

Beyond the Diploma

What Families Need to Know About Benefits After High School

Welcome

Brief Overview and Introduction

Objectives

- Understand what happens at 18 (Age of Majority)
- Explore legal and alternative pathways after age 18
- Explore transition services that support financial decisions
- Discover key programs and resources for life after high school
- Develop a step-by-step plan to put it all together as a parent.

Age of Majority

- The age of majority is the age at which a person is legally recognized as an adult. In Colorado, the age of majority is 18.
- It marks the transition from minor to adult status under the law.
- Once a person reaches the age of majority, they have the right to:
 - Sign contracts (e.g., leases, loans, credit cards in their own name)
 - Manage their own money and assets
 - Make independent financial decisions
 - Be held legally responsible for financial decisions

— *Colorado Revised Statutes § 13-22-101*

Different Legal Paths

- Representative Payee
 - Manages a person's social security benefits to cover housing, food, and savings
- Power of Attorney
 - Can be chosen to oversee finances or medical decisions.
- Conservatorship
 - Specific to certain areas of a person's life, limited authority
- Guardianship
 - Makes all the decisions for a person, has authority

Alternative to Legal Representation

Supported Decision Making

- Supported decision making provides a structure for individuals to receive assistance. This support helps individuals exercise self-determination by empowering them to make their own decisions vs having decisions made for them.
- [Colorado SB21-075](#) was signed into law on April 26, 2021, and became effective in November 2022. It recognizes supported decision-making agreements as an alternative for/or supplement to guardianship, which limits a person's rights to manage their own finances.

Supported Decision Making Cont.

An alternative to guardianship that keeps the young adult in charge

- Young adult chooses supporters (family, professionals, natural supports) to make informed decisions.
- The team can change as needs or preferences change. No court required
- Young adult keeps all legal rights; makes final decisions with input
- Builds skills: reflect on outcomes, understand consequences, and strengthen decision-making in the future.

How to Plan for the Right Path

Supported Decision Making

When: Turning 18 / after high school

Why: Stay in charge of decisions, but get guidance from trusted supporters

How: Student chooses supporters (family, counselor, mentor) who help explain options & consequences — final decision is student's



Transition Planning

Planning for the Next Steps

IDEA Transition Services

Transition services must be included in the IEP that is in effect when the student turns 16 years old (15 years old in Colorado).

This includes:

- Focus on life after school: college, work, independent living, and improving academic & functional achievement
- Based on the young adult's strengths, interests, and needs
- Includes instruction, related services, work experiences, daily living skills

Transition Services for Benefits/Financial Decisions

- Obtain an appropriate state identification document before age 18.
- Determine the need for financial support (Supplemental Security Income, state financial supplemental programs, Medicaid).
- Determine the need for guardianship
- Provide opportunities to learn and practice informed decision-making skills to include safety, financial matters, personal care, health care, and wellness.

Timeline for Planning

Age 14–15 (Freshman Year)

- **IEP Focus:** Transition planning begins (required by IDEA). Start identifying strengths, interests, and career goals.

Age 16 (Sophomore Year)

- **IEP Focus:** Transition plan updated annually, with measurable postsecondary goals. Begin considering work-based learning and job exploration.

Age 17 (Junior Year)

- **IEP Focus:** More concrete planning for employment, education, training, and independent living after high school.

Age 18 (Senior Year / Graduation)

- **IEP Focus:** Ensure transition plan is specific and includes agencies (VR, workforce, college disability office).



Programs, Professionals, and Supports

Who can help guide me to success after high school?

Connecting to Programs to Help Navigate the Benefits Terrain

- Vocational Rehabilitation (Order or Selection, Jan. 1st)
- Ticket to Work (TTW) Helpline - 1-866-968-7842
- Housing
- Home and Community Based Services (HCBS)
- Workforce Centers
- Higher Education – Financial Aid
- Disability Rights/ Protection and Advocacy – Overpayments, Appeals

Example: Program

Integrated Resource Team (IRT)

- An integrated Resource Team (IRT) is an informal, customer level, resource coordination strategy that brings together all the service providers engaged with an individual to improve communication and collaboration that results in enhanced coordination of services and supports for a job seeker with a disability.
- Colorado does employ the Integrated Resource Team model as part of its strategy to support individuals with disabilities in career and employment planning through structures like Employment First and local workforce centers

Professionals

- Case Managers: HCBS Medicaid Waivers
- Benefits Counselors through Vocational Rehabilitation and/or TTW
- Housing Counselors through HUD or Community Services
- Employment Specialist
- Financial Coaches
- Teachers

Areas of Support

- Applying for State and Federal Benefits
- Finding and Keeping a Job
- Continuing Education
- Secure Housing
- Transportation
- Determining Goals and Steps to Achieve Goals



Putting It All Together

Now Let's Connect the Dots

Steps From High School to Financial Independence (1&2)

1. IEP Transition Planning (High School)

- Identify strengths, interests, and post-school goals
- Discuss employment, education, independent living
- Invite outside agencies (VR, benefits counselors)

2. Connection to Services

- School helps student connect to SSA, Medicaid, VR, workforce supports
- Learn about SSI/SSDI, work incentives, ABLE, financial aid

Steps From High School to Financial Independence (3&4)

3. Choosing Supports

- Supported Decision-Making (SDM) for everyday choices
- Integrated Resource Team (IRT) for service coordination
- Legal/financial planning (guardianship alternatives, ABLE, budgeting)

4. Path to Goals

- Work while protecting benefits
- Save for short- and long-term goals
- Navigate college, training, or employment successfully

Conclusion and Resources

- [Ticket to Work Program](#)
- [Transition Services for 18-21 Year Olds](#)
- [Transition Planning](#)
- [U.S. Department of Education IDEA Transition Statute](#)

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