

How To Pay For College for a Student with an Intellectual Disability

The Arc of Greater Pittsburgh, a member organization of ACHIEVA, and a chapter of The Arc of Pennsylvania and The Arc of the United States, strives to protect the rights of children and adults with intellectual and developmental disabilities, support families and advocate for legislation and policies that enhance residential, employment, educational, health care, long term planning, and government benefits for people with intellectual and developmental disabilities.



Federal Financial Aid

A student is eligible for federal financial aid if the post-secondary education program is an approved Comprehensive Transition Program (CTP). A CTP is any college program offered by a US Department of Education approved school that provides opportunities for students with intellectual disabilities to obtain academic, social, work and practical skills enrichment by interacting with other students. At least half of the curriculum requires the student with intellectual disabilities to interact with nondisabled students. Students are only eligible for federal Pell Grants, Supplemental Educational Opportunity Grants, and Federal Work-Study. Students are not eligible for student loans. The following link provides information about federal student aid: www.studentaid.ed.gov.



Medicaid Home and Community Based Waivers

Medicaid waiver funds can be used for Assistive Technology, Supported Employment and Education Support Services. Education Support allows payment for tuition, general fees and on-campus peer support as long as there is an employment outcome. Waiver funds cannot be used for room and board or books. For Pennsylvania students with intellectual disabilities, there are three Medicaid waivers: Consolidated Waiver, Community Living Waiver and Person/Family Directed Support Waiver. The following link provides information about these waivers: www.myodp.org.



State Office of Vocational Rehabilitation (OVR)

Pennsylvania offers vocational rehabilitative services through its Office of Vocational Rehabilitation (OVR). An OVR authorization to a college/university may be used to pay for any portion of a student's educational costs for tuition, fees, books and supplies, on or off campus room and board, or transportation allowances. All funds are paid directly to the college/university. Students must have been deemed eligible for VR services to receive any VR support for college. Classes in which students are enrolled must be related to an identified employment goal. Relating the course of study to a specific career goal and competitive employment in an Individual Plan for Employment is key to getting VR approval for financial support. The following link provides more information about PA's OVR: <https://www.dli.pa.gov/Individuals/Disability-Services>.

The **Workforce Innovation and Opportunity Act (WIOA)** also contains specific provisions related to transition that are new for state vocational rehabilitation (VR) systems. These key provisions include requiring that 15% of each state's funding allocation for VR services must be designated for transition services for students between the ages of 14 and 21. One of the five required services is counseling on opportunities for enrollment in comprehensive transition or postsecondary education programs at institutions of higher learning. The following link provides more information about WIOA: <https://www.doleta.gov/wioa>.



Special Needs Trusts

Special Needs Trusts allow people with intellectual disabilities to protect assets while remaining eligible for Medicaid, Medicare, SSI and SSDI and to pay for necessities such as assistive technology and post-secondary education. For more, go to The ACHIEVA Family Trust, www.achievafamilytrust.org.



ABLE Accounts

ABLE accounts are tax-advantaged savings accounts for individuals with disabilities. The beneficiary of the account is the account owner, and income earned by the account will not be taxed. Contributions to the account, which can be made by any person (the account beneficiary, family and friends), must be made using post-tax dollars and will not be tax deductible for purposes of federal taxes; however some states may allow for state income tax deductions for contributions made to an ABLE account. ABLE accounts do not affect eligibility for SSI, SSDI, Medicaid and other public benefits. Funds in ABLE accounts can be used for college expenses. The ABLE Act limits eligibility to individuals with significant disabilities with an age of onset of disability before turning 26 years of age. For more information about ABLE accounts, click on the following link: info@ablenrc.org.



School Districts

The Individuals with Disabilities Education Act allows use of IDEA Part B funds to pay tuition and other costs for students to attend college. School districts across the country, including Pennsylvania, are participating in funding “dual enrollment” transition programs in partnerships with local colleges or universities and funding students aged 18-21 to complete their educational program in a college setting. Discuss funding for a “dual enrollment” transition program with your school district transition department.



Social Security Administration (SSA)

Individuals who are unable to work due to a disability or medical condition are sometimes eligible for Social Security benefits. These benefits are available through two programs and more information can be found at www.ssa.gov.

The **Social Security Disability Insurance (SSDI)** program provides benefits to disabled people who have worked and paid a certain amount of Social Security taxes.

The **Supplemental Security Income (SSI)** program provides supplemental income to low-income individuals who are over the age of 65, blind or disabled and which is based on financial need. Students who are receiving SSI may be able to exclude grants, scholarships, and other types of financial assistance from their countable resources for a nine-month period or longer.

The **Plan for Achieving Self-Support (PASS)** program allows Social Security beneficiaries to exclude income that is being used to assist the person in returning to work. Under a PASS, income is set aside for current or future expenses of training, equipment, services, or supports, including college - as long as it is related to a specified employment goal. Link to more information on PASS: www.passplan.org.



Scholarships

There are scholarship programs that students with intellectual disabilities may be eligible for. The following link provides information about scholarships: www.elearners.com/online-education-resources/finances/college-grants-and-scholarships-by-state. For residents of Pittsburgh, Pittsburgh Promise offers scholarships for post-secondary education for eligible students. More information can be found at: info@pittsburghpromise.org.



Private Pay by Families and Wages Earned by Students

Some families pay all or some of the costs associated with their family member getting a post secondary education and many students work part-time during the school year, school breaks and summer vacations to pay for college.