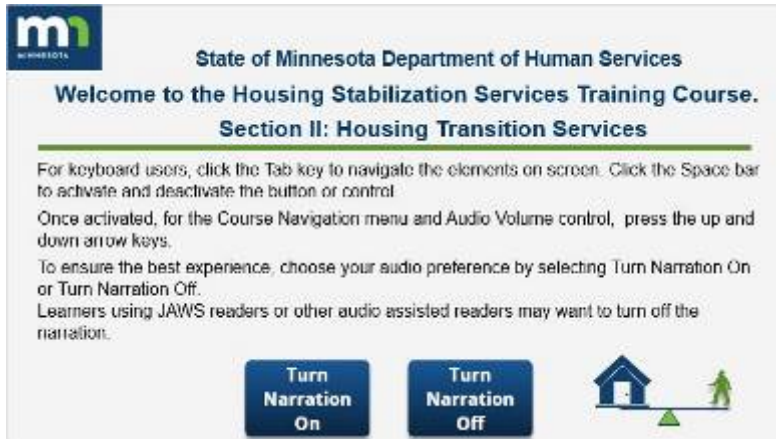


## 2\_2BudgetOptions

### 1. Housing Stabilization Services

#### 1.1 Welcome



#### Notes:

Welcome to the Housing Stabilization Services Training Course.

Section 1: Assessment of a Person's Needs.

Module 1 of 14 Housing Stabilization Services Overview.

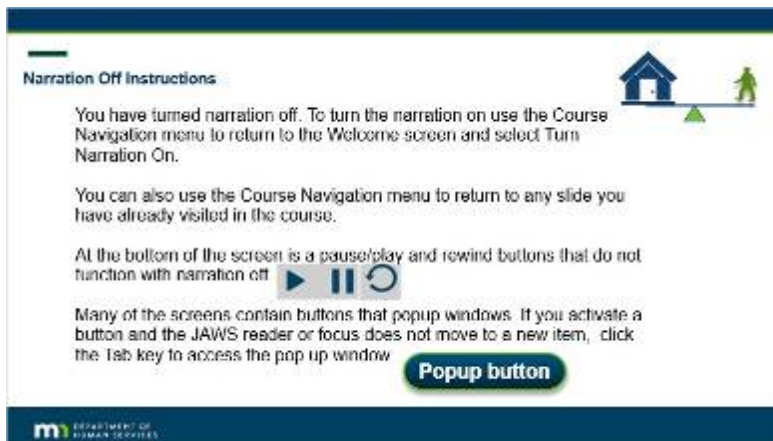
For keyboard users, click the Tab key to navigate the elements on screen. Click the Space bar to activate and deactivate the button or control.

Once activated, for the Course Navigation menu and Audio Volume control, press the up and down arrow keys.

To ensure the best experience, choose your audio preference by selecting Turn Narration On or Turn Narration Off.

Learners using JAWS readers or other audio assisted readers may want to turn off the narration.


## 1.2 Narration Off



**Narration Off Instructions**

You have turned narration off. To turn the narration on use the Course Navigation menu to return to the Welcome screen and select Turn Narration On.

You can also use the Course Navigation menu to return to any slide you have already visited in the course.

At the bottom of the screen is a pause/play and rewind buttons that do not function with narration off 

Many of the screens contain buttons that popup windows. If you activate a button and the JAWS reader or focus does not move to a new item, click the Tab key to access the pop up window

**Popup button**

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### Notes:

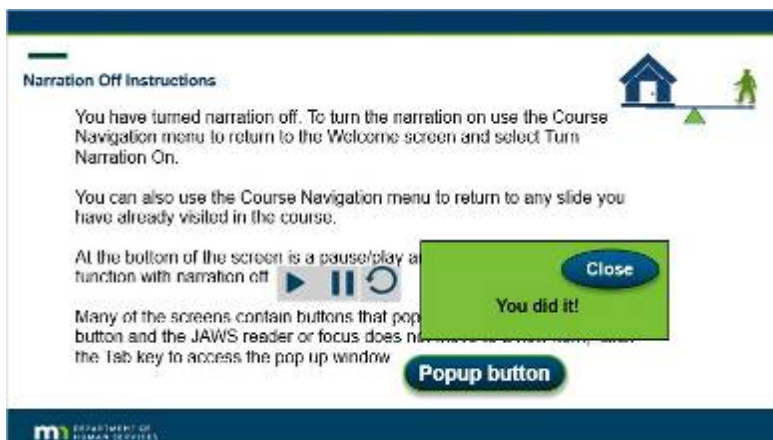
You have turned narration off. To turn the narration on use the Course Navigation menu to return to the Welcome screen and select Turn Narration On.

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At the bottom of the screen is a pause/play and rewind buttons that do not function with narration off.

Many of the screens contain buttons that popup windows. If you activate a button and the JAWS reader or focus does not move to a new item, click the Tab key to access the pop up window.


## Popup (Slide Layer)



**Narration Off Instructions**

You have turned narration off. To turn the narration on use the Course Navigation menu to return to the Welcome screen and select Turn Narration On.

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At the bottom of the screen is a pause/play and rewind buttons that do not function with narration off 

Many of the screens contain buttons that popup windows. If you activate a button and the JAWS reader or focus does not move to a new item, click the Tab key to access the pop up window

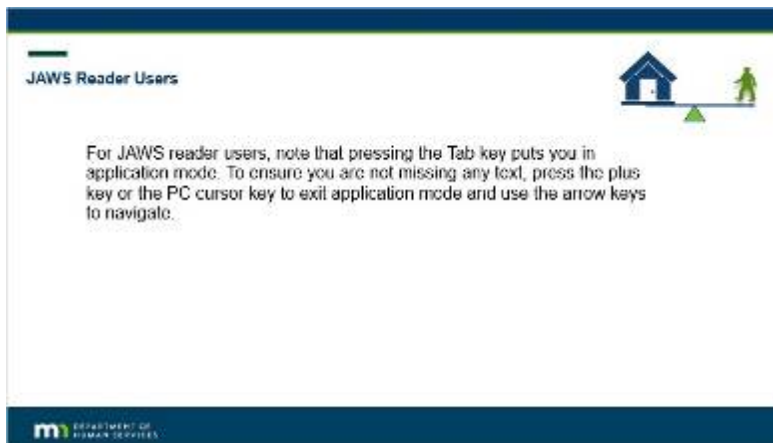
**Close**

**You did it!**

**Popup button**

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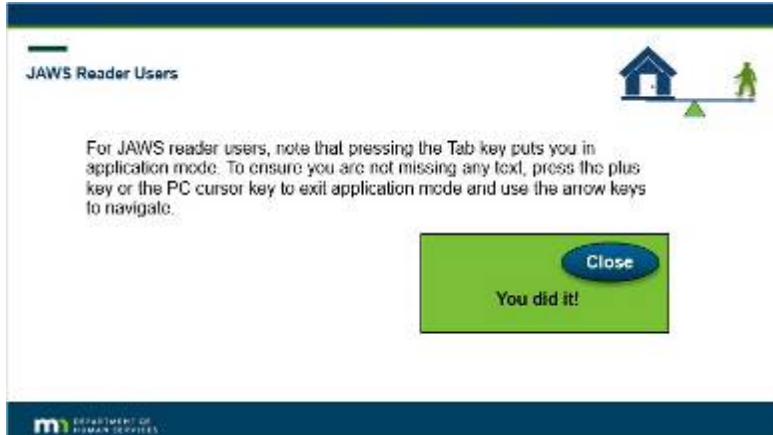
## 1.3 JAWS Reader Users



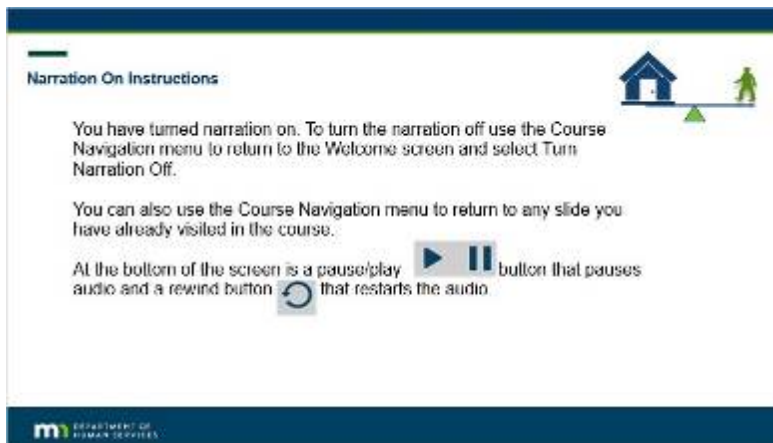
### Notes:

For JAWS reader users, note that pressing the Tab key puts you in application mode. To ensure you are not missing any text, press the plus key or the PC cursor key to exit application mode and use the arrow keys to navigate.

### Popup (Slide Layer)



## 1.4 Narration On



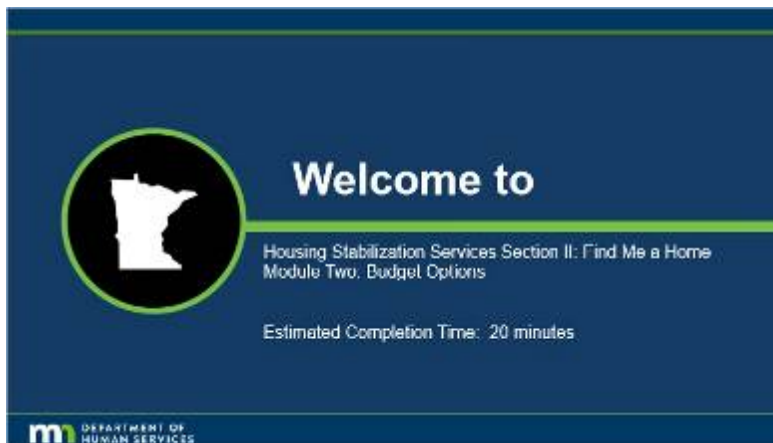
### Notes:

You have turned narration on. To turn the narration off use the Course Navigation menu to return to the Welcome screen and select Turn Narration Off.

You can also use the Course Navigation menu to return to any slide you have already visited in the course.

At the bottom of the screen is a pause/play button that pauses audio and a rewind button that restarts the audio.

## 1.5 Introduction



### Notes:

#### Welcome to

Housing Stabilization Services Section II: Find me a home

## Module Two: Budget Options

Estimated Completion Time: 20 minutes

### 1.6 Objectives



**Objectives**

When you have completed this module you will be able to:

- Explore a person's housing budget options using HB101 vault tool
- Identify the resources and tools provided by HB101 that help a person make informed choices about their housing
- Recognize programs that may increase a person's ability to afford housing

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#### Notes:

#### Objectives.

When you have completed this module you will be able to:

- Explore a persons housing budget options using HB101 vault tool
- 
- Identify the resources and tools provided by HB101 that help a person make informed choices about their housing
- 
- Recognize programs that may increase a person's ability to afford housing

## 2. HB101 budgeting


### 2.1 Budget

### Budget

A person's income and daily expenses make up their budget. Work with each person to understand what income they can create based on working, vouchers, benefits, and services.

While it is important to think about long-term goals for housing, there is a reality that a person has a short-term budget. The budget path allows you to help a person understand their income and expenses to make informed decisions about their more immediate housing while building a plan for their future housing.

Helping people develop a workable budget will help them to be able to pay their expenses and remain in their home.



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#### Notes:

##### Budget

A person's income and daily expenses make up their budget. Work with each person to understand what income they can create based on working, vouchers, benefits, and services.

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Helping people develop a workable budget will help them to be able to pay their expenses and remain in their home.

## 2.2 Budgeting and Planning

### Budgeting and Planning

Budgeting and person-centered planning are intertwined. If one is done poorly the other will be negatively impacted. If needs are missed in person-centered planning, expenses may not be accounted for. Similarly, if budgeting is not estimated properly, certain needs and wants may not be met due to lack of finances.



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### Notes:

#### Budgeting and Planning

Budgeting and person-centered planning are intertwined. If one is done poorly the other will be negatively impacted. If needs are missed in person-centered planning, expenses may not be accounted for. Similarly, if budgeting is not estimated properly, certain needs and wants may not be met due to lack of finances.

## 2.3 Review Budget

### Review Budget

Empathize with people to understand how they are making their financial decisions. People may have to prioritize certain needs above others and may struggle to prioritize.

Find out what their income and monthly expenses are.

Learning to budget is a skill that must be practiced. You are there to guide them on budgeting effectively based on their needs, wants, and available resources.



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### Notes:

## Review Budget

Empathize with people to understand how they are making their financial decisions. People may have to prioritize certain needs above others and may struggle to prioritize.

Find out what their income and monthly expenses are.

Learning to budget is a skill that must be practiced. You are there to guide them on budgeting effectively based on their needs, wants, and available resources.


## 2.4 Budget Questions


### Budget Questions

Here are a few budget questions that should be answered when finding someone a stable home.

- What is their current income? What expenses are anticipated?
- What services does the person need or want that they currently do not receive?
- What are ways they can increase their income? Explore work options and income supplements.
- Explore ways to decrease expenses, such as getting a roommate.

Contemplate each of these factors and create a budget with each person that will best help them to afford housing.





### Notes:

#### Budget Questions

Here are a few budget questions that should be answered when finding someone a stable home.

- What is their current income? What expenses are anticipated?
- What services does the person need or want that they currently do not receive?
- What are ways they can increase their income? Explore work options and income supplements.
- Explore ways to decrease expenses, such as getting a roommate.

Contemplate each of these factors and create a budget with each person that will best help them to afford housing.



## 2.5 Budgeting

### Budgeting

Helping a person with their housing budget can often be very complex and full of benefit information. People often face fears they will lose benefits if they change their housing or go to work. It's important to support people and help them overcome fears to achieve their goals.

To help you in your work, Housing Benefits 101 has helpful tools you can use with a recipient to explore their income and expenses and make informed decisions about their housing.





### Notes:


#### Budgeting

Helping a person with their housing budget can often be very complex and full of benefit information. People often face fears they will lose benefits if they change their housing or go to work. It's important to support people and help them overcome fears to achieve their goals.


To help you in your work, Housing Benefits 101 has helpful tools you can use with a recipient to explore their income and expenses and make informed decisions about their housing.

## 2.6 Housing Budget Path

### Housing Budget Path



HB101 offers a budget pathway made up of three activities: Get a Benefits Lookup, Options for Paying for Your Own Place, and My Full Budget. You can help housing stabilization services recipients create a feasible budget using the housing budget pathway. "How-To" videos are included in the top right corner of the page.



## Notes:

### Housing Budget Path

HB101 offers a budget pathway made up of three activities, Get a Benefits Lookup, Options for Paying for Your Own Place, and My Full Budget. You can help Housing Stabilization Services recipients create a feasible budget using the housing budget pathway. "How-To" videos are included in the top right corner of the page.

## 2.7 Housing Budget



## Notes:

### Housing Budget

The HB101 Vault's Housing Budget path helps users who are looking for housing answer the question, "Does the money add up?" The path is made up of several activities:

- Get a Benefits Lookup
- Options for Paying for Your Own Place
- My Full Budget

Remember, at each path, you can watch the "How-To" video for more information about how to use the path and its activities.

## 2.8 Benefits Lookup HB101

**Benefits Lookup HB101**

In "Get a Benefits Lookup" a person can request a PDF of their current Social Security and Minnesota benefits.

The person will need a Vault account to do this. They must:

- Provide personal information
- Give authorization for DHS employees to look at state and federal records

The "Benefits Lookup" information will be sent directly and securely to their Vault account, and will automatically help users fill out other activities. Providers can be given permission to receive a copy of the "Benefits Lookup."

Street address where you get your benefits (no city, state, or zip needed):

-OR-

County case number:

-OR-

Personal Master Index (PMI) number:

[Video guide to "HB101 Housing Budget Path"](#)

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### Notes:

#### Benefits Lookup HB101

In "Get a Benefits Lookup" a person can request a PDF of their current Social Security and Minnesota benefits.

The person will need a Vault account to do this. They must:

- Provide personal information
- Give authorization for DHS employees to look at state and federal records

The "Benefits Lookup" information will be sent directly and securely to their Vault account, and will automatically help users fill out other activities. Providers can be given permission to receive a copy of the "Benefits Lookup."

## 2.9 Options for Paying for Your Own Place

**Options for Paying for Your Own Place**

The "Options for Paying for Your Own Place" activity in HB101 was created to help a person understand what they could afford and what would happen if they got a roommate, worked, or changed their benefits.

After entering information you get an interactive visual graph of an estimated budget

In the example shown, you can see that the person has a negative balance each month and their plans won't work without help.

**Estimated Budget**

The graph shows a negative balance of -\$1,000.00. A yellow arrow points to the negative balance with the text "You're in the red!"

See more options:

- ☒ Find work
- ☒ Find your own roommate

Below: The numbers below may include possible cost that is probably, but might not be actual if your plan goes.

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### Notes:

#### Options for Paying for Your Own Place

The "Options for Paying for Your Own Place" activity in HB 101 was created to help a person understand what they could afford and what would happen if they got a roommate, worked, or changed their benefits.

After entering information you get an interactive visual graph of an estimated budget.

In the example shown, you can see that the person has a negative balance each month and their plans won't work without help.

## 2.10 Play With Your Budget

**Play With Your Budget**

The My Budget Options activity includes a "Play With Your Budget" feature that allows people to visualize possible changes in their budget related to working or getting a roommate. The "Play With Your Budget" feature displays at the top left of the My Budget Options activity results.

After entering information you get an interactive visual graph of an estimated budget

**Play With Your Budget**  
Combine options to make the money add up.

- ☐ OFF Work 10 hr/wk at \$10/hr
- ☐ OFF Work 20 hr/wk at \$10/hr
- ☐ OFF Work 20 hr/wk at \$14/hr
- ☐ OFF Get a roommate

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### Notes:

## Play With Your Budget

The My Budget Options activity includes a "Play With Your Budget" feature that allows people to visualize possible changes in their budget related to working or getting a roommate.

The "Play With Your Budget" feature displays at the top left of the My Budget Options activity results.

After entering information you get an interactive visual graph of an estimated budget.

### 2.11 Scenario Corey

**Scenario - Jason**

Jason receives SSDI for his severe Lupus and is not currently working. Jason is currently living in a guest room at his brother's house. When he estimates the budget for his own apartment, he cannot afford housing. Jason feels that he is able to work part-time and tries to see what would happen to his budget if he worked. Jason learns if he began working he would also qualify for Medical Assistance for Employed Persons with Disabilities (MA-EPD). If he receives the extra income from working and MA-EPD Jason will be able to afford housing.

Click on the buttons. Once you click both buttons, read the content, and close their windows, click Next to continue.

**Before** **After**

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#### Notes:

##### Scenario- Jason

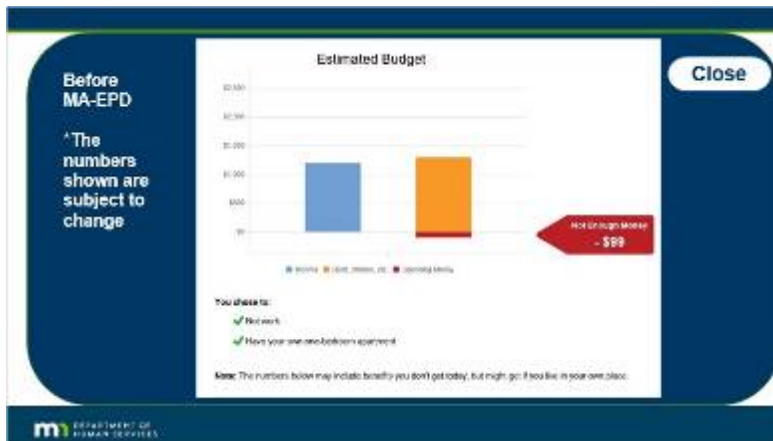
Jason receives SSDI for his severe Lupus and is not currently working. Jason is currently living in a guest room at his brother's house. When he estimates the budget for his own apartment, he cannot afford housing. Jason feels that he is able to work part-time and tries to see what would happen to his budget if he worked. Jason learns if he began working he would also qualify for Medical Assistance for Employed Persons with Disabilities (MA-EPD). If he receives the extra income from working and MA-EPD Jason will be able to afford housing.

*Click on the buttons. Once you click both buttons, read the content, and close their windows, click Next to continue.*

## After (Slide Layer)



## before (Slide Layer)



## 2.12 KnowledgeCheck1

(Multiple Choice, 10 points, 4 attempts permitted)

## Knowledge Check

Which of the following programs might benefit Jason according to the budget path?

Select the correct answer, then click the Submit button.

- ☐ Medical Assistance
- ☐ Minnesota Supplemental Aid
- ☒ Medical Assistance for Employed Persons with Disabilities
- ☐ He is not eligible for any services



Correct	Choice	Feedback
	Medical Assistance	Incorrect. Everyone receiving housing stabilization services is already an MA recipient.
	Minnesota Supplemental Aid	Incorrect. Jason's plan does not show that he is eligible for Minnesota Supplemental Aid.
X	Medical Assistance for Employed Persons with Disabilities	Correct! Jason is able to enroll in Medical Assistance for Employed Persons with Disabilities.
	He is not eligible for any services	Incorrect. Jason is eligible for additional assistance programs.

### Notes:

#### Knowledge Check

Which of the following programs might benefit Jason according to the budget path?

Select the correct answer, then click the Submit button.

Correct! (Slide Layer)

**Knowledge Check**

Which of the following programs might benefit Jason according to the budget path?

Select the correct answer, then click the Submit button.

- ☐ Medical Assistance
- ☐ Minnesota Supplemental Aid
- ☒ Medical Assistance for Employed Persons with Disabilities
- ☐ He is not eligible for any services

**Correct!**  
Correct! Jason is able to enroll in Medical Assistance for Employed Persons with Disabilities.

Continue

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Incorrect. (Slide Layer)

**Knowledge Check**

Which of the following programs might benefit Jason according to the budget path?

Select the correct answer, then click the Submit button.

- ☐ Medical Assistance
- ☐ Minnesota Supplemental Aid
- ☒ Medical Assistance for Employed Persons with Disabilities
- ☐ He is not eligible for any services

**Incorrect.**  
Incorrect. Everyone receiving housing stabilization services is already an MA recipient.

Continue

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Incorrect. (Slide Layer)

**Knowledge Check**

Which of the following programs might benefit Jason according to the budget path?

Select the correct answer, then click the Submit button.

- ☐ Medical Assistance
- ☐ Minnesota Supplemental Aid
- ☒ Medical Assistance for Employed Persons with Disabilities
- ☐ He is not eligible for any services

**Incorrect.**  
Incorrect. Jason's plan does not show that he is eligible for Minnesota Supplemental Aid.

Continue

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## Incorrect. (Slide Layer)

**Knowledge Check**

Which of the following programs might benefit Jason according to the budget path?

Select the correct answer, then click the Submit button.

- ☐ Medical Assistance
- ☐ Minnesota Supplemental Aid
- ☒ Medical Assistance for Employed Persons with Disabilities
- ☐ He is not eligible for any services

**✖ Incorrect.**

Incorrect. Jason is eligible for additional assistance programs.

Continue

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## 2.13 Scenario Corey

**Scenario - Alice**

Alice is on SSI, not currently working, and living in a group home. When she estimates her budget she has \$306 left at the end of the month. Alice knows \$306 is not enough to live on. She then tries to see what would happen if she worked. Her budget estimate increased \$533 per month if she works ten hours a week at ten dollars an hour. Alice realizes that living on her own may exceed her budget and wonders what would happen if she got a roommate. That would cut her rent and expenses in half, saving her an estimated \$807 for other expenses.

Click on the buttons. Once you click all three buttons, read the content, and close their windows, click Next to continue.

**Before** **Working** **Working and a Roommate**

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### Notes:

#### Scenario-Alice

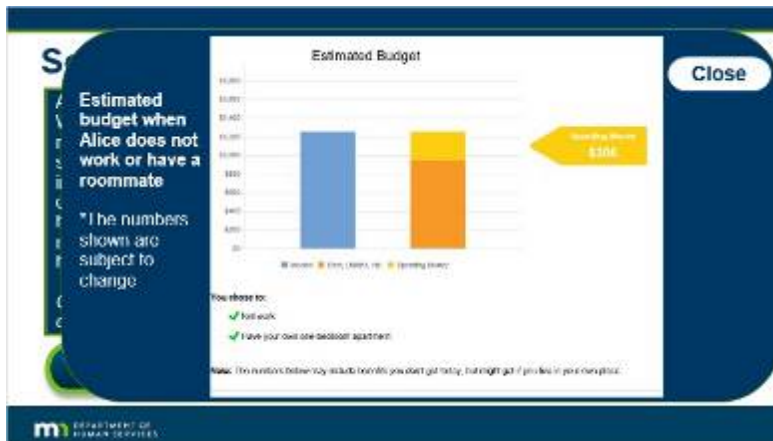
Alice is on SSI, not currently working, and living in a group home. When she estimates her budget she has \$306 left at the end of the month. Alice knows \$306 is not enough to live on. She then tries to see what would happen if she worked. Her budget estimate increased \$533 per month if she works ten hours a week at ten dollars an hour. Alice realizes that living on her own may exceed her budget and wonders what would happen if she got a roommate. That would cut her rent and expenses in half, saving her an estimated \$807 for other expenses.

Click on the buttons. Once you click all three buttons, read the content, and close their windows, click Next to continue.

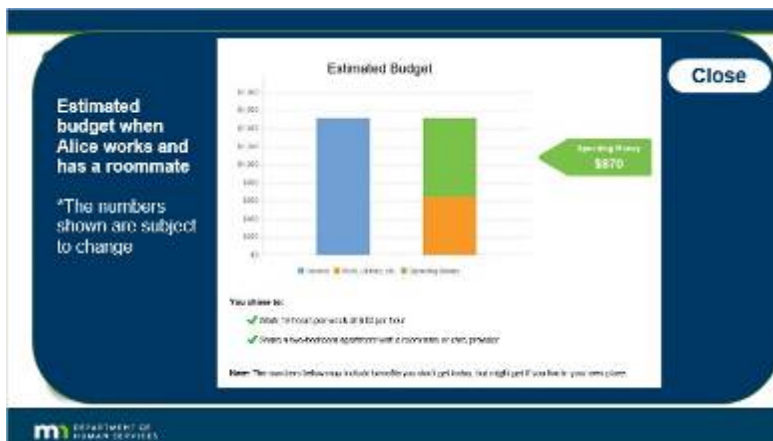
## working (Slide Layer)



## before (Slide Layer)



## rent (Slide Layer)



## 2.14 Budget Changes

### Budget Changes

Every time a person's income changes their benefits also change.


You can use the HB101 expense graphs and profiles to illustrate how a person's income and expenses are calculated.

Alice's profile shows she's eligible for Minnesota Supplemental Aid and Minnesota Supplemental Aid Housing Assistance. Rent will be more for a 2 bedroom, but she only pays half.

*\*Note: The numbers shown are subject to change*

Click the link to see Alice's complete expense graph

Estimated monthly income	
Wage	\$150
+ MN Supplemental Security Income	+ \$250
+ MN Supplemental Aid	+ \$10
+ MN Housing Assistance	+ \$50
<b>Total Income</b>	<b>\$410</b>



### Notes:

#### Budget Changes

Every time a person's income changes their benefits also change.

You can use the HB101 expense graphs and profiles to illustrate how a person's income and expenses are calculated.

Alice's profile shows she's eligible for Minnesota Supplemental Aid and Minnesota Supplemental Aid Housing Assistance. Rent will be more for a 2 bedroom, but she only pays half.

\* Note: The numbers shown are subject to change



## 2.15 My Full Budget Activity HB101

### My Full Budget Activity HB101

When a person is ready to see how their full budget (including all household expenses) impacts their overall goals, they can complete the "My Full Budget" activity.

The Full Budget activity can take more than 20 minutes to complete.

This activity is most helpful when a person knows their actual income and expenses, or has a good estimate of what they are going to be.



## Notes:

### My Full Budget Activity HB101

When a person is ready to see how their full budget (including all household expenses) impacts their overall goals, they can complete the “My Full Budget” activity.

The Full Budget activity can take more than 20 minutes to complete.


This activity is most helpful when a person knows their actual income and expenses, or has a good estimate of what they are going to be.


## 2.16 Budget and Benefits

### Budget and Benefits

The Housing Budget path offers benefits and budgeting suggestions that are available at the person's current income. For example, HB101 may recommend that a person look at the benefits of working or getting a roommate, without the understanding that a higher income could result in a cut to benefits like SNAP (Supplemental Nutrition Assistance Program) or Supplemental Security Income.

The budget plan can provide a false sense that they will be better off forever. When deciding how to make a budget, see the best way to continually raise the person's income without causing negative effects like losing benefits. Some benefits offer a five year extension past when the recipient enters a higher income bracket.





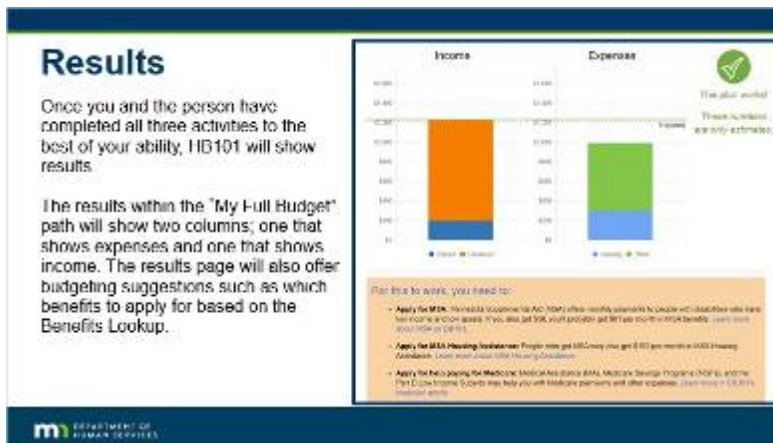
## Notes:

### Budget and benefits

The Housing Budget path offers benefits and budgeting suggestions that are available at the person's current income. For example, HB101 may recommend that a person look at the benefits of working or getting a roommate, without the understanding that a higher income could result in a cut to benefits like SNAP (Supplemental Nutrition Assistance Program) or Supplemental Security Income.

The budget plan can provide a false sense that they will be better off forever. When deciding how to make a budget, see the best way to continually raise the person's income without causing negative effects like losing benefits. Some benefits offer a five year extension past when the recipient enters a higher income bracket.

## 2.17 Results



### Notes:

#### Results

Once you and the person have completed all three activities to the best of your ability, HB101 will show results.

The results within the "My Full Budget" path will show two columns; one that shows expenses and one that shows income. The results page will also offer budgeting suggestions such as which benefits to apply for based on the Benefits Lookup.

## 2.18 Budget in Relation to Other Housing Services

**Budget in Relation to Other Housing Services**

When you assist someone with creating a budget, help them understand how and why their budget works in relation to other services they may be receiving. These could be services not directly associated with housing such as General Assistance or Supplemental Nutrition Assistance Program (SNAP), or housing related services such as Housing Supports or MSA Housing.

It will be important as a provider to understand the way housing related services interact with housing stabilization services to make sure they are not duplicative.

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### Notes:

#### Budget in Relation to Other Housing Services

When you assist someone with creating a budget, help them understand how and why their budget works in relation to other services they may be receiving. These could be services not directly associated with housing such as General Assistance or Supplemental Nutrition Assistance Program (SNAP), or housing related services such as Housing Supports or MSA Housing.

It will be important as a provider to understand the way housing related services interact with housing stabilization services to make sure they are not duplicative.

## 2.19 Scenario-Michelle

### Scenario-Michelle



Michelle has been using these services for nearly eight months. Michelle, her husband and their daughter live in a one-bedroom apartment. Both Michelle and her husband work full time and until recently have managed to pay their rent and bills on time each month.

Michelle has recently become unemployed and now they are struggling to keep up.

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### Notes:

#### Scenario-Michelle

Michelle has been using these services for nearly eight months. Michelle, her husband and their daughter live in a one-bedroom apartment. Both Michelle and her husband work full-time and until recently have managed to pay their rent and bills on time each month.

Michelle has recently become unemployed and now they are struggling to keep up.

## 2.20 Scenario

(Multiple Choice, 10 points, 3 attempts permitted)

**Scenario**


What would you say to Michelle?

Select the correct answer, then click the Submit button.

☒ "Let's check to see if you are receiving all the benefits and programs you are eligible for."

☐ "I'm going to feed your information into the estimator tools in HB101 and DB101."

☐ "You could sell your car so you can cut back on expenses and increase your income."



Correct	Choice	Feedback
X	"Let's check to see if you are receiving all the benefits and programs you are eligible for."	Correct! Open up the discussion with recipients so you can work with them to actualize a solution.
	"I'm going to feed your information into the estimator tools in HB101 and DB101."	Incorrect. You should not take a recipient's information and use it without them. Use estimator tools alongside recipients.
	"You could sell your car so you can cut back on expenses and increase your income."	Incorrect. Recipients will make their own decisions. Do not tell them what decisions they need to make.

### Notes:

#### Scenario

What would you say to Michelle?

---



Select the correct answer, then click the Submit button.

### incorrecta (Slide Layer)

The screenshot shows a slide titled "Scenario" with the question "What would you say to Michelle?". Below the question is the instruction "Select the correct answer, then click the Submit button." There are three radio button options: "Let's check to see if you are receiving all the benefits and p eligible for.", "I'm going to feed your information into the estimator tools in DB101.", and "You could sell your car so you can cut back on expenses an income.". The first option is selected. On the right side, a yellow box with a red 'X' icon indicates an incorrect answer. The text in the box says: "Incorrect. You should not take a recipient's information and use it without them. Use estimator tools alongside recipients." At the bottom of the slide is the "mi DEPARTMENT OF HUMAN SERVICES" logo and a "Continue" button.

**Scenario**

What would you say to Michelle?

Select the correct answer, then click the Submit button.

- ☒ "Let's check to see if you are receiving all the benefits and p eligible for."
- ☐ "I'm going to feed your information into the estimator tools in DB101."
- ☐ "You could sell your car so you can cut back on expenses an income."

**Incorrect**

Incorrect. You should not take a recipient's information and use it without them. Use estimator tools alongside recipients.

Continue

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### correct (Slide Layer)

The screenshot shows a slide titled "Scenario" with the question "What would you say to Michelle?". Below the question is the instruction "Select the correct answer, then click the Submit button." There are three radio button options: "Let's check to see if you are receiving all the benefits and p eligible for.", "I'm going to feed your information into the estimator tools in DB101.", and "You could sell your car so you can cut back on expenses an income.". The first option is selected. On the right side, a yellow box with a green checkmark icon indicates a correct answer. The text in the box says: "Correct! Open up the discussion with recipients so you can work with them to actualize a solution." At the bottom of the slide is the "mi DEPARTMENT OF HUMAN SERVICES" logo and a "Continue" button.

**Scenario**

What would you say to Michelle?

Select the correct answer, then click the Submit button.

- ☒ "Let's check to see if you are receiving all the benefits and p eligible for."
- ☐ "I'm going to feed your information into the estimator tools in DB101."
- ☐ "You could sell your car so you can cut back on expenses an income."

**Correct**

Correct! Open up the discussion with recipients so you can work with them to actualize a solution.

Continue

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**“You could sell your car so you can cut back on expenses and increase your income.” (Slide Layer)**

**Scenario**

What would you say to Michelle?

Select the correct answer, then click the Submit button.

- ☒ "Let's check to see if you are receiving all the benefits and p eligible for."
- ☐ "I'm going to feed your information into the estimator tools in DB101."
- ☐ "You could sell your car so you can cut back on expenses an income."

**Incorrect**

Incorrect. Recipients will make their own decisions. Do not tell them what decisions they need to make.

Continue


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## 2.21 Housing Support

**Housing Support**

The Housing Support (formerly Group Residential Housing) program pays up to a certain amount per month for room and board in approved locations for people with low income and low assets who have disabilities or other conditions.

Housing Support may also help pay for additional services if a person is not eligible for personal care assistance (PCA) services through Medical Assistance (MA) or MA-Waiver programs. You can direct people to apply for the Housing Support program to cover some housing related costs.



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### Notes:

#### Housing Support

The Housing Support (formerly Group Residential Housing) program pays up to a certain amount per month for room and board in approved locations for people with low income and low assets who have disabilities or other conditions.

Housing Support may also help pay for additional services if a person is not eligible for personal care assistance (PCA) services through Medical Assistance (MA) or MA-Waiver programs. You can direct people to apply for the Housing Support program to cover some housing related costs.

## 2.22 MSA (Minnesota Supplemental Aid)


### MSA (Minnesota Supplemental Aid)

Minnesota Supplemental Aid (MSA) is a cash income supplement for people who receive federal Supplemental Security Income (SSI) benefits, or who could get SSI if their income was not above the SSI limit. The monthly benefit may also cover special needs payments for people who qualify. 31,000 people a month receive MSA. Recipients cannot receive MSA and Housing Support in the same month.

You can learn more about MSA housing assistance on HB101 where they have a presentation and video.


June 18, 2017

#### MSA Housing Assistance

- [Presentation Slides](#)
- [Video Archive](#) 

[DHS Minnesota Supplemental Aid](#)

[HB101 Minnesota Supplemental Aid page](#)



### Notes:

#### MSA (Minnesota Supplemental Aid)

Minnesota Supplemental Aid(MSA) is a cash income supplement for people who receive federal Supplemental Security Income (SSI) benefits, or who could get SSI if their income was not above the SSI limit. The monthly benefit may also cover special needs payments for people who qualify. 31,000 people a month receive MSA. Recipients cannot receive MSA and Housing Support in the same month. You can learn more about MSA housing assistance on HB101 where they have a presentation and video.


## 2.23 SSI/SSDI


### SSI/SSDI

The Minnesota Supplemental Aid program is coupled with SSI (Supplemental Security Income) benefits. SSI gives cash benefits to people with disabilities and seniors who have low income and low resources. Those who are receiving SSI may be eligible for MSA as well. SSI is very similar to the SSDI (Social Security Disability Insurance) program. SSDI gives cash benefits to people who worked and paid Social Security taxes before their disabilities limited their ability to work.

[Minnesota SSDI](#)

[Minnesota SSI](#)






### Notes:

#### SSI/SSDI

The Minnesota Supplemental Aid program is coupled with SSI (Supplemental Security Income) benefits. SSI gives cash benefits to people with disabilities and seniors who have low income and low resources. Those who are receiving SSI may be eligible for MSA as well. SSI is very similar to the SSDI (Social Security Disability Insurance) program. SSDI gives cash benefits to people who worked and paid Social Security taxes before their disabilities limited their ability to work.

## 2.24 MFIP Housing Allowance

### MFIP Housing Allowance



Minnesota Family Investment Program

The Minnesota Family Investment Program (MFIP) helps families with children pay for basic needs like food, clothing, and rent. Minnesota Family Investment Program is a cash assistance program for parents who are expected to be working but are not able to cover all their expenses.

This program also helps people find child care. If the person is not currently working and applies for Minnesota Family Investment Program they most likely will be directed to the Diversionary Work Program where they will be assisted by a job counselor with finding work.

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### Notes:

#### MFIP Housing Allowance

The Minnesota Family Investment Program (MFIP) helps families with children pay for basic needs like food, clothing, and rent. Minnesota Family Investment Program is a cash assistance program for parents who are expected to be working but are not able to cover all their expenses.

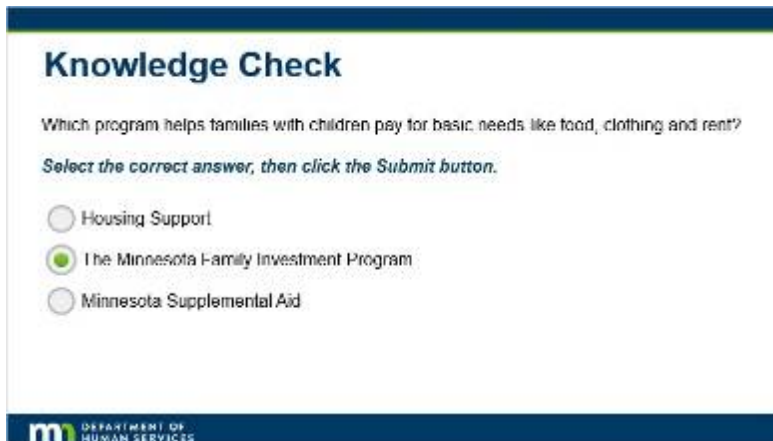
This program also helps people find child care. If the person is not currently working and applies for Minnesota Family Investment Program they most likely will be directed to the Diversionary Work Program where they will be assisted by a job counselor with finding work.

## mfip (Slide Layer)



### 2.25 Knowledge Check

(Multiple Choice, 10 points, 3 attempts permitted)



Correct	Choice	Feedback
	Housing Support	Incorrect. Housing support helps recipients pay for room, board and supplemental services.
X	The Minnesota Family Investment Program	Correct! The Minnesota Family Investment Program helps recipients with children or who are expecting

	children to pay for necessities. The Minnesota Family Investment Program is linked with the Diversionary Work Program.
Minnesota Supplemental Aid	Incorrect. Minnesota Supplemental Aid helps low-income recipients pay for costs not covered by SSI.

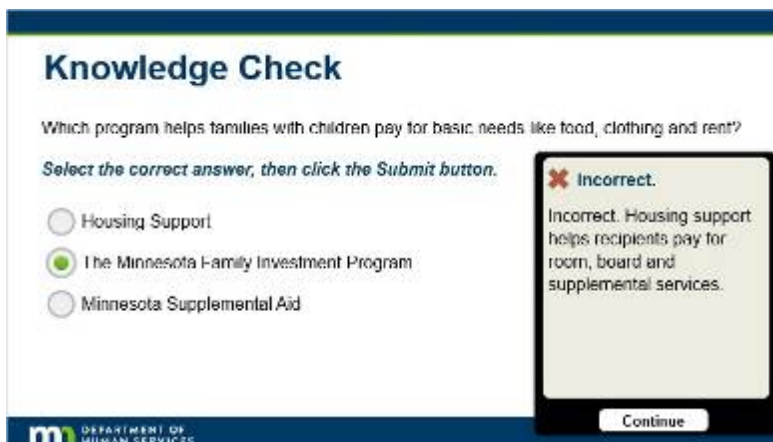
### Notes:

### Knowledge Check

Which program helps families with children pay for basic needs like food, clothing and rent?

**Select the correct answer, then click the Submit button.**

### incorrect (Slide Layer)



### incorrectanswer (Slide Layer)

**Knowledge Check**

Which program helps families with children pay for basic needs like food, clothing and rent?

Select the correct answer, then click the Submit button.

- ☐ Housing Support
- ☒ The Minnesota Family Investment Program
- ☐ Minnesota Supplemental Aid

**✗ Incorrect.**  
Incorrect. Minnesota Supplemental Aid helps low-income recipients pay for costs not covered by SSI.

Continue

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### correct (Slide Layer)

**Knowledge Check**

Which program helps families with children pay for basic needs like food, clothing and rent?

Select the correct answer, then click the Submit button.

- ☐ Housing Support
- ☒ The Minnesota Family Investment Program
- ☐ Minnesota Supplemental Aid

**✓ Correct!**  
Correct! The Minnesota Family Investment Program helps recipients with children or who are expecting children to pay for necessities. The Minnesota Family Investment Program is linked with the Diversionary Work Program.

Continue

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## 2.26 Knowledge Check


(Multiple Choice, 10 points, 3 attempts permitted)

## Knowledge Check

Which program pays for room and board in approved locations for people with low income and low assets who have disabilities or other conditions?

Select the correct answer, then click the Submit button.

☒ Housing Support
 ☐ The Minnesota Family Investment Program
 ☐ Minnesota Supplemental Aid



Correct	Choice	Feedback
X	Housing Support	Correct! Housing Support helps recipients pay for room, board and supplemental services when they live in an approved location.
	The Minnesota Family Investment Program	Incorrect. Minnesota Family Investment Program is a program that helps families with children pay for basic needs.
	Minnesota Supplemental Aid	Incorrect. Minnesota Supplemental Aid helps low-income recipients pay for costs not covered by SSI.

### Notes:

### Knowledge Check

Which program pays for room and board in approved locations for people with low income and low assets who have disabilities or other conditions?

Select the correct answer, then click the Submit button.



### correctanswer (Slide Layer)

## Knowledge Check

Which program pays for room and board in approved locations for people with low income and low assets who have disabilities or other conditions?

Select the correct answer, then click the Submit button.

- ☒ Housing Support
- ☐ The Minnesota Family Investment Program
- ☐ Minnesota Supplemental Aid

✓ **Correct!**

Correct! Housing Support helps recipients pay for room, board and supplemental services when they live in an approved location.

Continue

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### incorrect (Slide Layer)

## Knowledge Check

Which program pays for room and board in approved locations for people with low income and low assets who have disabilities or other conditions?

Select the correct answer, then click the Submit button.

- ☒ Housing Support
- ☐ The Minnesota Family Investment Program
- ☐ Minnesota Supplemental Aid

✗ **Incorrect.**

Incorrect. Minnesota Family Investment Program is a program that helps families with children pay for basic needs.

Continue

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## incorrectanswer (Slide Layer)

### Knowledge Check

Which program pays for room and board in approved locations for people with low income and low assets who have disabilities or other conditions?

Select the correct answer, then click the Submit button.

- ☒ Housing Support
- ☐ The Minnesota Family Investment Program
- ☐ Minnesota Supplemental Aid

**✗ Incorrect.**

Incorrect. Minnesota Supplemental Aid helps low-income recipients pay for costs not covered by SSI.

Continue

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## 2.27 Working

### Working

A major part of someone's budget will be the income they may receive from working. It will be helpful to know ways to support a person in their current job, or help them gain skills that will benefit their job search.

Help recipients understand how getting a job will help them be better able to afford housing.

Remember some benefits are diminished when a recipient begins working. As a Transitioning provider take that into account when budgeting for people.



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### Notes:

#### Working


A major part of someone's budget will be the income they may receive from working. It will be helpful to know ways to support a person in their current job, or help them gain skills that will benefit their job search. Help recipients understand how getting a job will help them be better able to afford housing.


Remember some benefits are diminished when a recipient begins working. As a Transitioning provider take that into account when budgeting for people.

## 2.28 Low Income Worker Training Program

### Low Income Worker Training Program

The Low Income Worker Training Program helps workers who are below 200% of poverty guidelines to gain new skills in order to move up the career ladder to better opportunities. The program provides grants to employment services (staffing/temporary agencies) which help people to qualify for employment opportunities. The grants pay for job-specific training through existing training programs. If the person is trying to get a job in a specific field but needs more training have them apply for this program. This program can also help people to begin vocational school, or a post-secondary education.





### Notes:


#### Low Income Worker Training Program


The Low Income Worker Training Program helps workers who are below 200% of poverty guidelines to gain new skills in order to move up the career ladder to better opportunities. The program provides grants to employment services (staffing/temporary agencies) which help people to qualify for employment opportunities. The grants pay for job-specific training through existing training programs. If the person is trying to get a job in a specific field but needs more training have them apply for this program. This program can also help people to begin vocational school, or a post-secondary education.

## 2.29 Diversionary Work Program (DWP)

### Diversionary Work Program (DWP)

This is a four-month program that will help people with children find a job. You can apply online at the DHS website or call your local county office and ask about the Diversionary Work Program. The Diversionary Work Program is linked with the Minnesota Family Investment Program and cash benefits from earlier in the module. If your recipient is using the Diversionary Work Program they are also likely eligible for the Minnesota Family Investment Program.





## Notes:

### **Diversionsary Work Program (DWP)**

This is a four-month program that will help people with children find a job. You can apply online at the DHS website or call your local county office and ask about the Diversionsary Work Program. The Diversionsary Work Program is linked with the Minnesota Family Investment Program and cash benefits from earlier in the module. If your recipient is using the Diversionsary Work Program they are also likely eligible for the Minnesota Family Investment Program.

## **2.30 Staffing and Temporary Agencies**

### Staffing and Temporary Agencies

Another way to encourage a person to find a job is to help them apply to a staffing or temporary services agency. These organizations will help match a person to a job that they are qualified for.

Additionally, people may need help creating or updating their resume. Staffing agencies will help people create a resume or direct them to available templates online.

Minnesota Career Force





## Notes:

### **Staffing and Temporary Agencies**

Another way to encourage a person to find a job is to help them apply to a staffing or temporary services agency. These organizations will help match a person to a job that they are qualified for. Additionally, people may need help creating or updating their resume. Staffing agencies will help people create a resume or direct them to available templates online.

## **2.31 Knowledge Check**

*(Multiple Choice, 10 points, 3 attempts permitted)*

## Knowledge Check

Which of the following is an organization that will help place people in a job they are qualified for?

Select the correct answer, then click the Submit button.

- ☐ Low Income Worker Training Program
- ☐ Diversionary Work Program
- ☒ Staffing Agencies



Correct	Choice	Feedback
	Low Income Worker Training Program	Incorrect. This is not the correct answer. Please try again.
	Diversionary Work Program	Incorrect. This is not the correct answer. Please try again.
X	Staffing Agencies	Correct! Staffing agencies help people find jobs when they are having difficulty doing it on their own.

### Notes:

#### Knowledge Check

Which of the following is an organization that will help place people in a job they are qualified for?

Select the correct answer, then click the Submit button.

### answer1 (Slide Layer)

## Knowledge Check

Which of the following is an organization that will help place people in a job they are qualified for?

Select the correct answer, then click the Submit button.

- ☐ Low Income Worker Training Program
- ☐ Diversionary Work Program
- ☒ Staffing Agencies

**✗ Incorrect.**

Incorrect. This is not the correct answer. Please try again.

Continue

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### answer2 (Slide Layer)

## Knowledge Check

Which of the following is an organization that will help place people in a job they are qualified for?

Select the correct answer, then click the Submit button.

- ☐ Low Income Worker Training Program
- ☐ Diversionary Work Program
- ☒ Staffing Agencies

**✓ Correct!**

Correct! Staffing agencies help people find jobs when they are having difficulty doing it on their own.

Continue

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### answer3 (Slide Layer)

## Knowledge Check

Which of the following is an organization that will help place people in a job they are qualified for?

Select the correct answer, then click the Submit button.

- ☐ Low Income Worker Training Program
- ☐ Diversionary Work Program
- ☒ Staffing Agencies

**✗ Incorrect.**

Incorrect. This is not the correct answer. Please try again.

Continue

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## 2.32 Knowledge Check


(Multiple Choice, 10 points, 3 attempts permitted)

### Knowledge Check

Which of the following is a program that will help low-income Minnesota families find jobs?

Select the correct answer, then click the Submit button.

- ☐ Low Income Worker Training Program
- ☒ Diversionary Work Program
- ☐ Staffing Agencies

 DEPARTMENT OF HUMAN SERVICES

Correct	Choice	Feedback
	Low Income Worker Training Program	Incorrect. This is not the correct answer. Please try again.
X	Diversionary Work Program	Correct! The Diversionary Work Program is tied with Minnesota Family Investment Program and it helps families obtain stable housing.
	Staffing Agencies	Incorrect. This is not the correct answer. Please try again.

### Notes:

#### Knowledge Check

Which of the following is a program that will help low-income Minnesota families find jobs?

Select the correct answer, then click the Submit button.

### answer1 (Slide Layer)

## Knowledge Check

Which of the following is a program that will help low-income Minnesota families find jobs?

Select the correct answer, then click the Submit button.

- ☐ Low Income Worker Training Program
- ☒ Diversionary Work Program
- ☐ Staffing Agencies

**✖ Incorrect.**

Incorrect. This is not the correct answer. Please try again.

Continue

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### answer2 (Slide Layer)

## Knowledge Check

Which of the following is a program that will help low-income Minnesota families find jobs?

Select the correct answer, then click the Submit button.

- ☐ Low Income Worker Training Program
- ☒ Diversionary Work Program
- ☐ Staffing Agencies

**✖ Incorrect.**

Incorrect. This is not the correct answer. Please try again.

Continue

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### answer3 (Slide Layer)

**Knowledge Check**

Which of the following is a program that will help low-income Minnesota families find jobs?

Select the correct answer, then click the Submit button.

- ☐ Low Income Worker Training Program
- ☒ Diversionary Work Program
- ☐ Staffing Agencies

**Correct!**

Correct! The Diversionary Work Program is tied with Minnesota Family Investment Program and it helps families obtain stable housing.

Continue

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### 2.33 Knowledge Check

(Multiple Choice, 10 points, 3 attempts permitted)

**Knowledge Check**

Which of the following is a program that helps workers who are below 200% of poverty guidelines to gain new skills in order to move up the career ladder?

Select the correct answer, then click the Submit button.

- ☒ Low Income Worker Training Program
- ☐ Diversionary Work Program
- ☐ Staffing Agencies

**m** DEPARTMENT OF HUMAN SERVICES

Correct	Choice	Feedback
X	Low Income Worker Training Program	Correct! This program helps people below the poverty line gain skills that will help them find work.
	Diversionary Work Program	Incorrect. The Diversionary Work Program is tied with Minnesota Family Investment Program and it helps

	families obtain stable housing.
Staffing Agencies	Incorrect. This is not the correct answer. Please try again.

### Notes:

### Knowledge Check

Which of the following is a program that helps workers who are below 200% of poverty guidelines to gain new skills in order to move up the career ladder?

*Select the correct answer, then click the Submit button.*

### answer1 (Slide Layer)

### Knowledge Check

Which of the following is a program that helps workers who are below 200% of poverty guidelines to gain new skills in order to move up the career ladder?

*Select the correct answer, then click the Submit button.*

- ☒ Low Income Worker Training Program
- ☐ Diversionary Work Program
- ☐ Staffing Agencies

**✓ Correct!**

Correct! This program helps people below the poverty line gain skills that will help them find work.

Continue

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## answer2 (Slide Layer)

### Knowledge Check

Which of the following is a program that helps workers who are below 200% of poverty guidelines to gain new skills in order to move up the career ladder?

Select the correct answer, then click the Submit button.

- ☒ Low Income Worker Training Program
- ☐ Diversionary Work Program
- ☐ Staffing Agencies

**✗ Incorrect.**

Incorrect. This is not the correct answer. Please try again.

Continue

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## answer3 (Slide Layer)

### Knowledge Check

Which of the following is a program that helps workers who are below 200% of poverty guidelines to gain new skills in order to move up the career ladder?

Select the correct answer, then click the Submit button.

- ☒ Low Income Worker Training Program
- ☐ Diversionary Work Program
- ☐ Staffing Agencies

**✗ Incorrect.**

Incorrect. The Diversionary Work Program is tied with Minnesota Family Investment Program and it helps families obtain stable housing.

Continue

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## 3. Scenarios

### 3.1 Takeaways



**Takeaways**

**Section II - Module Two: Budget Options**

In this module you learned to:

- Develop a budget using a person's housing services plan, person-centered plan, and HB101 account
- Identify the resources and tools provided by HB101 that help create an effective budget
- Utilize programs that increase the person's budget

Up next is Module Three - A Recipient's Daily Needs

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#### Notes:

#### Takeaways

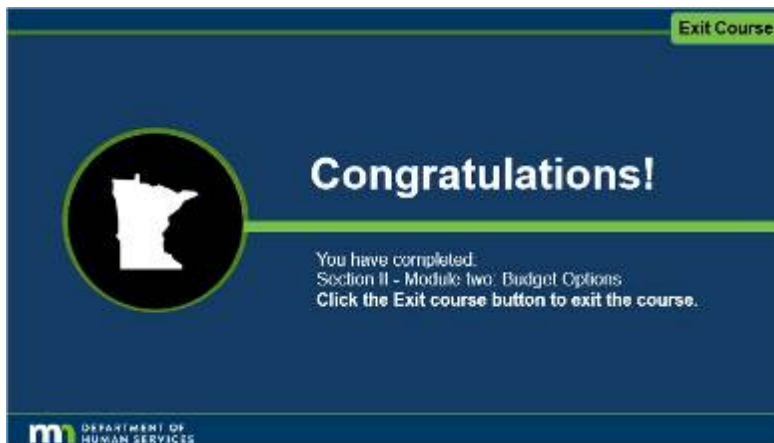
#### Section II- Module Two: Budget Options

In this module you learned to:

- Develop a budget using a person's housing services plan, person-centered plan, and HB101 account
- 
- Identify the resources and tools provided by HB101 that help create an effective budget
- 
- Utilize programs that increase the person's budget

Up next is Module Three- A Recipient's Daily Needs

### 3.2 End Screen



#### Notes:

##### **Congratulations!**

You have completed:

Section II - Module two: Budget Options

**Click the Exit course button to exit the course.**