- have an Intellectual Disability, onset prior to age 18; or
- have a specific related condition (Autism, Down syndrome, Cerebral Palsy, Epilepsy, etc.), onset prior to age 22; and
- have significant limitations in at least 3 areas of major life activity; and
- need a combination of special interdisciplinary services that are lifelong or of extended duration and are individually planned.
- meet financial eligibility criteria.

How to apply

To apply for the DD Waiver, contact the DDSD Intake and Eligibility Bureau at 1-800-283-5548.

If someone isn't sure they're registered for the DD Wavier

The DD Waiver currently has a waitlist, also known as the registry, so it is essential to apply to for it as early as possible. If you're not sure if your family member is registered for the waiver, call the DDSD Intake and Eligibility Bureau at **1-800-283-5548** to find out. If your family member is on the registry and moves to a new address, it is important to let DDSD know because they send out a letter every year asking if your family member wants to stay on the registry until they are allocated a place on the waiver. If DDSD sends an allocation letter to a previous address and your family member does not respond, they will lose their allocation.

 For more information, call the toll-free number listed above, and see the Developmental Disabilities (DD) Waiver – How to Apply Tip Sheet

Mi Via Self-Directed Option

Once someone receives notice of allocation to the DD waiver from DOH/DDSD, they can choose the **Mi Via self**-directed option. Mi Via allows people to self-direct their own waiver services, allowing greater flexibility to use non-traditional supports to meet needs directly related to their disability.

For more information, call (505) 841-5510, and see the Mi Via Self-Directed Waiver
 Program Tip Sheet

State General Funds

People who are on the registry for the DD Waiver, and are waiting to be allocated to the waiver to begin receiving services, can contact DDSD at 1-800-283-5548 to find out if they qualify for any services under State General Funds.

• For more information, contact the <u>Department of Health/Developmental</u> <u>Disabilities Supports Division (DOH/DDSD)</u> 1-800-283-5548

Transition to Adult Healthcare and Insurance

Although not specifically a part of the school-to-work transition, we thought it important to mention the transition from pediatric to adult healthcare for youth with special healthcare needs, as well as the health insurance transition for all youth as they become adults.

Healthcare Transition for Individuals with Special Healthcare Needs



There are important things to consider as you prepare your adolescent to become more independent in managing their healthcare needs as an adult. Planning ahead for the healthcare transition is very important, and requires many steps that need to happen over an extended time period. A resource we have found helpful in planning for this big transition is the Institute for Community Inclusion, Children's Hospital, Boston's "Transition Planning for Adolescents with Special Health Care Needs and Disabilities: Information for Families and Teens."

Health Insurance Transition

When someone turns 18, their health insurance coverage may change. It is important to find out ahead of time if any changes will need to be made so that your family member continues to have health insurance coverage on the day they turn 18.

Once your family member turns 18, parents and other members of the family will no longer be legally allowed to access health insurance information without

- 1) that individual's expressed written permission,
- 2) medical power of attorney, or
- 3) being the legally appointed guardian for your family member.

Important notes:

- If your family member is covered by Centennial Care/Medicaid, they have to reapply as an adult when they turn 18.
- If your family member is on private health insurance under a parent, find out ahead of time if that coverage will end on the family member's 18th birthday, or whether it can continue to the age of 26, if that is your family's wish. This varies by insurance carrier.
- If covered under a parent's insurance plan, find out if you will still be able to contact the insurance provider with questions about your family member's coverage even after they have turned 18. It may be that only your family member, now considered an adult for the purposes of health insurance, can contact the insurance carrier with questions about their coverage. After age 18, your family member can give verbal consent for

- anyone they choose, family or otherwise, to be present with them during the interaction.
- Changes in what is covered by the health insurance plan may happen when your family
 member turns 18, even if they are staying covered under the parent's plan or are
 continuing with Centennial Care/Medicaid. There can be differences in what services,
 treatments and medications are covered for a child versus what are covered for an
 adult. It is important to look into this ahead of time so that you and your family
 member know what adult coverage is going to include.

For more information:

- Contact your family member's current health insurance carrier.
- Contact the health insurance carrier you expect your family member to enroll with at the age of 18 if different from the current carrier.
- Click here to apply for Centennial Care/Medicaid
- To look at other health insurance options visit healthcare.gov

Guardianship

Once someone turns 18 years of age, they legally become an adult and their own guardian. This means they are responsible for all decisions about their health, school, employment and everything else that affects their lives.

When an adult has a disability and is not able to make or communicate safe decisions about their own health and where they live, the court may be petitioned to appoint a guardian for them. This legal relationship is known as guardianship. The guardian then becomes responsible for making decisions that will keep the individual safe.

Full guardianship severely limits the rights of an individual, and is to only be considered as a last resort after alternatives have been explored. Some examples of alternatives to full guardianship are limited guardianship, treatment guardianship, representative payee, joint account holder, and medical and financial power of attorney. Each of these alternatives provides a specific type of support for an individual, while allowing them to maintain their independence in other areas.

Justin is about to turn 18, and his parents are worried about his future. The IEP team recently told him that they will not invite his parents to his IEP meetings, and that Justin will be responsible for making all of his own decisions after he turns 18. His parents are looking into guardianship because they do not want to be cut out of the decisions that will affect Justin's future. They realize, though, that guardianship will limit his rights significantly. He will not be able to vote and have his opinions known, and they talk with Justin about this. They decide together that they will look at guardianship alternatives, and consider a Power of Attorney that will allow them to be involved in educational and medical decision-making, while allowing Justin to maintain his independence in the other areas of daily life.

Visit These Resources For more information:

- Guardianship for Adults with Disabilities Tip Sheet
- Guardianship Alternatives for Adults with Disabilities Tip Sheet
- New Mexico Developmental Disabilities Planning Council (DDPC) Office of Guardianship, 505-841-4519
- The Arc of New Mexico www.arcnm.org, 1-800-358-6439
- Disability Rights New Mexico (DRNM) assistance with guardianship issues www.drnm.org, 1-800-432-4682
- NM Guardianship Association
- National Guardianship Association, 1-877-326-5992

Chapter 4

RESOURCE QR Codes

Chapter 4: Resource QR Codes

FIRST-TIME HOMEBUYER PROGRAMS DEVELOPMENTAL DISABILITIES WAIVER- "HOW TO APPLY" TIP SHEET MI VIA WAIVER SELF-DIRECTED WAIVER PROGRAM TIP SHEET UNM CDD INFORMATION NETWORK NEW MEXICO CENTER FOR INDEPENDENT LIVING

NEW MEXICO MORTGAGE FINANCE AUTHORITY

SOCIAL SECURITY ASSOCIATION ADULT ELIGIBILITY REQUIREMENTS



HOW TO APPLY FOR SUPPLEMENTAL SECURITY INCOME TIP SHEET



SOCIAL SECURITY ADMINISTRATION INFORMATION ON BENEFITS



NEW MEXICO DIVISION OF VOCATIONAL REHABILITATION (NMDVR)



NEW MEXICO WORKFORCE CONNECTION



INCOME SUPPORT DIVISION/HUMAN SERVICES DEPARTMENT (ISD/HSD)



NETWORK OF CARE, AGING AND DISABILITY RESOURCE CENTER (ADRC)



REGISTERING FOR SELECTIVE SERVICE



VOTER INFORMATION



 NEW MEXICO DEPARTMENT OF HEALTH-DEVELOPMENTAL DISABILITIES SUPPORTS DIVISION (DOH/DDSD)



 TRANSITION PLANNING FOR ADOLESCENTS WITH SPECIAL HEALTH CARE NEEDS AND DISABILITIES: INFORMATION FOR FAMILIES AND TEENS



• CENTENNIAL CARE/ MEDICAID APPLICATION



• ALTERNATIVE HEALTH INSURANCE OPTIONS



• GUARDIANSHIP FOR ADULTS WITH DISABILITIES TIP SHEET



 GUARDIANSHIP ALTERNATIVES FOR ADULTS WITH DISABILITIES TIP SHEET



 NEW MEXICO DEVELOPMENTAL DISABILITIES PLANNING COUNCIL (DDPC) OFFICE OF GUARDIANSHIP



• THE ARC OF NEW MEXICO



DISABILITY RIGHTS NEW MEXICO (DRNM)



NEW MEXICO GUARDIANSHIP ASSOCIATION



NATIONAL GUARDIANSHIP ASSOCIATION



Appendices

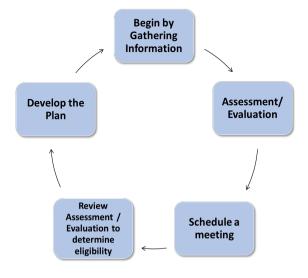
Appendix 1

Overview of Transitions from Birth to Adulthood

Reprinted with permission of Dolores Harden, author

Evaluation & Plan Development Process

Evaluations should cover all areas of suspected disabilities. Begin by gathering information that will help to provide a picture of your child's unique needs. The evaluation will assist the team in determining any specialized instruction, support and/or services your child will need.



Key Terms

DD—Developmental Disabilities Waiver

MF—Medically Fragile Waiver

Mi Via Self-Directed Waiver

EI—Early Intervention

IEP—Individualized Education Plan IFSP—

Individualized Family Support Plan ISP—

Individual Support Plan—DD & MF LOC—Level of

Care—Medical eligibility PLP—Present Levels of

Performance for IEP SSI—Supplemental Security

Income/Soc. Security SSP—Service and Support

Plan-Mi Via Waiver

Who Can Help?

The Arc of New Mexico 1-800-358-6493 www.arcnm.org

Carrie Tingley Hospital 505-272-5200

CDD—Center for Development & Disability Information Network 1-800-552-8195 www.cdd.unm.edu/infonet

CMS—Children's Medical Services

1-877-890-4692 <u>www.nmhealth.org/about/phd/</u> fhb/cms

DDPC—Developmental Disabilities Planning Council, Center for Self-Advocacy (CSA), Office of Guardianship 505-841-4519 www.nmddpc.com

DRNM—Disability Rights New Mexico

1-800-432-4682 www.drnm.org

DVR—Division of Vocational Rehabilitation

1-800-224-7005 www.dvr.state.nm.us

ECEP—Early Childhood Evaluation Program

1-800-337-6076 www.cdd.unm.edu/ecep

EPICS—Education for Parents of Indian Children with Special Needs 1-888-499-2070 www.epicsnm.org

FIT—Family Infant Toddler Program

1-877-696-1472, NM FIT Program

ILRC—<u>Independent Living Resource Center</u>

ISD—Income Support Division 1-800-283-4465

PRO—Parents Reaching Out (PRO)

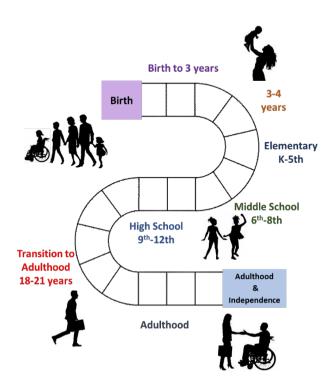
1-800-524-5176 www.parentsreachingout.org

Special Olympics 505-856-0342 www.sonm.org

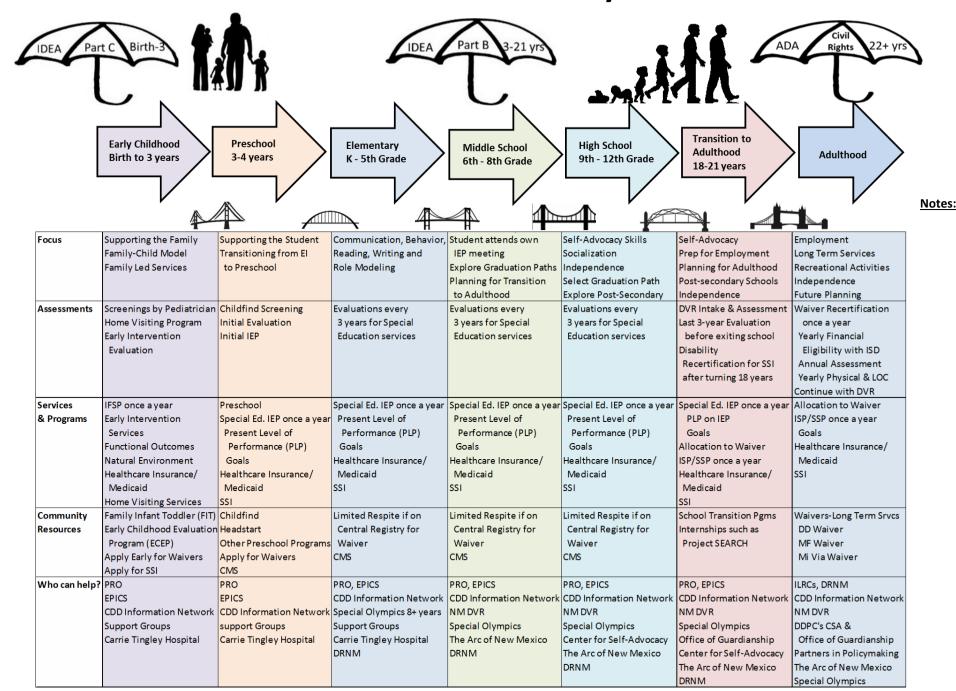
Created and developed by Dolores Harden, NM LEND & Parents Reaching Out (PRO)

Supporting Your Child's Journey

A map for helping families of children with disabilities to navigate service systems in New Mexico



Your Child's Journey



Appendix 2

Transition to Adulthood Checklist and Transition from High School To College Tip Sheet



Transition To Adulthood Checklist

A Guide for Parents of Young People with Disabilities

STARTING IN EARLY CHILDHOOD

- **Talk about work.** Share your expectations of future education and employment. Talk about what work is and about different kinds of jobs and work opportunities. Ask questions about your child's interests, dreams & career ideas. Encourage youth to learn about different careers by job shadowing parents, family members, friends.
- **Find opportunities to help out around the house.** Have your child help with chores around the house and take part in neighborhood jobs, like delivering newspapers and mowing lawns. This will help instill self confidence and help teach them about money and budgeting.
- **Promote skill building and independence.** Self-advocacy skills can be taught by giving the youth choices, like what to wear or how to spend allowance money. Daily living skills, such as good hygiene and learning how to prepare meals are important skills that can be taught starting at a young age.
- **Help your child have a voice.** Effective communication and self-advocacy skills are essential and will serve your child well throughout their life. These include being sure your child understands their disability and strengths and know what accommodations and support s will be needed for them to be successful as an adult.
- **Apply for the DD Waiver.** DDSD's vision is for people with intellectual and developmental disabilities to live the lives they prefer in their communities. With that said, we encourage individuals with intellectual and development disabilities or their families and guardians to apply for Home and Community Based Services for themselves or their loved ones at the earliest possible age. Please <u>visitourwebsite</u>
 to find out how to apply and who qualifies for services or call us at **505-350-0034**.

STARTING IN MIDDLE SCHOOL

- Examine interests, skills and preferences, based on work and volunteer experience.
- Learn about education and training requirements in a career area of interest.
- **Seek out volunteer opportunities.** Your child will learn new job skills and expand their network by volunteering for organizations that appeal to their interests. Don't forget to ask for letters of reference!
- **By age 14:** DVR staff should attend IEP meetings. Remember to include your child at the IEP meeting to talk about his or her career goals.

What Does The Research Say About Successful Transition?

Higher levels of communication, self feeding, self dressing, ability to get to places, household responsibilities and participation in community activities are associated with higher rates of competitive employment.

High parental expectations of employment and work experience while in high school are the top two predictors of post high school success.

Career awareness training, computer skills, a high school job, participating in either a post secondary vocational school or 4 year college/ university program, were all associated with competitive employment.

STARTING IN HIGH SCHOOL

- **Find work-based experiences** through an after school/summer job and/or internship.
- **Develop a career portfolio,** including a resume and letters of reference.
- **Develop transportation plans** for getting to and from college and/or work.
- **Explore Independent or supported living options,** as appropriate.

By age 16:

- Set IEP post secondary goals. These should include future education, training, employment, and independent living goals.
- Begin the DVR employment process **at least 2 years** before graduation. Having documentation of the disability and knowing what the career goal is will help move things along.
- Begin thinking about which of the three New Mexico graduation options is appropriate for your student: the standard graduation option, the career readiness graduation option, or the ability alternative option.
- Begin thinking about whether a certificate of transit ion, which is for student s who have completed 4 years of high school but need more time to work on transition goals and objectives, would be appropriate for your child. With this certificate, special education services may continue until the end of the school year in which they will turn 22.

ONE YEAR BEFORE LEAVING HIGH SCHOOL

If your child plans to attend college, **apply to the college and contact the college's Disability Resource Center** to set up accommodations.

Before age 18:

- Prepare paperwork to **apply for guardianship or conservatorship if necessary**, and explore alternatives to guardianship that may meet your child's needs.
- Make plans to transition your child's primary care provider from a pediatrician to an adult physician.
- Add your child's name to residential placement wait lists, if needed.

At age 18:

- Apply for SSI.
- Apply for Medicaid. If not eligible for Medicaid, look into health insurance options for when your child will no longer be covered by the parents' / guardians' plan or by a college health plan.
- Register to Vote.





The Transition From High School To College

In Brief: When you transition from high school to college, the accommodations and services you may have received through an IEP in high school are not automatically carried forward. As a college student, you will be responsible for identifying and documenting your disability to the college, and for identifying and requesting the accommodations that you need.



HIGH SCHOOL

- Oversight: IDEA Law
- Individual ages 3-21 with a documented disability
- Accommodations are requested during the IEP process with the help of an IEP team







COLLEGE

- Oversight: ADA Law
- Any individual with a documented disability
- Student is required to request accommodations via the college's DRC office.

In high school, the Individuals with Disabilities Education Act (IDEA) provides for students with disabilities to have an Individualized Education Plan (IEP). This plan includes supports and accommodations needed by the student in the classroom, and may include therapies.

In college, students are no longer covered by IDEA. Instead, the Americans with Disabilities Act (ADA) and the Rehabilitation Act provide you with the accommodations you will need.

Useful Website: Think College "Rethinking College" <u>www.thinkcollege.net</u>

KEY POINTS About Accommodations

Before Starting College:

- Identify and request the accommodations that you require (Note: during the senior year transition IEP process, the IEP team should make recommendations about what accommodations will be needed to help meet post-high school goals)
- Understand your college's
 Disability Resource Center's
 policies and procedures for
 requesting accommodations.
- Be able to document your disability in order to request those accommodations.

Once You've Started College:

- Advocate for yourself! Once in college, you will no longer Have an IEP team requesting accommodations on your behalf.
- Examples of Accommodations you Might Request in College:
 - Audiobooks and other kinds of assistive technology
 - Note-taking assistance
 - Un-timed and/ or alternative formats for tests
 - And more, depending on your identified needs.

There are some big differences between being covered by IDEA and being covered by ADA

When you are getting ready to start college, keep in mind that you will need to:

- Contact the college's Disability Resource Center (DRC) and tell them about your disability
- Provide all documentation of disability that the DRC requires
- Understand the kinds of accommodations that may be provided at your college
- Identify and request needed accommodations

Don't Forget:

- IEP records do not automatically transfer to your college. Keeping your own copies is a good idea.
- It will be up to you to make sure that the accommodations you and the DRC have set up are being used.
- There are no special education teachers at college. Unless a legal guardian has been appointed, parents/guardians will need the student's permission to access school information, including anything about accommodations, once the student turns 18.

Questions to Ask the Disability Resource Center Staff

- What documentation of disability/ies is required?
- What kinds of accommodations can be made?
- I need an accommodation right away. How long does it take your office to approve my request?
- Will DRC staff help figure out what accommodations are needed, or do I do that by myself?
- Who provides the list of accommodations to the professors?
- How often will I need to check in with the DRC about my accommodations?

Partners for Employment (PFE), a program at The University of New Mexico Center for Development and Disability, provides training and resources to advance inclusive employment practices in New Mexico. Use this QR code to visit our website:



Appendix 3

Acronyms

Acronyms

ADA - Americans with Disabilities Act

ADL - Activity of Daily Living

CDD – Center for Development and Disability (University of New

Mexico) CREC – Central Region Educational Cooperative

DD Waiver – Developmental Disabilities Waiver

DDPC – Developmental Disabilities Planning Council

DDSD – Developmental Disabilities Supports Division (Department of

Health) DOH (NMDOH) – New Mexico Department of Health

DRNM - Disability Rights New Mexico

DVR (NMDVR) - New Mexico Division of Vocational Rehabilitation

EPICS – Education for Parents of Indian Children with Special Needs

HSD – Human Services Department

IDEA - Individuals with Disabilities Education Act

IEP - Individualized Education Plan

IPE - Individualized Plan for Employment

ISD – Income Support Division (part of Human Services Department)

PED - Public Education Department

PRO – Parents Reaching Out

REC – Regional Educational Cooperative

SGF - State General Funds

SSA – Social Security Administration

SSDI – Social Security Disability Insurance

SSI – Supplemental Security Income

VTS – Vocational Transition Specialist

WIPA – Work incentives Planning and Assistance

Appendix 4

Additional Resource Links & QR Codes

Additional Resource Links and QR Codes

AGING AND DISABILITY RESOURCE CENTER (ADRC) NETWORK OF CARE



DEVELOPMENTAL DISABILITIES PLANNING COUNCIL (DDPC); (505) 841-4519



<u>DEVELOPMENTAL DISABILITIES SUPPORTS DIVISION,</u> NEW MEXICO DEPARTMENT OF HEALTH (DOH/DDSD)-



NEW MEXICO DIVISION OF VOCATIONAL REHABILITATION (NMDVR); 1-800-224-7005



EDUCATION FOR PARENTS OF INDIAN CHILDREN WITH SPECIAL NEEDS (EPICS); 1-888-499-2070



NEW MEXICO PUBLIC EDUCATION DEPARTMENT (NMPED)



NEW MEXICO WORKFORCE CONNECTION



PARENTS REACHING OUT



THINK COLLEGE



New Mexico Commission for The Blind Specific Resources

NEW MEXICO COMMISSION FOR THE BLIND MAIN WEBSITE



1. TECHNOLOGY FOR CHILDREN PROGRAM – The Technology for Children Program provides assistive technology to students under the age of 18 who could benefit from such technology because of a visual impairment, but for whom such technology isn't available through an Individualized Education Plan, Individualized Plan for Employment, medical insurance, or another similar source. Phone: 505-841-8844 or toll free: 1-888-513-7958

2. **SKILLS CENTER IN ALBUQUERQUE** – The Skills Center is a state-of-the-art training facility for those who are blind or visually impaired, empowering them to become employed and live more independently.



3. STUDENTS IN TRANSITION TO EMPLOYMENT PROGRAM (STEP) – STEP is a work training program for students who are blind and who haven't traditionally had an opportunity to pursue their goals for employment. STEP participants engage in activities designed to reinforce blindness skills and to build self-confidence, including hiking, horseback riding, dining out, shopping, and swimming. Students also participate in seminars and presentations with successful blind adult role models.



New Mexico Commission for The Deaf an Hard of Hearing Specific Resources

NEW MEXICO COMMISSION FOR THE DEAF AND HARD OF HEARING MAIN WEBSITE



1. COMMUNITY OUTREACH PROGRAM FOR THE DEAF-NEW MEXICO



2. STATEWIDE SERVICES



3. POST-SECONDARY RESOURCES AND PROGRAMS FOR DEAF/HARD OF HEARING STUDENTS

