

March 2022

Volume 8, Number 8

Inside This Issue

- Bring on the Sun!
- Finally Approved for SSA Disability Benefits - What Do I Do Now?
- Social Security Disability Overpayment . . . What!
- What Steps to Take When You Find Yourself in an Overpayment
- 2022 Income Tax Dates to Remember
- Frequently Asked Questions

SSA TTW website for Beneficiaries

www.yourtickettowork.com



Mission Possible
Employment Services Web
page www.mpes.net



Red Book: the book that explains the Ticket to Work program in detail! An excellent resource for all beneficiaries.

www.ssa.gov/redbook
link to a Web page



*"WHAT SUNSHINE IS TO FLOWERS, SMILES ARE TO HUMANITY. THESE ARE BUT TRIFLES, TO BE SURE; BUT SCATTERED ALONG LIFE'S PATHWAY, THE GOOD THEY DO IS INCONCEIVABLE."
— JOSEPH ADDISON*

Bring On The Sun!

Greetings from all of us at MPES! We are slowly but steadily making our way toward spring here in the Pacific Northwest. Spring seems to bring with it a sense of brightness (with the longer days and daylight savings time) and the promise of possibilities. The daffodils and hyacinth are blooming and the trees are budding in preparation for leafing out soon. Since we serve clients in all 50 states, we know that this may or may not be your personal experience weather-wise! While we have sunshine today, our nighttime temperatures are in the low 20's. We know that some of you in the northern states are laughing at us for complaining about the cold! We laugh at ourselves too.



While these have been and continue to be times of uncertainty in our world (Covid, war in Ukraine...) there are a few things that **remain constant**. It is on these things that we think of when we remember how lucky we are to be able to be here for you...Our Clients. Even during the darkest days of winter gloom, it is working and talking with our clients every work day that brings us joy and the knowledge that we are here to share your times of success and to help you through the times of stress and setbacks. You have invited us to be a part of your lives and we share in your joyful successes and try to ease the stress of times of uncertainty or backset.

No matter what the weather or how dark and gloomy the horizon seems, it is YOU that bring sunshine and joy to our days! Thank you for allowing us to be a part of your lives!
Patty, Becky, Tina and Stella



Finally Approved for SSA Disability Benefits What Do I Do Now?



A common dilemma a lot of our clients face, after receiving SSA disability benefits, is “What do I do now?” It is common for new beneficiaries to take some time to recover from the challenge of obtaining SSA Disability status. Many, after a few months, or sometimes years, realize that they want more out of life: “I want to be more productive”, “I need to supplement my benefit to make ends meet,” or “I need more connection with people, and want the collaboration and interaction that comes with working on a project”. These are just a few of the comments our clients have made when explaining why they are seeking information about the Ticket To Work Program. They know that they are no longer able to perform the tasks of their previous career and wonder, “Where do I begin”? This article from the Ticket to Work website shows the steps in beginning a new career path.

Start Where You Are: On a New Career Path

Jan 27, 2022

Sometimes, leaving the workforce due to a disability means that when you're able to try working again, the job or career you once had is no longer possible. If you find you want to work, but you're unable to return to your previous profession, changing careers is the next logical step.

If you're unsure where to start your career change, we have some tips to help you figure out where your return to work may lead. Once you decide on a new career path, it's time to prepare for your hunt for a new job. You may be transitioning to a different type of work within your field or even a new field entirely, but that doesn't necessarily mean you have to start over from scratch. Here are some ways to make yourself a strong job candidate.

Identify Your Transferable Skills

When you're looking for new type of job or career, it can be discouraging to learn that the requirements listed in a job posting don't directly match your experience. That shouldn't stop you from applying. You may have the skills and experience the employer is looking for even though you took a different path to get those skills.

For example, you may have “transferable” skills that hiring managers want for all types of positions—from customer service representatives to management positions. Soft skills such as communication, working in a team or time management are essential for anyone working in a collaborative environment.

Even some technical skills can help you move more easily between industries. A basic understanding of Microsoft Office, project management principles or writing skills can be useful in a variety of workplaces.

If you need help figuring out what skills you've gained during your time in the workforce or volunteering, Career OneStop has a helpful tool to identify your transferable skills that you can highlight during an interview.

Build Your New Network

Changing jobs may mean working within a different industry. Unless you're one of the lucky few, looking for a new job may take some time. While you're applying for jobs and waiting for interviews, networking can help you find new opportunities and show people you're looking to try something new.

Attending career fairs, alumni meet and greets or reaching out to potential new companies for informational interviews helps you build professional relationships in the industry before you've even had your first day.

Update Your Resume

You know what new type of work you'd like to try. You learned from your new friend in the industry about a company that's hiring. How do you show the hiring manager you're a good fit for the job? Adjusting your resume can play an important role in your application process.

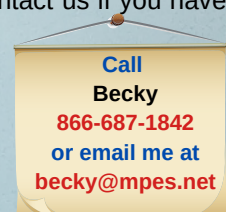
Not all resumes are equal and using one that highlights the transferable skills you have is an important tool for your career change. We have a collection of tips and tools to help you write an updated resume.

Your position titles may not match the traditional path to your new career but explaining how your skills could be applied to a new position may help you secure the next interview. For example, running an elementary school classroom takes strong, clear communication skills and exposure to different types of computer programs. A mechanic understands attention to detail and rapid problem-solving skills. A nurse can work well under pressure and with a wide variety of personality types.

Don't forget an important part of your job application: your cover letter! To add more context to your skills and show what a great fit you are for the new position, customize your stand-out cover letter to focus on your experience.

We all start somewhere, and occasionally we must start over. If you find yourself looking to try something new, know you're not alone. It's not impossible, and there are supports and services available to you if you need them. Contact us if you have questions about the Ticket to Work Program and let us explain how we can help you obtain your goals!

Sources: Start Where You Are: On a New Career Path - Ticket to Work - Social Security (ssa.gov)





Social Security Disability Overpayment . . . What?!



Have you received a letter from Social Security saying something like – “Oops! We paid you your disability benefit check when we shouldn’t have over the last several months and now you need to pay it back and, in many cases, totaling thousands of dollars!” Well, you are not alone and we are going to show how this can happen. Just to give an idea of the scope of what Social Security handles on an annual basis, in 2021 SSI paid out about \$54 billion dollars and part of that amount ends up in overpayments that generate a letter to the overpaid beneficiary with the full amount and 30-day due date. Do not become one of the overpayment numbers by educating yourself.

Let’s explore what causes disability benefits overpayments and what you can do to keep them from happening.

What causes a disability overpayment?

An overpayment occurs when Social Security (SSA) has paid you more than you should have been paid in accordance with the rules of your benefits, and those the rules vary depending upon the type of benefits you are receiving. These are a few circumstances that would cause a disability overpayment:

- **SSDI** – Those receiving **SSDI** benefits when you continue receiving your benefits check after 9 months Trial Work Period and 3 months Grace Period, and your wage earnings are at or above *Substantial Gainful Activity* (\$1,350 in 2022.) Therefore, you must always report your earnings to SSA by sending paystubs to your local SSA office or reporting on your **mySSA online account**. If SSA pays you when you are not eligible, that will become an overpayment and you will owe them money.
- **SSI** – When your living situation changes from living alone to having a roommate or moving and changing addresses.
- **SSI** – When your marital status changes.
- **SSI** – When you have more resources than the allowable limit (no more than \$2,000 for an individual, \$3,000 for a couple).
- **SSDI or SSI** – When you are no longer considered disabled under SSA rules but continue to receive benefits.
- **SSDI or SSI** – When you do not report a change of address, new roommate, marital status, or (SSI) a grown child moving out to your local SSA office (on time or at all) as required.
- **SSDI or SSI** – When SSA incorrectly estimates your benefits because of incorrect or incomplete information, most times due to not reporting your income wages to SSA monthly.

What can you do to keep overpayments from happening?

The best way to avoid an overpayment is:

- Keep complete records about your income and any other disability payments you may get and tell Social Security about any changes to your situation.
- If you go back to work, keep careful records of your earnings each month. Keep your paystubs in a file so you can access them when SSA asks for proof of earnings and work history. Also **REPORT** your earnings regularly to SSA so you don’t end up with an overpayment. Do not rely on Social Security to let you know that you have used up your Trial Work Period months.
- Let Social Security know right away about
 - changes to your address,
 - money you earn from working, and
 - any other disability payments you get (such as Workers’ Compensation).

The rule is that you have to tell Social Security about any changes this month by the 10th of next month. Here is how to tell Social Security about these changes:

- **Write a letter to your local Social Security office** and tell them about any changes to your situation that could affect your SSDI. Sign and date the letter. Make a copy of the letter and keep the copy for yourself. This includes changes to your
 - **income,**
 - **address, or**
 - **any other disability payment you receive.**
- **Make copies of the proof you have** (pay stubs, any checks you got, or something showing your new address) and include it with the letter.
- **Send the original letter by certified mail with a return receipt requested.** You must do this at the post office window. Keep the receipt from the post office. **Or fax to your local Social Security office** (time & date stamped)
- **Keep the return receipt,** which is the signed post card that comes back to you in the mail showing that Social Security got your letter, **or fax time & date stamped received.**

That pretty much sums up what disability benefits overpayments are and what you can do to keep them from happening.

We at Mission Possible understand how scary and overwhelming receiving letters from SSA can be. We are here to help as best we can.

<https://mpes.net/social-security-disability-overpayment-what/>

https://www.ssa.gov/improperpayments/SSL_progStats.html

<https://www.ssa.gov/finance/2021/Overview%20of%20the%20Social%20Security%20Administration.pdf>

Call, Email, or visit us
on our website
MPES.net
Tina 888-359-2366
tina@mpes.net



What Steps to Take When You Find Yourself in an Overpayment



Appeal – If you were not actually overpaid, or if the amount is wrong:

You should file an appeal called Reconsideration if you think Social Security is wrong about the facts. For example:

- Social Security says you got money that you didn't actually get.
- The amount that Social Security says you were overpaid is wrong.
- Social Security says you were working, but you weren't.
- Social Security says you got Workers' Compensation, but you didn't.
- Social Security says you made more than the Trial Work Period amount or Substantial Gainful Activity amount allows, but you didn't.

You MUST file a reconsideration appeal within 65 days from the date on the Notice of Overpayment. You can keep getting your SSDI benefits payment while Social Security makes a decision if you file it **within 35 days**.

To ask for reconsideration, fill out and file Form SSA-561-U2 with Social Security. On the form, explain why you think you were not overpaid.

If Social Security denies your Request for Reconsideration, you can ask for a hearing in front of an Administrative Law Judge (ALJ) by filling out and filing Form HA-501-U5. You must ask for the hearing **within 65 days** from the date of the reconsideration denial letter.

Waiver – If you were overpaid, but it was not your fault:

If you think the overpayment is **not your fault**, you can ask for a **waiver**. There is no deadline to file a waiver. Once you file a waiver, Social Security should stop taking money out of your SSDI check while they make a decision. You will have to ask them about this—it is not automatic.

IMPORTANT NOTE: You can file both a Request for **Reconsideration** and a **waiver**. You still have to file the Request for Reconsideration **within 65 days** of the date of the notice. If you file for both reconsideration and a waiver at the same time, Social Security will make a decision about the reconsideration appeal before they look at the waiver.

- **If the amount of the original overpayment was less than \$1,000**, you can ask for an Administrative Waiver at a Social Security office without filling out a waiver form. If the office agrees that the overpayment was not your fault, they can waive the overpayment. You should call or go to your local Social Security Office to speak to someone about this.
- **If the amount of the overpayment was more than \$1,000**, fill out and file Form SSA-632-BK with Social Security. On the form, fill out the budget and explain why the overpayment was not your fault. **Ask for a waiver of the entire overpayment amount, not just whatever is left.** You should include any documented evidence you have that proves the overpayment is not your fault, especially any documents that show you reported your income on time.

Payment Plan—If the overpayment was your fault or your waiver was denied:

If you cannot afford for Social Security to take your entire SSDI check every month, you can use Form SSA-634 to show that you can't afford the payment and ask to set up a payment plan.

We at Mission Possible understand how complicated and overwhelming an overpayment process can be. We are here to help as best we can.

<https://ctlawhelp.org/en/ssdi-overpayments>



Call, email or visit us
on our website
MPES.net!
Patty 866-686-7556
patty@mpes.net



2022 Income Tax Dates to Remember

It is that time of year, the dreaded tax season! The coming of a new year always brings important deadlines to remember. Here are some time sensitive dates and free online resources available to assist in the process.

2022 Income Tax Due Date is April 18

Federal income tax returns are due April 18 for most taxpayers. But some people have a little extra time – are you one of them?

Exceptions to the Tax Due Dates

Most Americans must file their federal tax returns for the 2021 tax year by April 18, 2022, but there are two exceptions:

- taxpayers in two states have until April 19 to submit their 1040s to the IRS.
- victims of certain natural disaster also get more time to file, with varying dates depending on when the disaster hit.

In any case, if for some reason you can't file your federal tax return on time, it's relatively easy to get an automatic six-month extension to October 17, 2022, by filing Form 4868 or making an electronic tax payment. But you must act by the original due date for your return, whether that's April 18, April 19, or some other date.

Keep in mind, however, that an **extension to file doesn't extend the time to pay your tax**. If you don't pay up by the original due date, you'll owe interest on the unpaid tax. You could also be hit with additional penalties for filing and paying late.

Why Are Taxes Due April 18 Instead of April 15 This Year?

As most people know, Tax Day is usually on April 15, unless it falls on a weekend or holiday, in which case it's pushed back to the next available business day. April 15 is on a Friday this year, so the weekend rule doesn't apply. However, Emancipation Day is being observed in the District of Columbia on April 15. The holiday honors the end of slavery in Washington, D.C. Since April 15 is a legal holiday in D.C., the IRS can't require tax returns be filed that day. The next business day is April 18 – so that becomes Tax Day in 2022 for most people.

Tax Filing Deadline for Maine and Massachusetts Residents

Residents of Maine and Massachusetts get an extra day – until April 19 – to file their federal income tax return. Why? Because Patriots' Day, an official holiday in Maine and Massachusetts that commemorates Revolutionary War battles, falls on April 18 this year. So, for the same reason Tax Day is moved from April 15 to April 18 for most people (i.e., a local holiday), the IRS can't set the tax filing and payment due date on April 18 for taxpayers in those two states. As a result, the deadline is shifted to the next business day for Maine and Massachusetts residents, which is April 19.

Natural Disaster Victims Get Tax Filing and Payment Extensions

If the Federal Emergency Management Agency (FEMA) declares a disaster area following a natural disaster, the IRS usually jumps in with tax relief for the disaster victims in the form of tax filing and payment extensions. In the case of certain recent natural disasters, the April 18 (or April 19) tax filing and payment deadline has been extended for individuals and businesses residing or located in the disaster area.

So far, victims of the following natural disasters have been granted extensions that push back this year's federal personal income tax filing and payment deadline:

- Severe storms and tornadoes in Arkansas, Illinois, Kentucky and Tennessee that began on December 10 (extension to May 16); and
- Wildfires and straight-line winds in Colorado that began on December 30 (extension to May 16).

Need Help Preparing Your Taxes

The IRS's Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs offer free basic tax return preparation to qualified individuals.

The VITA program has operated for over 50 years. VITA sites offer free tax help to people who need assistance in preparing their own tax returns, including:

- People who generally make \$57,000 or less
- Persons with disabilities; and
- Limited English-speaking taxpayers

Interested in this program go to <https://www.irs.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers>

<https://www.kiplinger.com/taxes/tax-deadline/604063/tax-day-2022>





FAQ: "Why is Wage Reporting Important?"

Once you begin working it is very important to report your wages to both Mission Possible and Social Security.

We are not able to track your status and keep you current through the Ticket to Work program without copies of pay stubs. Whether you are receiving Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI), it is very important that you keep Social Security informed about your work and how much money, or wages, you are making. It also important to note that if you are receiving both SSDI and SSI you need to report wages to each separately since they are two different benefit programs.

To prevent over payments from Social Security, you should regularly report your wages within 6 days of the end of the month. You can report your wages by mailing or bringing pay stubs to your local Social Security office. Find an office near you by visiting the Social Security office locator at <https://choosework.ssa.gov/about/wage-reporting/index.html>



2022 TTW Milestones

Trial Work Level (TWL) -- \$970 per month

Substantial Gainful Activity (SGA) -- \$1,350 per month

Substantial Gainful Activity Blind -- \$2,260 per month

Mission Possible Employment Services, Inc.

PO Box 1124

Camas, WA 98607

Becky Hornor--Ticket to Work Program Director: 866-687-1842

becky@mpes.net

Tina Slocum -- Ticket to Work Program Manager: 888-359-2366

tina@mpes.net

Stella Helterbrand -- Administrative Services Program Manager: 877-214-2983

stella@mpes.net