MODULE 6

Money Sources, Job Benefits & Government Payments

A paycheck from an employer is not your full compensation — and some of you already have more resources in play than you realize.

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Your Money Guide

Having Money versus Making Money

- There's several sources for money; however, income is generally considered as payment in exchange for work performed
- Money can come through investments
- Money can be inherited from relatives
- There are Government payment programs available to those who qualify for the program

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Most individuals depend on a job to earn the money they need for the lifestyle they want.

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What Averaged Earned Income Looks Like (2025–2026, Entry Level)

Career Area	Entry-Level Hourly	Monthly (Full-Time)
Food Service / Hospitality	$14–$18/hr	$2,400–$3,100
Retail / Customer Service	$14–$18/hr	$2,400–$3,100
Health Science (CNA, MA, aide)	$16–$22/hr	$2,800–$3,800
Business / Admin / Office	$16–$22/hr	$2,800–$3,800
IT / Computer Support	$20–$28/hr	$3,500–$4,800
Manufacturing / Production	$16–$22/hr	$2,800–$3,800
Skilled Trades (apprentice)	$18–$28/hr	$3,100–$4,800
Transportation / Logistics	$18–$25/hr	$3,100–$4,300
Education / Childcare	$14–$20/hr	$2,400–$3,500
Arts / Media / Marketing	$17–$24/hr	$2,900–$4,100
Science / Lab / Technical	$18–$26/hr	$3,100–$4,500
Agriculture / Natural Resources	$14–$18/hr	$2,400–$3,100

The rates above can vary greatly in different regions of the country or state you reside in.
Full 12-career-area detail in the Room 6 data source doc.

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Your Money Guide

Job Benefits: Compensation Beyond Your Paycheck

Health Insurance

Employer-sponsored coverage can be worth $200–$800/month in value

Paid Time Off

Vacation and sick days

Retirement Contributions

Some employers match what you save

Flexible Scheduling

Relevant for participants managing disability-related needs

When all your benefit costs are tallied, they often represent 35-50% of your income.

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Government Payment Programs

There are government & state payment programs available based on your circumstances. To find out more, google, "What government payments are available in my State?"

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Government Supports: What They Are

- Some participants currently receive — or may in the future receive — government assistance
- Understanding how these programs interact with earned income is important
- Rules change frequently — always verify current rules at SSA.gov or with a benefits counselor
- This room raises awareness that these programs exist and have rules — it does not give legal or benefits advice

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SSDI — Social Security Disability Insurance

1. Funded by the FICA payroll tax — tied to work history and contributions into Social Security
2. To qualify, a person must have worked long enough and recently enough to earn work credits
3. Younger workers may qualify with fewer credits — the rules adjust by age at onset of disability
4. Work Incentive Programs (including the Trial Work Period) help people test employment without immediately losing benefits

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SSDI — A Closer Look

> *Since these programs often change, the most up-to-date information is available through our Adapt in Full ™ Programs. When you return to Room 3-simply click on the phone booth near the middle of the screen to be directed to the right programs.*

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Other Government Assistance Programs

- Eligibility for each program is different — do not assume you qualify or do not qualify without checking
- Starting to earn income may affect some benefits but not others
- ABLE accounts allow people with disabilities to save money without automatically losing certain benefits
- Benefits counselors and Vocational Rehabilitation staff can help map out a personal plan

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END OF POWERPOINT

Know What You're Working With

Quiz on Income & Government Supports.

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