

Fall 2023 Webinar Series

FINANCIAL CONSIDERATIONS FOR COLLEGE READINESS



PATHWAYS TO INCLUSIVE
HIGHER EDUCATION

Welcome!

- [Full Fall 2023 Webinar Series](#)
- Q&A time allotted throughout
- Brief feedback survey directly following
- Video recording & resources will be available



Who We Are

IN! exists to create **inclusive** college opportunities in Colorado for students with intellectual disabilities (ID) to foster **academic growth, social development, career advancement, & independence.**

What We Do:

EDUCATION

OUTREACH

EXPANSION

OUTCOMES

*IN! does not provide direct services on campus

Meet Our Staff



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Meet Our Guest Presenter

Melanie Honsbruch, CPWIC

Curriculum Developer and Trainer specializing in
Benefits Counseling

Colorado Office of Employment First (COEF)

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Webinar Objectives

- Understand inclusive college options for students with intellectual disabilities (ID) in Colorado.
- Discuss various ways to pay for college and begin financial preparation early
- Learn about benefits counseling and how to get started

Brief Overview of Inclusive College Programs in CO

History of Disability Services

1973



Section 504
of the
Rehabilitation
Act

Required for all
institutions of
higher ed

Non-
discrimination for
students that meet
entry criteria

1990



Section II of
Americans w/
Disabilities Act
(ADA)

Required for all
institutions of
higher ed

Appropriate
accommodations
and equal access
for admitted
students

2008



Federal
Reauthorization of
Higher Education
Opportunity Act

Select institutions

Think College
established

Inclusive services
for students with
ID or that don't
traditionally meet
entry criteria

2016



Colorado Senate
Bill 196:
Inclusive Higher
Education Act

CO to join the
inclusive higher
education
movement

3 pilot schools
established

2022



Colorado House
Bill 22-1107:
Inclusive Higher
Education
Opportunities

Expanding
pathways and
equitable access
to inclusive higher
education in CO

2-4 more
programs launch
in 2024

What is Inclusive Higher Education?

- Alternative admission pathway for students with intellectual disabilities*
- Fully inclusive & normative
- Students take courses that align with career goal
- Access accommodations & modifications
- Earn certificate credential
- Participate in career readiness and independent living
- Staff and peer mentor support in 4 domains:





- Elevate
- Arapahoe Community College
- Littleton, Colorado
- **Commuter Campus**
- 3 year program
- arapahoe.edu/elevate-acc



- Office of Inclusive Services (OIS)
- University of Colorado
- Colorado Springs, Colorado
- **On campus living**
- 4 year program
- inclusiveservices.ucsc.edu



- GOAL – Go On And Learn
- University of Northern Colorado
- Greeley, Colorado
- **On campus living**
- 4 year program
- unco.edu/unc-goal



- GLOBAL Inclusive Program
- Regis University
- Denver, Colorado
- **On campus living**
- 1-2 year program
- regis.edu/global

→ Comprehensive Transition & Postsecondary Program (CTP) = Financial Aid

→ Statewide Comprehensive Higher Education Certificate = Meaningful Outcome



- CSU RAM Scholars
- Colorado State University
- Fort Collins, Colorado
- Experiential learning and agriculture focus
- Program specifics and webpage coming soon



- Inclusive Higher Education Solutions
- Metropolitan State University of Denver
- Denver, CO
- Program specifics coming soon
- msudenver.edu/IHES



- Rural university







- Community College

Coming Fall 2024


Coming Fall 2025


What are the outcomes?


With college, people with IDD are
3x more likely to be employed

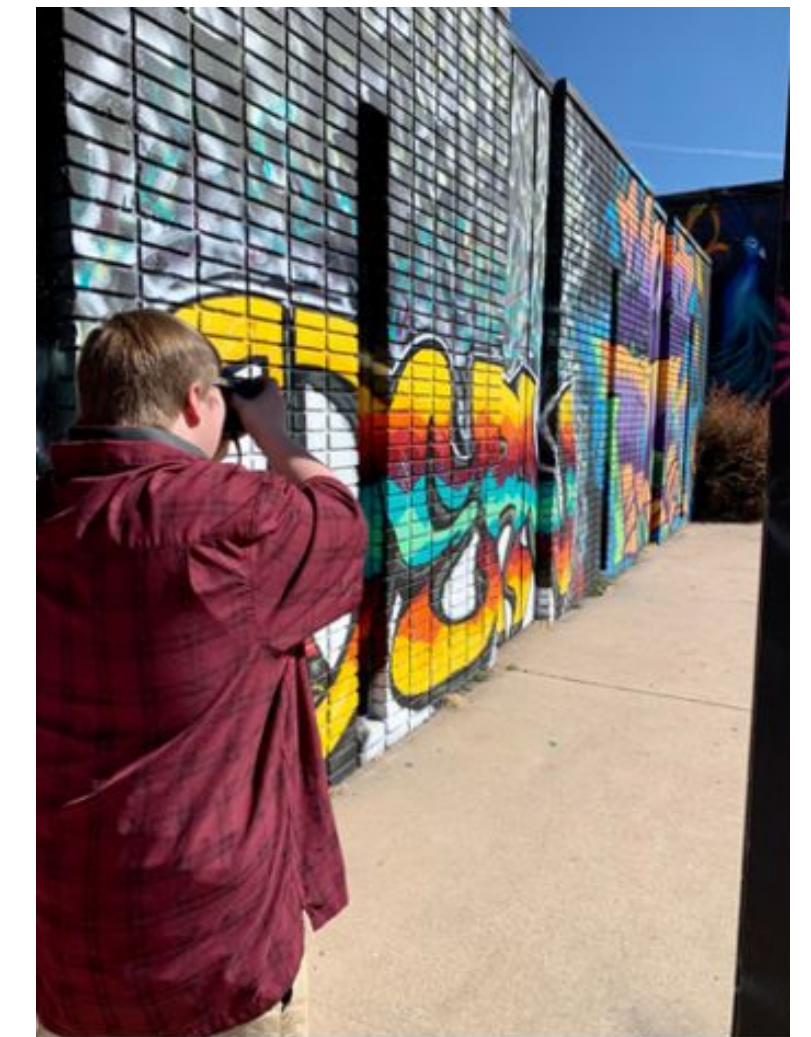
 VS   

AND COLLEGE OFFERS...

 lifelong learning

 community engagement

 a fulfilling future



- Attain & maintain competitive, integrated, & meaningful employment
- Increase in job diversity
- Higher wages
- Greater independence

Questions?

Paying for Inclusive Higher Education

What is the Financial Reality?

- **Normative Investment:** College costs money for all students
- **Worthwhile:** College allows individuals with ID to earn more after graduation
- **Over Time:** Many families need more time to prepare financially



General Financial Information

- Tuition and fees
 - same cost/credit
 - fewer credits
- Program fee for inclusive services
 - vary by school
 - range from \$3,000-\$10,000 per school year
- Room and board, if applicable

NOTE:

- See school websites or contact school staff for specifics
- IN! does not receive tuition from schools/students

Resources to Help Cover Costs

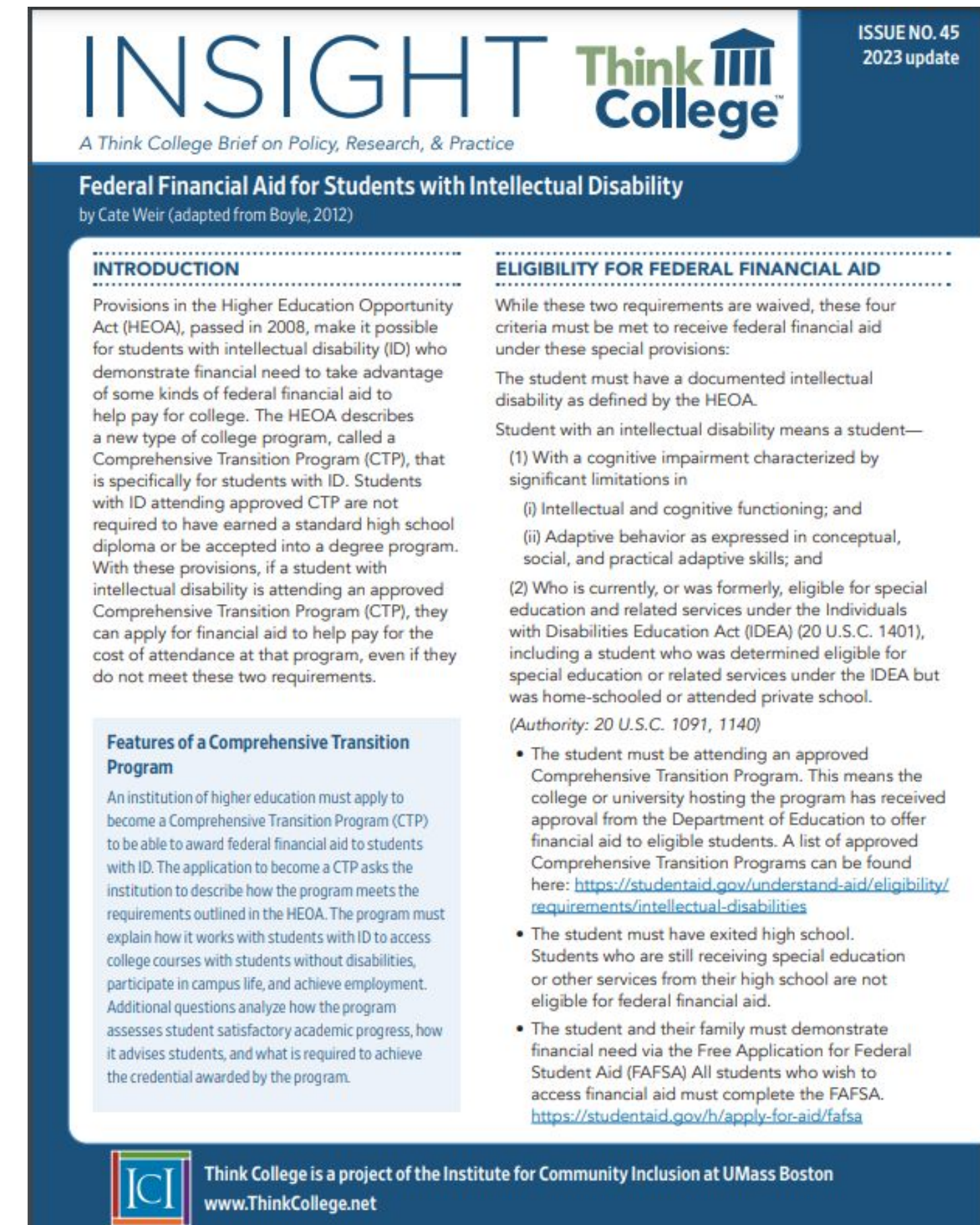
Federal Financial Aid

- 3 kinds of federal financial aid available to students in IHE programs
 - Federal Pell Grants
 - Federal Supplemental Education Opportunity Grant
 - Federal Work Study Program
- Not eligible for federal loans due to certificate outcome



Federal Financial Aid Cont.

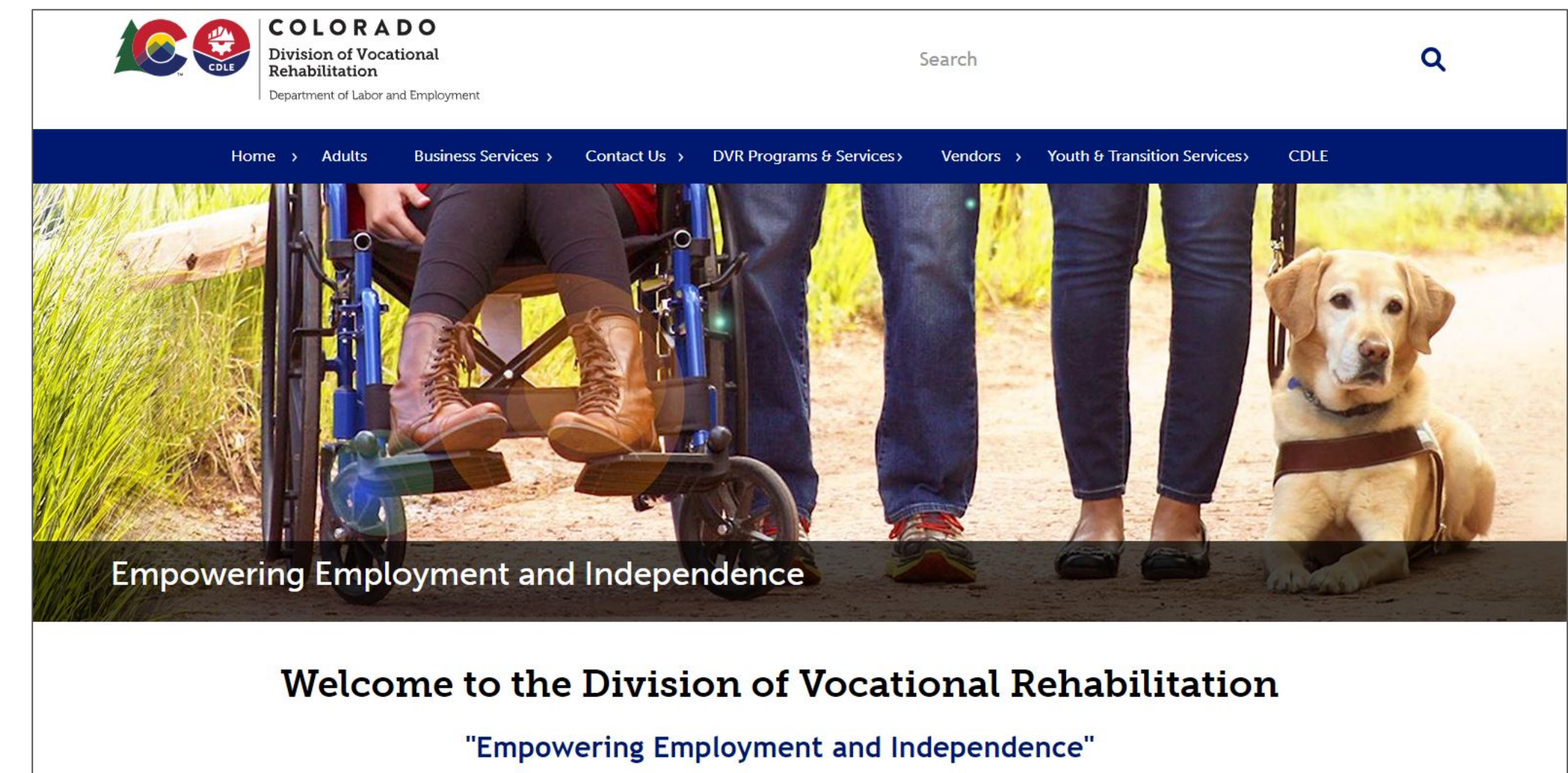
- Families must fill out Free Application for Federal Student Aid ([FAFSA](#))
- Amounts can change each year and vary depending on many factors
- Common misconceptions about FAFSA
 - “My family doesn’t have need!”
 - “It’s not worth the effort!”



Click photo to read Think College’s 2023 resource, “Federal Financial Aid for Students with Intellectual Disability”

Division of Vocational Rehabilitation (DVR)

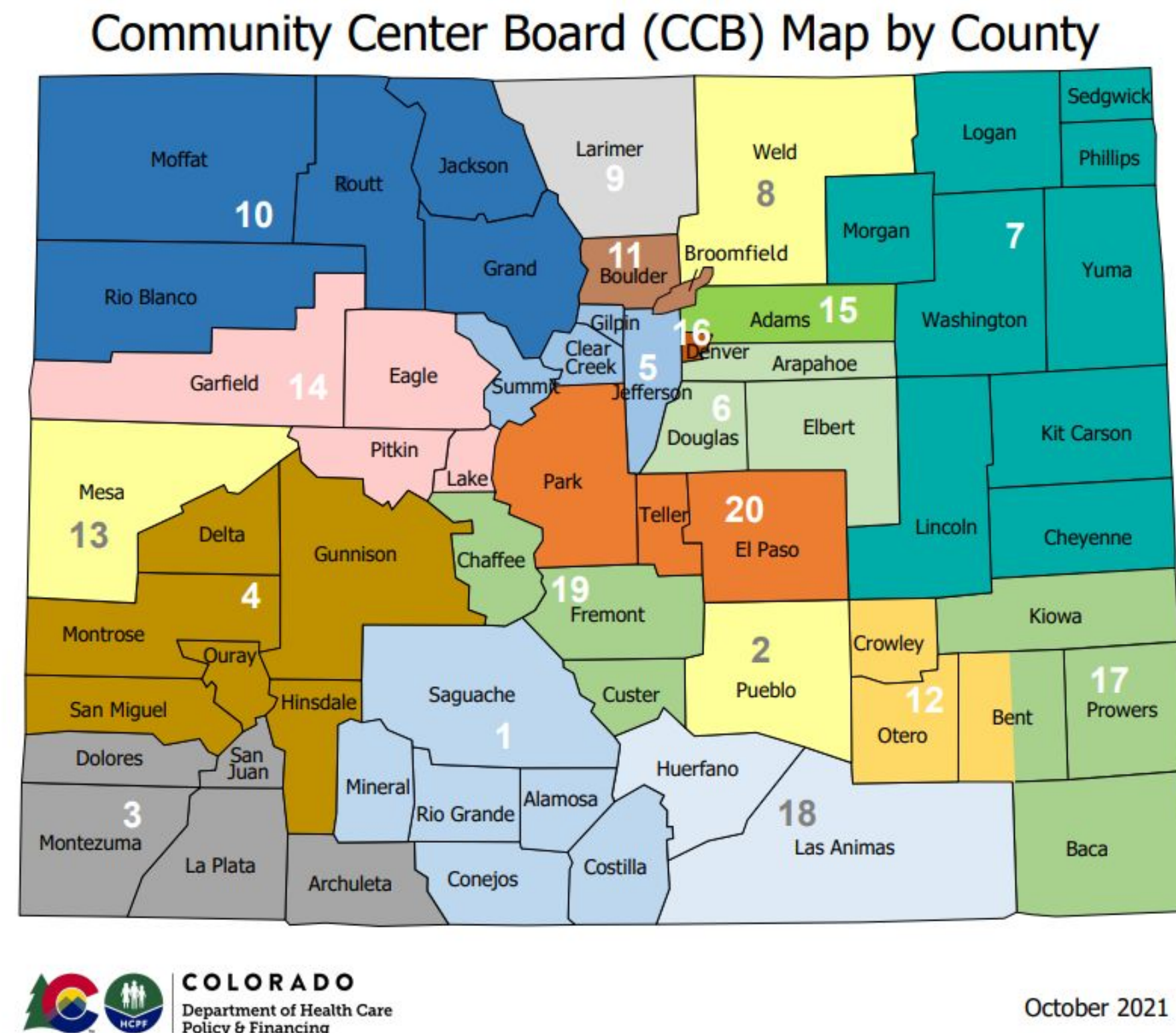
- DVR can help pay a portion of tuition:
 - Connect with DVR counselor
 - Identify Inclusive Higher Ed as necessary for career goal
 - Maintain satisfactory academic progress
- Individualized based on family need
- Connect with DVR [at this link](#) (Interest and Referral Form)



Click photo to to visit DVR's Website

Community Centered Boards (CCBs)

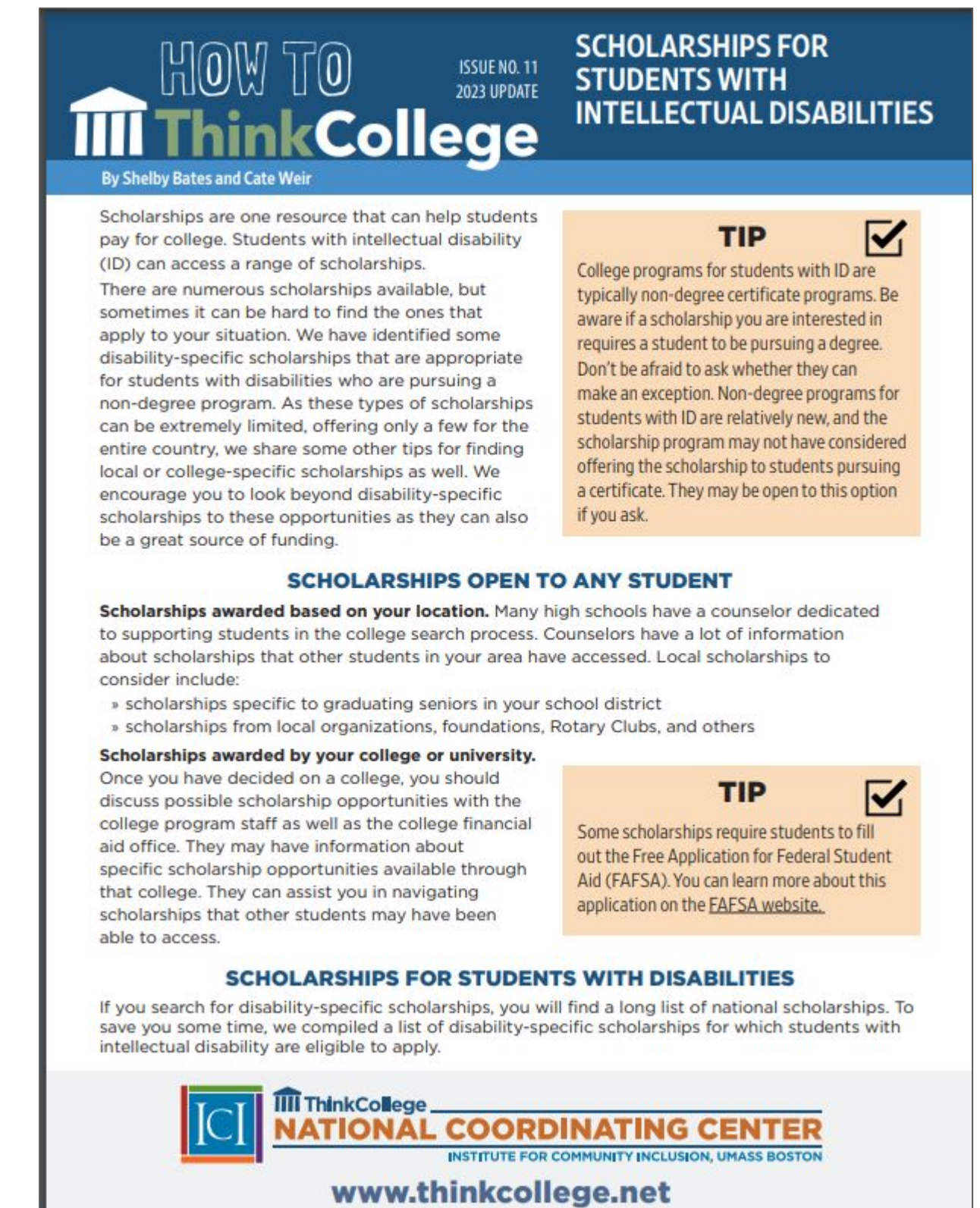
- *Some* CCBs offer “Self-Determination” or other scholarship funds if requested
- Most common in CCBs with mill levy funding
- Learn more about CCBs and find yours [at this link](#)



#	CCB Name	Counties Served
1	Blue Peaks Developmental Services	Alamosa, Conejos, Costilla, Mineral, Rio Grande, Saguache
2	Colorado Bluesky Enterprises	Pueblo
3	Community Connections, Inc.	Archuleta, Dolores, La Plata, Montezuma, San Juan
4	Community Options, Inc.	Delta, Gunnison, Hinsdale, Montrose, Ouray, San Miguel
5	Developmental Disabilities Resource Center	Clear Creek, Gilpin, Jefferson, Summit
6	Developmental Pathways Eastern Colorado Services	Arapahoe, Douglas, Elbert, Cheyenne, Kit Carson, Lincoln, Logan, Morgan, Phillips, Sedgwick, Washington, Yuma
7	Envision	Weld
8	Foothills Gateway	Larimer
9	Horizons Specialized Services	Grand, Jackson, Moffat, Rio Blanco, Routt
10	Imagine!	Boulder, Broomfield
11	Inspiration Field	Bent, Crowley, Otero
12	Mesa Developmental Services (Strive)	Mesa
13	Mountain Valley Developmental Services	Eagle, Garfield, Lake, Pitkin
14	North Metro Community Services, Inc.	Adams
15	Rocky Mountain Human Services	Denver
16	Southeastern Developmental Services	Baca, Bent, Kiowa, Prowers
17	Southern Colorado Developmental Disabilities Services	Huerfano, Las Animas
18	Starpoint	Chaffee, Custer, Fremont
19	The Resource Exchange (TRE)	El Paso, Teller, Park
20		

Scholarships

- Programs and School Scholarships
 - UCCS: Nick Harmon Inclusive Scholarship Fund
- Specific disability-based
 - Ruby's Rainbow (Down syndrome)
- General disability
 - Microsoft Disability Scholarship
- Scholarships from local organizations
 - Colorado Springs Down Syndrome Association
- [Scholarships Matcher](#)



Click photo to read Think College's 2023 resource, "Scholarships for Students with Intellectual Disabilities"

Savings Accounts

- [Colorado ABLE](#)
 - Account for people with a qualifying disability that began prior to age 26
 - Can use on ANY disability-related expense, including education!
 - Free transfer from 529 into ABLE

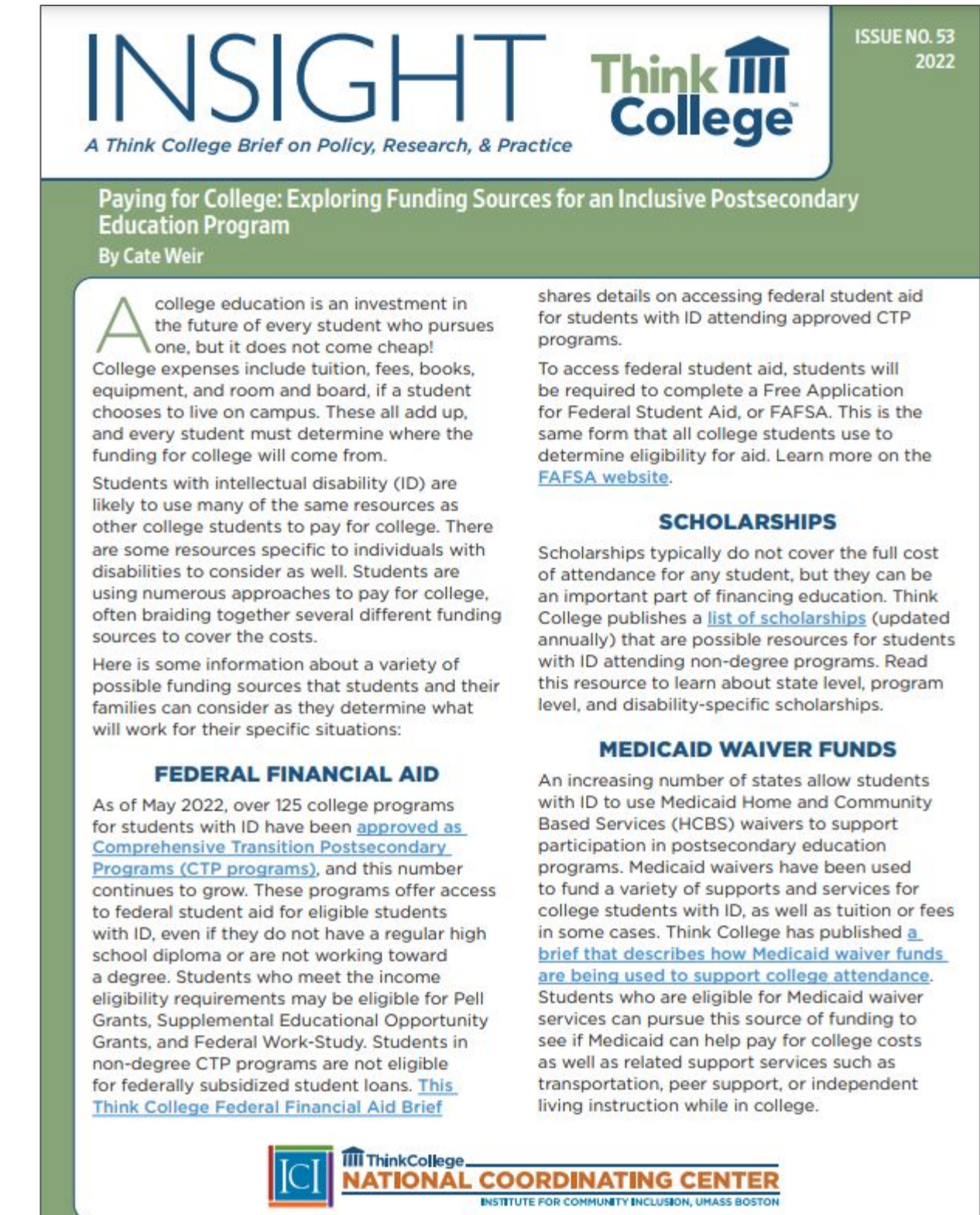
[Watch last year's Financial Prep Webinar, featuring a representative from Colorado ABLE!](#)



Student/Family Contributions

- Work-study jobs
- Other on or off campus internships or employment
- Supplemental Security Income (SSI/SSDI)
- Private Student Loans

NOTE: We encourage families to research each option. Many supports are individualized to each family need.



Click photo to read Think College's 2022 resource, "Paying for College: Exploring Funding Sources for an Inclusive Post Secondary Program"

Questions?



**COLORADO OFFICE OF
EMPLOYMENT FIRST**

— *Work Elevated* —

Financial Planning Resource

Financial Planning for Families with Special Needs

Lucas E. Bisbee

Financial Advisor

New York Life Insurance Company

Cell: (720)732-8934

Work: (303)744-2000

Email: lbisbee@ft.newyorklife.com



Special Needs Planning Webinar

Hosted by New York Life and Cross-Disability Coalition

Date: October 4th, 2023

Time: 5:30PM

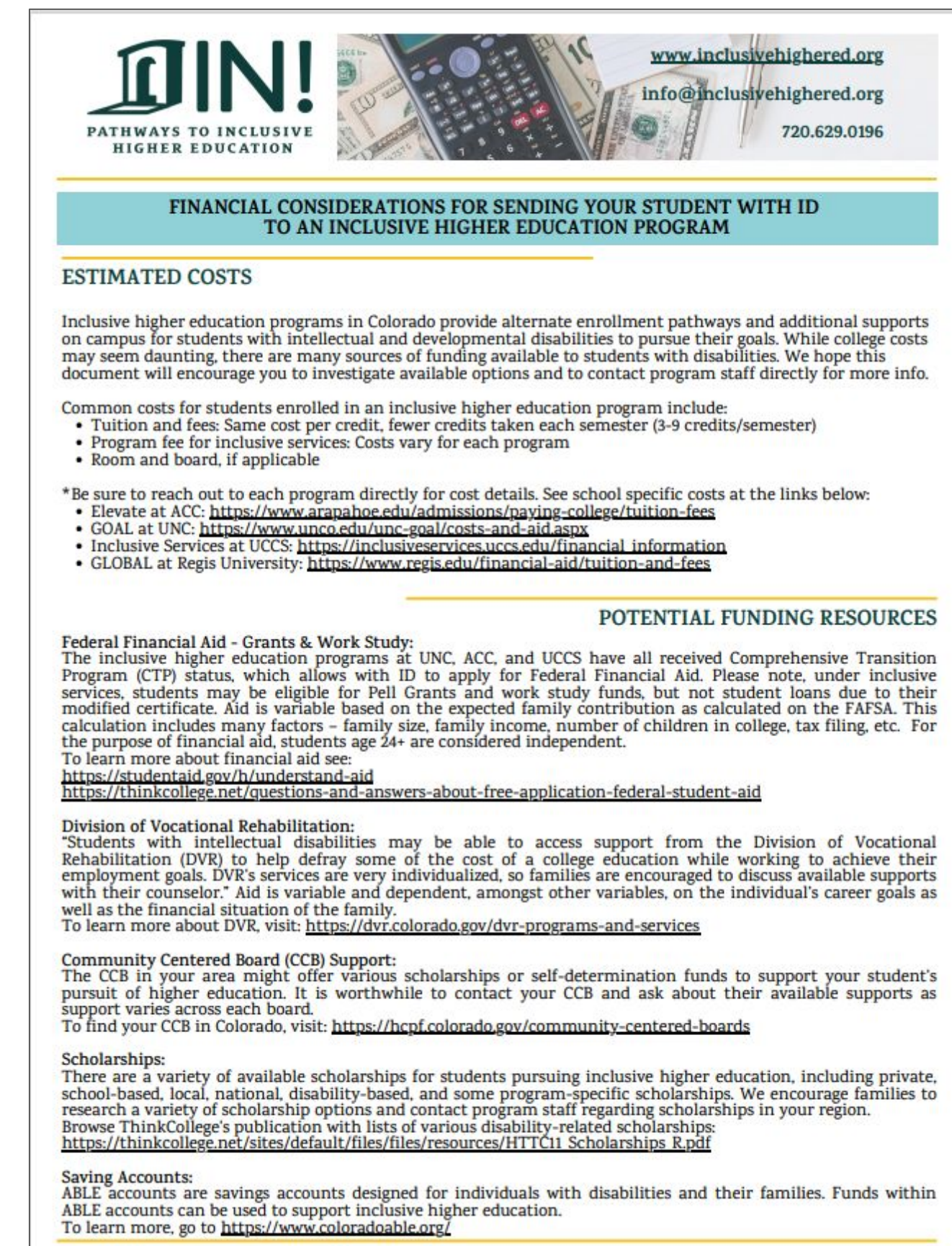
Location: Zoom

[Pre-Registration Required Here](#)

RSVP Deadline: October 3rd, 2023

Other Financial Resources

- IN!'s [Financial Resources webpage](#)
- Think College's [Paying for College webpage](#)
- Reach out to each program directly for financial details! See school specific costs:
 - [Elevate at ACC](#)
 - [GOAL at UNC](#)
 - [Inclusive Services at UCCS](#)
 - [GLOBAL at Regis University](#)



Click photo to view IN!'s one page document, "Financial Considerations for Sending your Student with ID to an Inclusive Higher Education Program"

Learn More & Get Involved

IN! works to raise awareness of the inclusive college options available throughout Colorado via webinars, informational sessions, mentorship opportunities, college prep resources, and more.

Helpful Links

- [IN! website](#)
- [IN! College Mentorship Program](#)
- [Fall Webinar Series](#)
- [Monthly newsletter](#)

Questions?

THANK YOU

**Thank you for attending the Meeting.
Please click Continue to participate in a short survey.**

you will be leaving zoom.us to access the external URL below

[https:// forms.gle/EhAhhR5gWrEpyRzp9](https://forms.gle/EhAhhR5gWrEpyRzp9)

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