

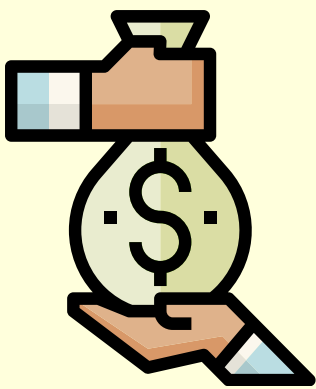
WORK & GET AHEAD

Make a plan to work and
have more money!
An important part of Discovery.



1 HOW MUCH DO I HAVE WITH NO WORK?

To find out, create a budget. A budget is a list of your income, bills, and money goals.



2 HOW MUCH WILL I GET FROM WORK?

During Discovery you will explore different types of jobs. You will learn what they pay and how much money you would get from work.



3 WHAT WILL MY BENEFITS BE WHEN WORKING?

To find out, create a benefits and work plan. A benefits and work plan tells you what your benefits will be when you work.



4 HOW MUCH MORE WILL I HAVE WHEN WORKING?

To find out, update your budget. Add your work income and benefit amount when working.

Work means
more money!

Steps for making a plan to work and have more money!

1. How much do I have with no work?

- Make a list of the money you get.
- Make a list of the money you spend (like rent, saving for a car).
- Fill out the Consumer Financial Protection Bureau (CFPB) [monthly budget worksheet](#).

2. How much money will I get from work?

- During Discovery:
 - Decide the kind of job you will get and the number of hours you will work each week.
 - Find out how much you will make an hour on onetonline.org.
- Money from work = Weekly hours x hourly wage x 4.33

3. What will my benefits be when working?

- To get an estimate of your benefits when working:
 - Use the [Benefits and Work Calculator](http://ca.db101.org) at ca.db101.org;
 - Call the Ticket to Work Help Line (1-866-968-7342) and speak with an expert or get referred to a benefits planner; or
 - If you get help from Department of Rehabilitation (DOR) ask to get help from a DOR benefits planner.

4. How much more will I have when working?

- Update your (CFPB) [monthly budget worksheet](#)
 - Add the money you plan to get from work (see step 2).
 - Change your benefit amounts (see step 3).
- See how much more you have by comparing your budget with no work and your budget with work.

Work means more money!