The Colorado Office of Employment First (COEF) is a new training and technical assistance center housed at JFK Partners at the University of Colorado School of Medicine focused on improving employment outcomes for people with disabilities, including those with complex and significant disabilities.

COEF envisions a culture of inclusive, meaningful, and competitive employment for all people with disabilities.

To find all certified benefits counseling providers in Colorado, see:
- The Benefits Counseling Guide
  https://employmentfirstcolorado.org/benefits-counseling/
- Work Incentives Planning and Assistance Program (WIPA)
  Ability Connection Colorado (ACCO)
  1-866-968-7842

Are you working with the Division of Vocational Rehabilitation (DVR)?
Speak with your DVR counselor about accessing a certified benefits counselor.

Are you a transition age student (age 14-24)?
You can access the Work Incentives Planning and Assistance Program (WIPA).
WHEN SHOULD I ACCESS BENEFITS COUNSELING?

Talking about Employment? You should also be talking about benefits counseling!

This includes:
- If you are considering or looking for work
- Have been offered a job
- Currently working and a change is occurring at your work
- If you are thinking about continuing your education before working

You should also see a benefits counselor to find out about the transition to adult Social Security benefits.

TIPS

1. Keep a folder of all letters and documents related to each benefit
2. Keep a log of phone calls made to agencies – including who, what, when, and why
3. Keep electronic records (emails, etc.) of benefits-related info
4. Write down your questions about your benefits and work goals

WHAT IS BENEFITS COUNSELING?

Benefits counseling is an important service to reduce fears about how work affects benefits.

Accessing benefits counseling will:
- Provide information to understand how work, school, and life will impact benefits
- Educate students and families about work incentives, health insurance, and available resources through a personalized plan
- Explain how your career path, whether part-time or full-time, interacts with your benefits

Did You Know?
If you are a student under age 22, your earnings from work could have zero effect on your SSI!

WHAT ARE BENEFITS?

Benefits are federal, state, or local programs that help those who are eligible to cover basic needs. This often includes money, food, healthcare coverage, and/or housing assistance, to name a few.

Examples of benefits:
- Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI)
- Healthcare coverage such as Medicare and several types of Medicaid
- Other benefits that provide assistance with food, housing, and utilities

WHAT ARE BENEFITS COUNSELING?

Benefits counseling is an important service to reduce fears about how work affects benefits. Accessing benefits counseling will:

HOW CAN BENEFITS COUNSELORS HELP?

- Explain why you get certain benefits
- Understand how earnings impact benefits and your responsibilities for reporting wages
- Receive support through your work journey
- Learn how to save money and build assets
- Provide support for resolving benefits issues

Did You Know?
If you want to buy a car, go to school, and live on your own, you can save money to achieve your goals!