E-CONNECTOR



BULLETIN BOARD

Notes and Notices from Colorado Parents of Blind Children (CO-POBC)



Dear Reader:

Please contact us if you have an announcement you would like to tack up on our bulletin board, or if you would like to add a friend or family member to the e-mail list. Direct all communications to: copobc.newsletter@gmail.com, attention Julie Hunter, editor.





ABLE ACT: A New Benefit for the Disabled

On December 17, 2014, the U.S. Senate passed the Achieving a Better Life Experience (ABLE) Act of 2014. The ABLE Act will allow people with disabilities and their families the opportunity to create a tax exempt savings account that can be used for maintaining health, independence and quality of life.

Millions of individuals with disabilities and their families depend on a wide variety of public benefits for income, health care, and food and housing assistance. Eligibility for public benefits such as SSI (Supplemental Security Income) and Medicaid, requires meeting a means test...that is, having less than \$2,000 in assets. In

other words, you must be poor and stay poor in order to qualify. The strict means test has kept thousands of disabled people unemployed and on public assistance. Why? To take an entry level job that doesn't provide any benefits means losing Medicaid health insurance. The ABLE Act will allow a disabled person to take an entry level job, put their paychecks (up to \$14,000) into the ABLE account and still maintain their SSI and Medicaid. Hopefully that work experience will open the door to a job that does include benefits, allowing that individual to get off public assistance.

Or, say the individual is unable to work. Friends and family members can contribute up to \$14,000 a year to an ABLE account on his or her behalf and the money can be used for qualified disability expenses, such as accessible housing, transportation, assistive

technology and health care not covered by insurance, Medicaid or Medicare.

What if you are not poor and are not concerned about meeting the \$2,000 means test for public assistance? Families with disabled children and working disabled adults can create ABLE accounts and the money in the accounts will grow tax free. The funds then can be used for purchasing adaptive technology, educational expenses, health care, etc.

The total annual contributions by all participating individuals, including family and friends, is \$14,000. The maximum amount allowed within the account will vary from state to state (\$300,000 has been set as the upper limit in some states). There also will be a limit on how much money can be held in an ABLE account before it disqualifies the individual from the exemption to the \$2,000 means test. That amount has been set at \$100,000 in some states. Qualified disability expenses include education, housing, transportation, employment training and support, assistive technology, personal support services, health care expenses, financial management and administrative services and other expenses which will be further described in regulations to be developed in 2015 by the Treasury Department.



GUIDELINES FOR COMMUNICATION TOOLS IN THE CLASSROOM

(Reprinted from December, 2014 NFB Newsletter)

In November, the U.S. Departments of Education and Justice released guidance on effective communication for public elementary and secondary students with communication-related disabilities, including blindness. Understanding students' legal rights and the guidance surrounding them is critical to effectively advocating for auxiliary aids, accommodations, and instruction in the classroom. The Departments' guidance defines effective communication under Title II of the ADA, Section 504 of the Rehabilitation Act of 1973, and the Individuals with Disabilities Education Act. A letter to educators, frequently asked questions, and a fact sheet for parents are linked here.

<u>Dear Colleague Letter</u> (November 12, 2014)

Frequently Asked Questions on Effective Communication for Students with Hearing, Vision, or Speech Disabilities in Public Elementary and Secondary Schools

Fact Sheet for Parents



CREATIVE WRITING CONTEST

The annual youth and adult writing contests sponsored by the NFB Writers' Division will open January 1st and close April 1st. In honor of the 75th anniversary of the founding of the National Federation of the Blind, the contest will have a theme of "75". The entries of poetry, fiction or non-fiction must incorporate the number 75 in some way. The youth contest is divided into three groups determined by grade level--elementary, middle and high school. Prizes of up to \$30 will be awarded at the Writer's Division business meeting held during the NFB national convention in July. All winners from both, the adult and youth contests will be considered for publication in the Writer's Division magazine, Slate & Style.

For additional contest details and submission guidelines, go to their website, http://writers.nfb.org



NFB NATIONAL SCHOLARSHIP APPLICATION TIME

Attention High School Seniors and College Students: It's time to think about applying for a scholarship from the NFB! This annual program offers 30 scholarships worth from \$3,000 to \$12,000. Eligible applicants range from high school seniors beginning their freshman year in the fall semester of 2015, up through grad students working on their PhD degrees. These merit scholarships are based on academic excellence, community service, and leadership. In addition to the money, each winner will receive assistance to attend the July 2015 NFB annual convention in Orlando, Florida. Applications are accepted any time before March 31, 2015. Go to

www.nfb.org/scholarships for complete rules and requirements.



DO YOU WANT FUTURE REFLECTIONS IN PRINT? ACT NOW!!

Future Reflections, the magazine of the National Organization of Parents of Blind Children, is cleaning up the

mailing list. If you want to receive *Future Reflections* in print, you must send a message to the national office RIGHT NOW!

Send an e-mail to nfbpublications@nfb.org and request Future Reflections in print. (Include your mailing address if you have not previously been on the list.)

(By the way, if you don't want the magazine in the mail, you can read current and archived copies of *Future Reflections* on the NFB website: nfb.org)



BRAILLE CHALLENGE: The Braille Olympics!

The Braille Challenge is an annual two-stage Braille literacy competition designed to motivate blind students to emphasize their study of Braille. Braille readers of all competency levels from grades 1-12 may participate. There will be two competition sites in Colorado: January 29th at CSDB in Colorado Springs and February 5th at the Colorado Center for the Blind in Littleton. Winners will be eligible to participate in the Braille Challenge Finals in Los Angeles on June 20th. Click here for an application and talk to your TVI.



UPCOMING EVENTS

January 10:

FAST Saturday 10:00 am – 2:00 pm.

Colorado Center for the Blind 2233 W. Shepperd Littleton, CO 80120

Fun With Mathematics:
Making Math Accessible.
Lunch will be provided and all family members are welcome.
RSVP Brent Batron at 303-778-1130 x 222 or
bbatron@cocenter.org.

<u>January:</u> NFB of Colorado Chapter Meetings:

Parents and blind children are encouraged to attend NFB of Colorado chapter meetings. There are NFB chapters in Aurora, Boulder, Colorado Springs, Denver (Littleton and Downtown), North Denver and Pueblo, as well as an at large chapter that meets by phone. Check the **NFBCO** website for information on when and where the meetings are held. It's best to check with the meeting leader to confirm the time and place. Contact information for those individuals is given on the website.