



West Virginia GEAR UP Program Staff Meeting

November 14, 2023





Welcome and Program Updates

Jason Luyster, Assistant Director of WV GEAR UP





FAFSA and State Level FA Programs

Michelle Marlowe, Program Administrator, HEPC Division of FA



Brainfuse Demo

Conor Anderson, Senior Program Manager, Brainfuse



WVABLE Presentation

Roxanne Clay, WVABLE Savings Program Director, WV State Treasurer's Office



WEST VIRGINIA'S **ABLE PLAN**

A Program of the West Virginia
State Treasurer's Office



wvable.com

A PROGRAM OF THE WEST VIRGINIA STATE TREASURER'S OFFICE



We would like to thank the WVABLE Advisory Board for their support.



Securing today
and tomorrow





Open an Account

Log In

[About Us](#) [How it Works](#) [Eligibility](#) [Benefits](#) [Prepaid Card](#) [Resources](#) [FAQs](#) [🔍](#)

It's more than just investing. It's investing for a better life.

WVABLE is helping West Virginians to achieve greater independence and financial security through the power of STABLE accounts.

WVABLE provides:

- ✓ Access to STABLE accounts for West Virginians with disabilities
- ✓ Tax-free savings for disability-related expenses
- ✓ The ability to save and invest without losing needs-based benefits

See if you're eligible

For too long, people with disabilities could not save for the future out of fear of losing needed government benefits. The disability community fought long and hard to change this, and together we've come up with a solution.

WHAT IS **WVABLE**?

- West Virginia's ABLE Plan
- Administered by the West Virginia State Treasury's Office
- Accounts do not affect eligibility for benefit programs like SSI or Medicaid
- Launched February 9, 2018
- Offered to West Virginia residents through a partnership with the Ohio **STABLE Program**

WHAT IS **WVABLE?**

Provides people with disabilities:

- Financial independence - Account ownership
- New investment opportunities – Eliminates spend-down & increases the amount of short-term and/or long-term savings
- Tax Benefits - May qualify for multiple tax benefits each year

"West Virginia Division of Rehabilitation Services helped me with the process of getting a WVABLE account established in 2018. This account has helped me with saving for future financial emergencies, empowering me to use this as a health savings fund for medical bills when needed. As an individual that is employed, I can put funds in and be rewarded at tax year for investing money in a WVABLE for my individual disabilities."

Cindy Brockman

President, People First of the Eastern Panhandle

WVABLE
Powered by **STABLE**



A PROGRAM OF THE
WEST VIRGINIA
STATE TREASURER'S OFFICE



ELIGIBILITY

To see who qualifies for a STABLE account,
take our eligibility quiz at wv.able.com

West Virginia residents with a disability that occurred prior to age 26*

PLUS ONE OF THE FOLLOWING:

- Eligible to receive SSI or SSDI due to disability; or
- Condition listed on SSA's "*List of Compassionate Allowances Conditions*"; or
- Self-certification – Diagnosis by physician

****Passage of the ABLE Age Adjustment Act - effective January 1, 2026, age criteria increases to 46***

ENROLLMENT



Free online enrollment at **wvable.com**



Quick & easy – approx. 20 minutes



\$25 minimum opening deposit

Can be done by either:

Individual with disability (Beneficiary)
or

Authorized Legal Representative (ALR)

Agent under a PoA, Conservator/Legal Guardian,
Spouse, Parent, Sibling, Grandparent, or Social Security
Representative Payee



**EASY
ENROLLMENT**

“This is one of the very few things that was so simple to sign up for. A lot of parents will understand, any type of services you try to sign up for, it is very complicated. This was the most simple thing, it took me 10 minutes to sign up on the computer and he had his account.”

Brandy Beery
Parent

WVABLE
Powered by STABLE

FUNDING YOUR ACCOUNT



EFT

ELECTRONIC FUNDS TRANSFER

**SSA BENEFITS & PAYROLL
DIRECT DEPOSIT**



CHECK

GIFTING PAGE



GIFTING PAGE

Allows anyone to give financial gifts...directly into the STABLE account



Contribute to Amy's Future

Looking for the perfect gift? A gift contribution to an ABL account can help pay for everyday expenses and care down the road. Plus, it's easier than wrapping a present. Thank you for contributing to Amy's future.

[Make a contribution](#)

Amy's Gifting Progress



10% complete

[Invite friends or family to pitch in](#)



Does NOT count as a RESOURCE or INCOME

FUNDING YOUR ACCOUNT



IF NOT EMPLOYED

\$17,000 per year
from all sources

(2024 - \$18,000)



IF EMPLOYED

Up to \$30,590 per year

- includes \$13,590 employment
earnings (ABLE to Work Act)

(2024 – ABLE to Work
contribution limit Act limit
increases to \$14,580)



LIFETIME LIMIT

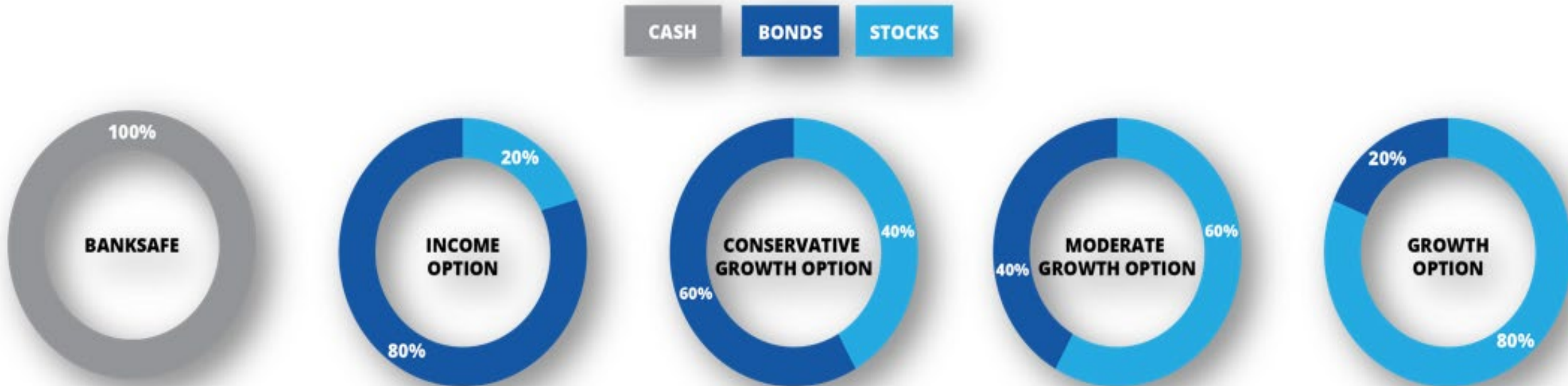
\$523,000 balance limit

System automatically rejects excess contributions

INVESTMENT OPTIONS

Choose From

- Four Vanguard mutual funds ranging from aggressive to conservative
- One principal-protected FDIC-Insured option



SPENDING YOUR FUNDS

Withdrawals should be used on
“Qualified Disability Expenses”

Must relate to the disability + help maintain or improve health, independence, or quality of life



Housing & Rent



Basic Living Expenses



Transportation



Education



Assistive Technology



Financial Management



Health & Wellness



Legal Fees

and many more...

SPENDING FROM YOUR ACCOUNT



CHECKING & SAVINGS

Transfer to personal checking or savings



CHECK WITHDRAWAL

Send to home address or Third-Party

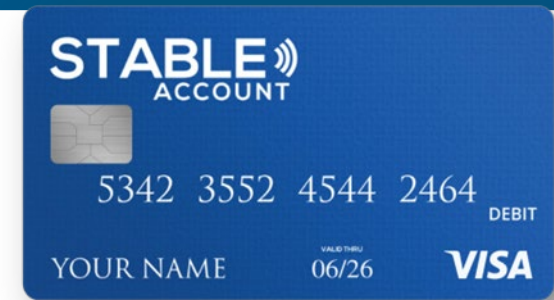


THE STABLE VISA CARD

Transfer onto STABLE Visa Card

WVABLE will not ask what you spend on, but benefits agencies and IRS can

STABLE VISA CARD



The STABLE Visa Card is a loadable card that can be used anywhere Visa is accepted

LOADABLE

Provides controlled access to spending

PROTECTIONS

No overdraft, no cash access, able to limit merchants and types of expenses

TRACKS EXPENSES

Online spending records with ability to add notes

ALERTS

Notifications to monitor spending and low balances



Important Numbers & Special Considerations to Keep in Mind

- \$25 minimum deposit to open an account – creates opening balance
- \$3.25 monthly maintenance fee, billed quarterly
- Asset-based fees on investment options - between 0.19% and 0.33%
- \$17,000 annual contribution limit from all sources (plus ABLE to Work)
- SSI consideration – balances over \$100,000 count as resource by SSA.
- WV State income tax deduction for all contributions made by WV resident/taxpayer up to the annual contribution limit.
- No Medicaid claw back upon death of beneficiary (except as required by federal requirements, www.wvrecovery.com)

WE'RE HERE TO HELP!

CUSTOMER SERVICE INFORMATION

STABLE



1-800-439-1653

Monday - Friday 9 am - 8 pm EST



team@stableaccount.com

WV Treasurer's Office - WVABLE



1-304-340-5050



wvable@wvsto.com



wvable.com



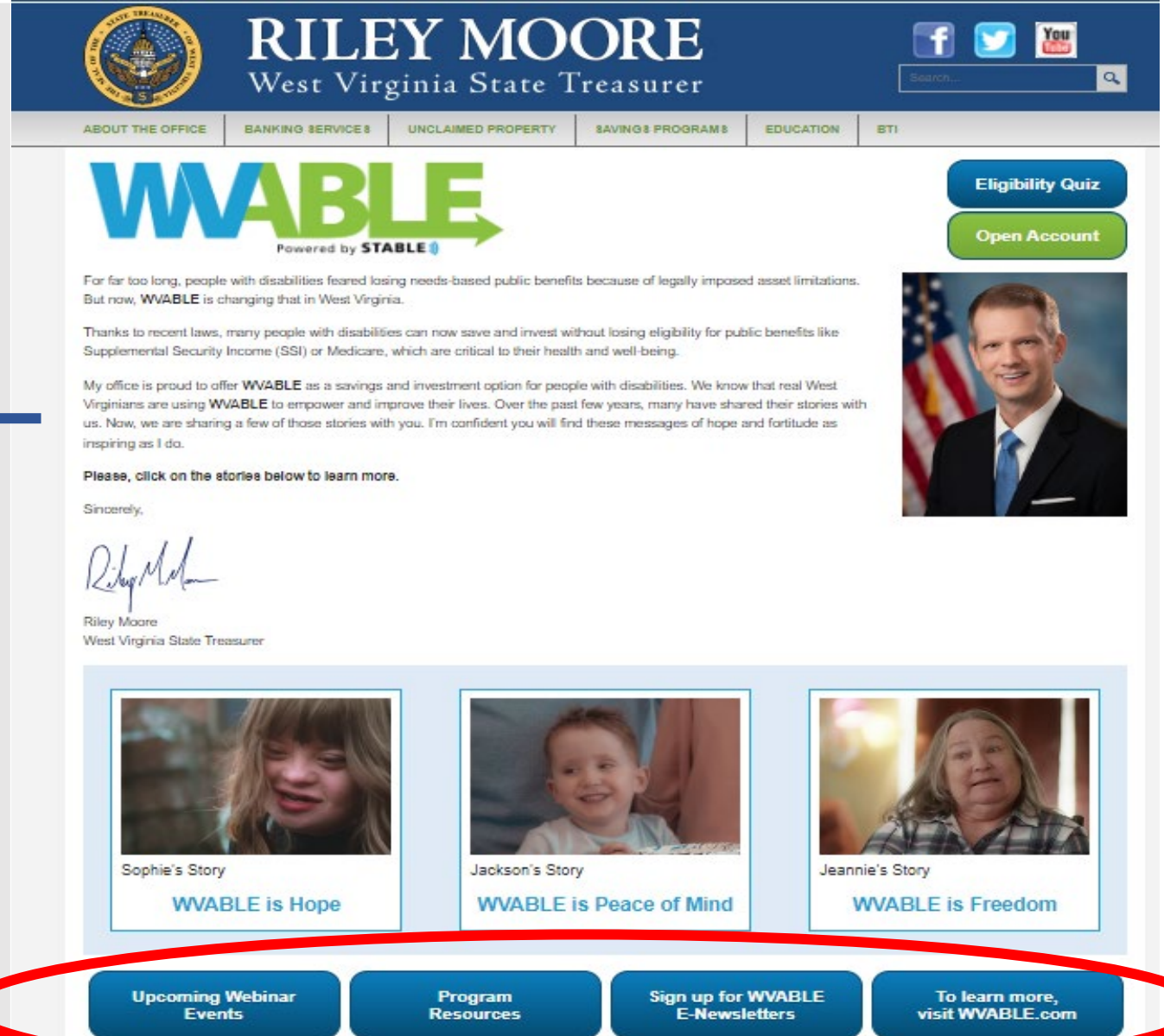
<https://www.wvtreasury.com/Savings-Programs/WVABLE>

Learn More

- Upcoming Webinar Events
- On-Demand Webinars

Stay Connected & Spread the Word

- E-Newsletter sign up
 - Program Brochures
 - Find us on Facebook
- @wvable



The screenshot shows the official website of WVABLE, a savings program for people with disabilities in West Virginia. The header features the Riley Moore West Virginia State Treasurer logo and navigation links for About the Office, Banking Services, Unclaimed Property, Savings Programs, Education, and STI. The main content area includes the WVABLE logo (Powered by STABLE), a paragraph explaining the program's purpose, a quote from Riley Moore, and a section titled "Please, click on the stories below to learn more." featuring three stories: Sophie's Story (WVABLE is Hope), Jackson's Story (WVABLE is Peace of Mind), and Jeannie's Story (WVABLE is Freedom). The footer contains four buttons: Upcoming Webinar Events, Program Resources, Sign up for WVABLE E-Newsletters, and To learn more, visit WVABLE.com. A red circle highlights the URL at the top and the footer buttons.

RILEY MOORE
West Virginia State Treasurer

WVABLE
Powered by STABLE

For far too long, people with disabilities feared losing needs-based public benefits because of legally imposed asset limitations. But now, **WVABLE** is changing that in West Virginia.

Thanks to recent laws, many people with disabilities can now save and invest without losing eligibility for public benefits like Supplemental Security Income (SSI) or Medicare, which are critical to their health and well-being.

My office is proud to offer **WVABLE** as a savings and investment option for people with disabilities. We know that real West Virginians are using **WVABLE** to empower and improve their lives. Over the past few years, many have shared their stories with us. Now, we are sharing a few of those stories with you. I'm confident you will find these messages of hope and fortitude as inspiring as I do.

Please, click on the stories below to learn more.

Sincerely,
Riley Moore
Riley Moore
West Virginia State Treasurer

Sophie's Story
WVABLE is Hope

Jackson's Story
WVABLE is Peace of Mind

Jeannie's Story
WVABLE is Freedom

Upcoming Webinar Events | Program Resources | Sign up for WVABLE E-Newsletters | To learn more, visit WVABLE.com

On-Demand Webinars



<https://www.wvtreasury.com/Savings-Programs/WVABLE/WVABLE-Events>

WATCH OUR WEBINAR

Social Security Benefits and ABLE Accounts

Recently, NAST's ABLE Savings Plan Network and ABLE today collaborated with the Social Security Administration (SSA) and ABLE experts to host a comprehensive webinar to provide:

- Benefits of owning an ABLE Account
- Relationship between ABLE Accounts and Social Security Disability Benefits
- Understanding of ABLE-related information that must be provided to SSA
- Resources on SSA benefits and ABLE Accounts
- Additional ABLE expert Question & Answer session following the webinar



<https://www.abletoday.org/ssa>

EmployABLE: Employment & Savings Opportunities for Individuals with a Disability

Panelists:



Steve Wiseman
WV Developmental Disabilities Council



Jennifer Tenney
WVU Centers for Excellence in Disabilities



Rich Ward
WV Division of Rehabilitation Services



Travis Kline
Job Squad, Inc.



Roxanne Clay
WVABLE



EmployABLE Webinar - October 21, 2022



WHAT IS ABLE

HOW ABLE WORKS

WEBINARS

RESOURCES

ABOUT US

PARTNER WITH US

WATCH BELOW! ABLE Accounts in ASL



ABLE Account overview video in ASL, with English voiceover and closed captions

<https://www.abletoday.org/asl>

Upcoming Webinar:

DATE & TIME
Thursday, February 23, at 3:00 pm ET

OVERVIEW
ABLE today and CSD Teams will host a free webinar to introduce the video and answer questions from community members. The live event will explore why it is important for deaf and hard of hearing community members to have financial stability; how to save money using an ABLE account; what types of expenses an ABLE account can cover; eligibility requirements; and more.

LINK FOR THE WEBINAR
<https://us02zoom.us/j/86722960412>

GET A REMINDER FOR THE WEBINAR

ABLE Account Resource in



GEAR UP U 2024 Planning Timeline

Casey Patterson, College Access and Success Program Director



GEAR UP U!



General Info



June 26 - 29, 2024



Glenville State University



Rising 9th and 10th graders



FREE



GLENVILLE
STATE UNIVERSITY

Glenville State University

Campus Dining



Goodwin Hall



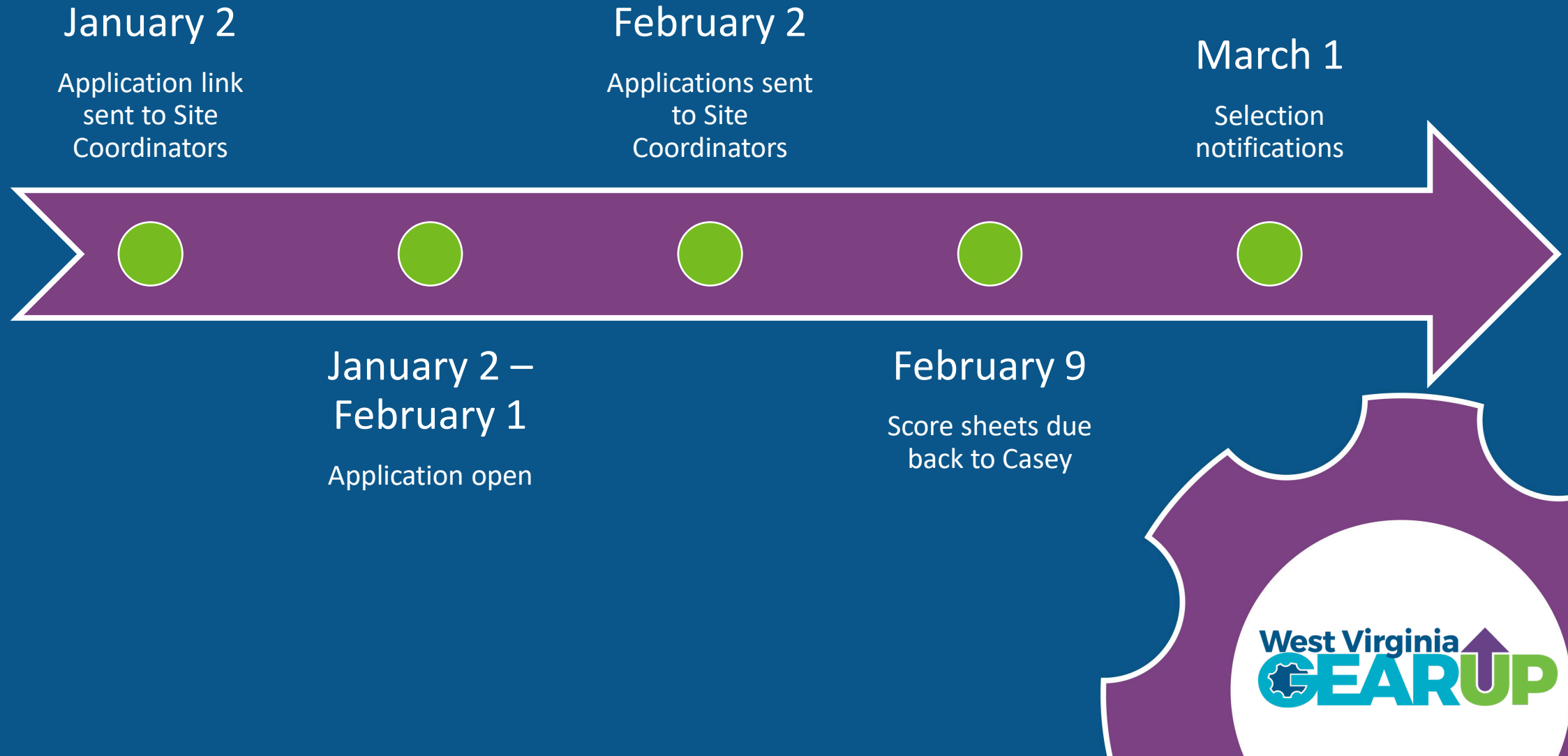
Highlighted Events/Courses

- Criminal Justice course with Dr. Donal Hardin
 - Very engaging professor, Criminal Justice House
- Student Leadership Experience
 - Offered only to HEROs
 - Students will engage with Dr. Mark Sarver and Janine on leadership and strategic planning
 - Students will then be the catalyst in planning SLA 2024!
- Drawing/Graphic Design course with Duane Chapman
- Paradigm Shift will provide our SEL component

Application, Review, Selection Processes

1. Interested students will need to complete the online application
 - Application link will be sent to all Site Coordinators to distribute
 - No parental signatures/waivers required at this point
 - Keep in mind you will be reviewing all applications – so may want to be selective on with whom you share the link
2. Site Coordinators review and rank applicants using GUU Scoring Sheet
 - Considers participation in GU, college/career goals, leadership potential
 - Priority points awarded for 1st-gen students, HERO/SSS participants
 - Score sheets will be uploaded all together via GoAnywhere

Timeline



Important Information

- Site Coordinators will be asked to host a registration event to help students and families complete registration, answer questions, etc.
- We will again be recruiting a few school-level staff to work as Camp Supervisors – application will open in the spring!



Lunch



21st Century Scholars

Jason Luyster, Assistant Director of WV GEAR UP



Year 3 Fiscal Procedures

Joanne Rutherford, Coordinator of Fiscal and Administrative Services

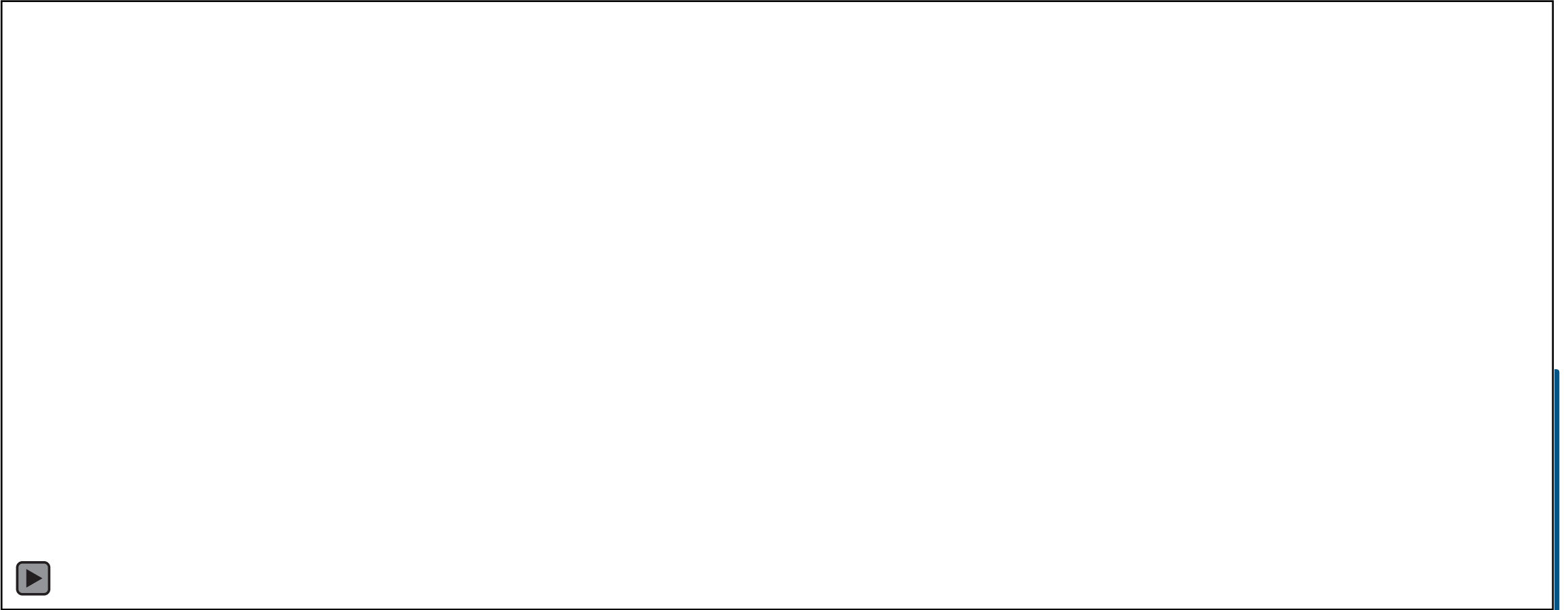


GEAR UP Data, Research, and Evaluation

Lesli Taylor, Assistant Director of Research and Evaluation



Research Update



Data collection

- Data tells our story
- 3-Step Data Collection Process



Notification

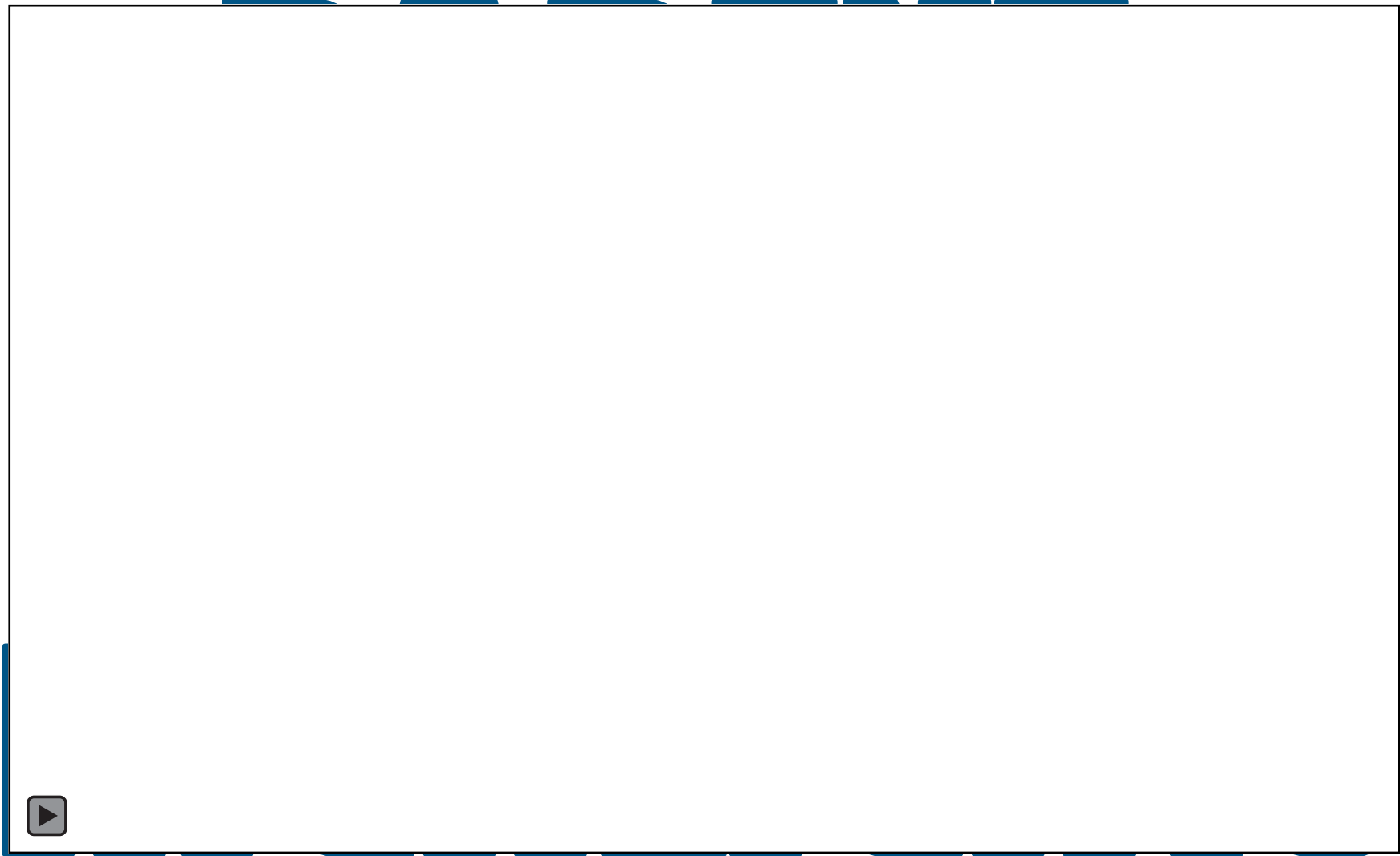
- Finalize your event details
- Event Notification Form
 - Submitted at least two weeks prior to your event

Data Collection

- How will you capture attendance?
- A note on recurring events

Data Reporting

- All activity data for the month should be turned in by the 15th of the following month.
- Data cannot be emailed



Survey Highlights

- Parents understood the importance of a postsecondary education as they agreed that their student going to college would lead to a better future and most (85%) aspired for their child to attain a postsecondary education.
- GU Parent knowledge, awareness, and hope for their student's future was higher than those parents whose children were not in GU cohorts
- **The majority (82%) of parents desire more information on WV GEAR UP**

Survey Highlights, cont.

- Overall, parents are more understanding of the college going culture at the school.
 - The students take courses that prepare them for high school
 - School staff are dedicated to the academic success of all students, regardless of their background.
 - Parents/families at my student's school support one another in encouraging students to pursue their college and career goals.
 - School staff acknowledge my needs (such as my work schedule) as a parent/family member when talking to me about my student's future college options.
- **Parents still need help understanding the affordability of college in West Virginia**



Current Survey Update

Survey Update

- Current numbers:
 - High School –
 - Grade 12
 - 549 Students (21.2%) – 80% Goal
 - Grades 9 & 10
 - 765 Students (13.9%) – 80% Goal
 - 59 Parents (1.1%) – 50% Goal
 - Middle School –
 - 885 students (35.4%) – 80% Goal
 - 69 parents (2.8%) - 50% Goal
- Strategies
 - Those who are successful, what is helping?



Career Pathways Spotlight: WV DEP

Annette Hoskins, Youth Environmental Program Director, WV DEP

Angela Farha, Humans Resources Generalist, WV DEP

West Virginia Youth Environmental Program

- ◆ Empowering West Virginia's youth to become environmentally involved in their communities



Youth Environmental Program Goals

- ❖ To increase environmental awareness with young people throughout West Virginia
- ❖ To encourage participation in activities and projects that will improve their communities



Benefits

- ❖ Free enrollment for any youth group or school
- ❖ More than \$15,000 in cash prizes and scholarships awarded annually (deadline is March 15)
- ❖ Statewide activities, including Youth Environmental Day



Scholarship

- ❖ Given Annually to a WV graduating senior.
- ❖ \$10,000 - \$2,500 a year for four years.
- ❖ All high schools in WV are enrolled in the YEP.



RICK VECELLIO MEMORIAL SCHOLARSHIP

The Rick Vecellio Memorial Scholarship is made available by the Vecellio Family Foundation, Inc., of Beckley. The Foundation will annually award, to a selected graduating high school senior, a scholarship in the amount of \$2,500 per year for a period of four years, to a school of the recipient's choice, in pursuit of the education field the recipient desires to enter. The Scholarship recipient will be announced at Youth Environmental Day, at North Bend State Park, the third Saturday in May.

CRITERIA

To qualify for the scholarship, the applicant must :

1. Be a graduating senior of a high school in West Virginia.
2. Be a member of the West Virginia Youth Environmental Program.
3. Be involved in some phase of environmental activity.
4. Have maintained exemplary conduct throughout the school years.
5. Include three letters of recommendation with his/ her application; one from each of the following:
 - a. The applicant's club leader, school counselor or troop leader setting forth the applicant's involvement in environmental activities, leadership skills and conduct.
 - b. The applicant's high school principal, setting forth the applicant's involvement in school activities, leadership and conduct.
 - c. A third person chosen by the applicant, setting forth the applicant's involvement in the community (church, scouting, government, etc.), leadership skills, conduct.

6. The applicant must include a brief statement of at least 300 words, but not to exceed 500 words, of his or her personal goals and how the scholarship would be put to use if awarded.

7. Applications must include the applicant's college entrance examination scores, either SAT or ACT or both.

8. High school transcripts are not required but will be helpful.

REQUIREMENTS FOR CONTINUING THE SCHOLARSHIP

1. The student must maintain passing grades.
2. The student must display good conduct.

SELECTION COMMITTEE

The Youth Environmental Program will coordinate a Selection Committee of diverse backgrounds with at least one member from the field of education. The committee will review the submitted applications and choose the one person whose skills and conduct most clearly reflect the goals of the Youth Environmental Program.

SUBMISSION AND DEADLINE

All applications and required information should be typed, if possible. Mail postmarked by March 15 or deliver to:

Annette Hoskins

WV Youth Environmental Program
601 57th Street SE, Charleston, WV 25304

Information can be emailed to:

Annette.L.Hoskins@wv.gov

Other Events

Junior Conservation Camp 11-14yr

- ❖ Cedar Lakes Ripley, WV
- ❖ 3rd full week of June
- ❖ Scholarships available



Youth Environmental Conference 13-18yr

- ❖ First Full weekend of November
- ❖ This conference changes location each year



Check out our virtual camps:

- ❖ YouTube page :Environment Matters

Additional Resources

Environmental Education Programs

- ❖ In person, hands-on presentations
- ❖ Online presentations, live or pre-recorded, are available year-round
- ❖ Topics can include:
- ❖ Recycling (3RS)
- ❖ Water conservation
- ❖ Plants (Trees, Flowers, Seeds)
- ❖ Pollinators
- ❖ Native wildlife
- ❖ Outdoor activities
- ❖ Up-cycle crafts
- ❖ Enviroscape
- ❖ Water exploration



Leader Resources

Project WET

Tomi Bergstrom

Project WET Program Coordinator

tomi.m.bergstrom@wv.gov

Website:

dep.wv.gov/wwe/getinvolved/wet/Pages/default.aspx

Project Learning Tree

Linda Carnell

West Virginia PLT State Coordinator

Linda.O.Carnell@wv.gov

website: www.plt.org/network/west-virginia/

Project WILD

Ashley Anderson

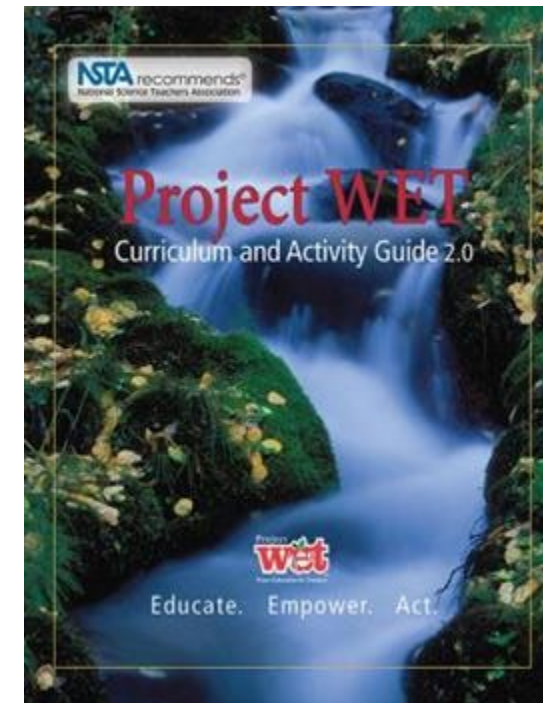
Project WILD State Coordinator

Tel: (304) 558-2771

ashley.n.anderson@wv.gov

Website: www.fishwildlife.org/projectwild.

All of these programs have free online training for leaders, teachers and parents



Ideas for your troop, school or family



Adopt-A-Highway Program

It is co-sponsored by the Division of Highways and the Department of Environmental Protection.

Applications are available on the DEP website or by calling **(800) 322-5530**.





Litter Cleanups



Make It Shine

Groups of volunteers, businesses, community organizations and local governments work with the WV Make It Shine Program to host several cleanup events each year.



- ◆ **Make It Shine Statewide Cleanup**
 - 1st two weeks in April 1-15th
 - Deadline March 10th
 - Public Land
 - Gloves, bags, hauling, landfill fees
- ◆ **MIS Environmental Teacher of the Year Award**
 - \$500 personal award as well as \$1,000 STEM Program promotion award (deadline Feb. 14)



Additional Information

- ❖ For information about the Youth Environmental Program, online enrollment and cash awards, go to www.dep.wv.gov and click on the Youth Environmental Program link

Youth Environmental Program (YEP)



Overview

The West Virginia Youth Environmental Program was established in 1963 under the Division of Natural Resources as the West Virginia Youth Conservation Program. Its mission has not changed over the years: To provide a challenge and an opportunity to the youth of our state to participate in environmental projects within their communities.

The program is sponsored by the DEP. It is designed to unite existing youth groups such as 4-H clubs, scouts, kindergarten, elementary, junior high/middle and high schools, FFA chapters, church youth fellowships, and others toward the common goal of **Making West Virginia Shine!** The program provides incentive to the groups to actively participate in environmental projects such as litter cleanups, recycling drives and tree plantings. It creates an interest and enthusiasm for preserving our natural resources, with more than \$15,000 in cash and other awards including a college scholarship.

Youth groups can become involved in the West Virginia Youth Environmental Program by simply enrolling at any time. There is no obligation and no cost. Each group that enrolls receives informative materials, lists of available awards, the award sponsors, project ideas, and criteria for reporting.

Youth groups enrolled in the program must submit a report of their projects to become eligible for more than \$15,000 in awards. Projects are to be completed from March 16 of the current year through March 15 of the next year. These reports are judged and the winning youth groups are presented their awards at the **Annual Youth Environmental Day**. This year's event will be held the third Saturday in May at North Bend State Park, Cairo, West Virginia. Individual awards are also available.

Get Started

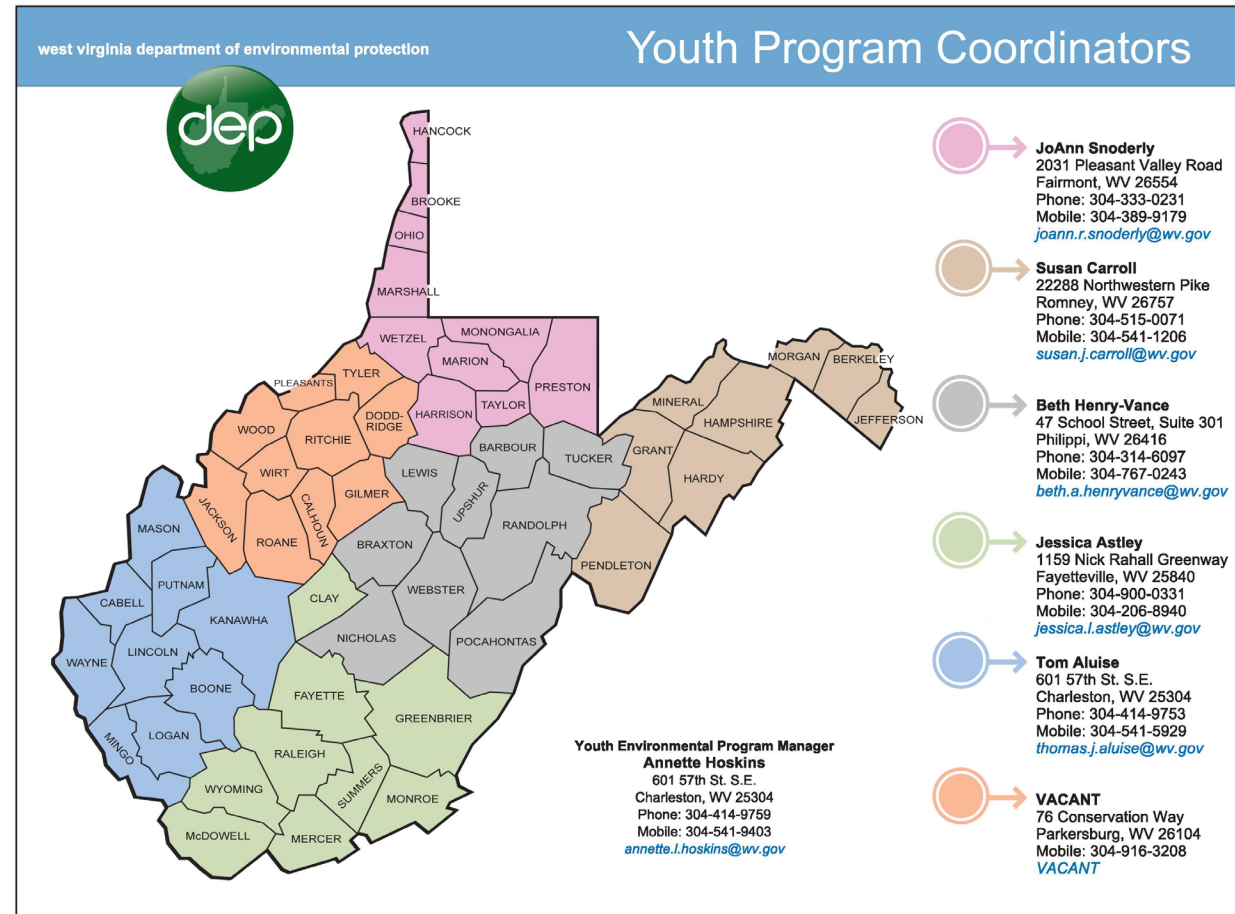
- Enroll Now**
Youth Environmental Program Registration Form
- YEP Informational Flyer**
Learn more about YEP and its award programs.
- 2023 YEP Calendar of Events**
A downloadable copy of the YEP events planned for 2023.
- YEP Presentation Request**
Request a classroom, meeting, or event presentation.

Contact Us

Annette Hoskins
601 57th Street SE
Charleston, WV 25304
Phone: (304) 926-0499
Fax: (304) 957-0338
Email: Annette.L.Hoskins@wv.gov
Social Media: WVDEP on Facebook

Questions??

**Annette Hoskins, Director
Youth Environmental Program
304-414-9759
Annette.L.Hoskins@wv.gov**





Regional Breakout

College Access and Success Program Directors



Thank You!!!

High School Coordinators, please pull up to load your boxes