

**2025-2026 Webinar Series**

**PAYING FOR**

**INCLUSIVE HIGHER EDUCATION**



**PATHWAYS TO INCLUSIVE  
HIGHER EDUCATION**

# Welcome!

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- Q&A time allotted throughout
- Brief feedback survey directly following
- Video recording & resources will be emailed



# Today's Presenters

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## **IN! Program Manager:**

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## **ABLE & Special Programs Manager:**

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# Who We Are



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

## What We Do:

**EDUCATION**

**OUTREACH**

**ACCESS**

**EVALUATION**

\*IN! does not provide direct services on campus

# Agenda

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1

**College  
Options in CO  
for Students  
with ID**

2

**Paying for  
Inclusive  
Higher  
Education**

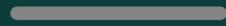
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**Resources to  
Help Cover  
Costs in CO**

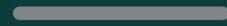
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**Colorado  
ABLE**

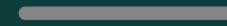
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**College  
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**Paying for  
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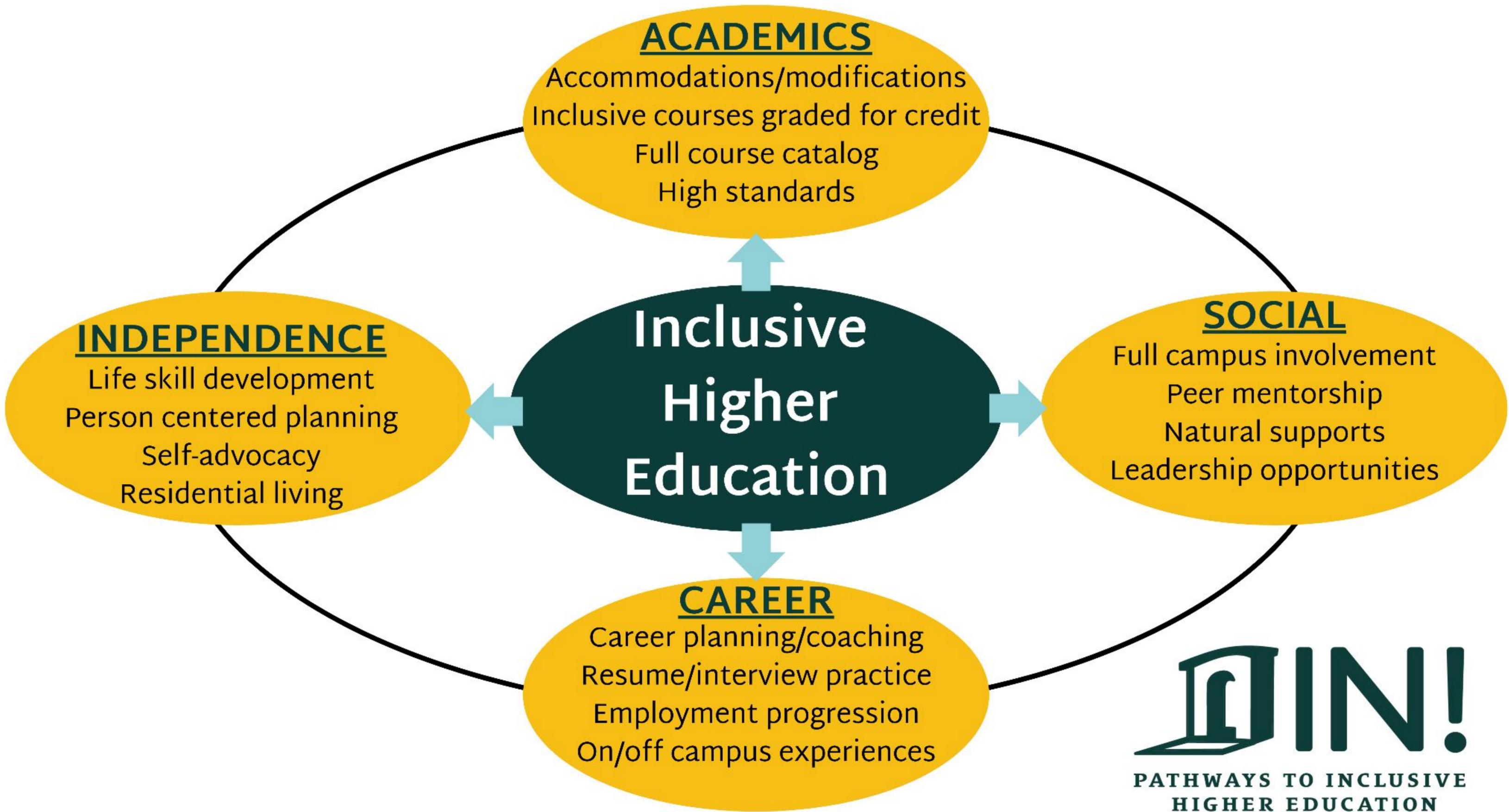
**Resources to  
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# What is Inclusive Higher Education?

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





- Office of Inclusive Services (OIS)
- University of Colorado
- Colorado Springs, Colorado
- **On campus living**
- 4 years
- CTP



- Elevate
- Arapahoe Community College
- Littleton, Colorado
- **Commuter Campus**
- 3 years
- CTP



- GLOBAL Inclusive Program
- Regis University
- Denver, Colorado
- **On campus living**
- 1-4 years
- CTP



- GOAL – Go On And Learn
- University of Northern Colorado
- Greeley, Colorado
- **On campus living**
- 4 years
- CTP

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





- RAM Scholars
- Colorado State University
- Fort Collins, Colorado
- Experiential learning and agriculture focus
- 3 years



- Inclusive Support Services
- Metropolitan State University of Denver
- Denver, Colorado
- **Commuter Campus**
- 4 years



- Cultivate@LCC
- Lamar Community College
- Lamar, Colorado
- Res. living ant. Fall 2027
- 3 years



- ASPIRE Scholars
- Pikes Peak State College
- Colorado Springs, Colorado
- **Commuter Campus**
- 3 years
- CTP

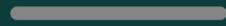
→ Comprehensive Transition & Postsecondary Program (CTP) = Financial Aid



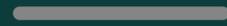
# Questions?

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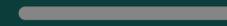
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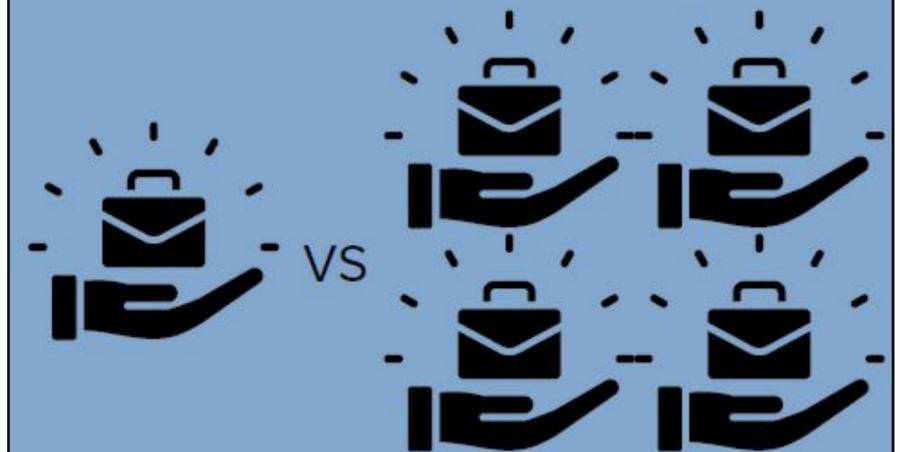
Colorado  
ABLE

# 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
- **Not Guaranteed:** Explore many sources to ensure stable and sustainable support

## Is college worth it?

People with IDD can be up to 4X more likely to be employed after completing a higher education program. ([Avellone, Camden, Taylor, Wehman, 2021](#))



College offers lifelong learning, community engagement, and a fulfilling future!

*Click photo to read cited study*

# General Financial Information: CO

- Tuition and fees
  - same cost/credit hour
  - fewer credits
- Program fee for inclusive services
  - varies by school
  - ranges from \$3,000-\$20,000 per school year
- Room and board, if applicable
  - varies by school
  - ranges from \$10,000-\$25,000 per school year



## NOTE:

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



**College  
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**Paying for  
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**Resources to  
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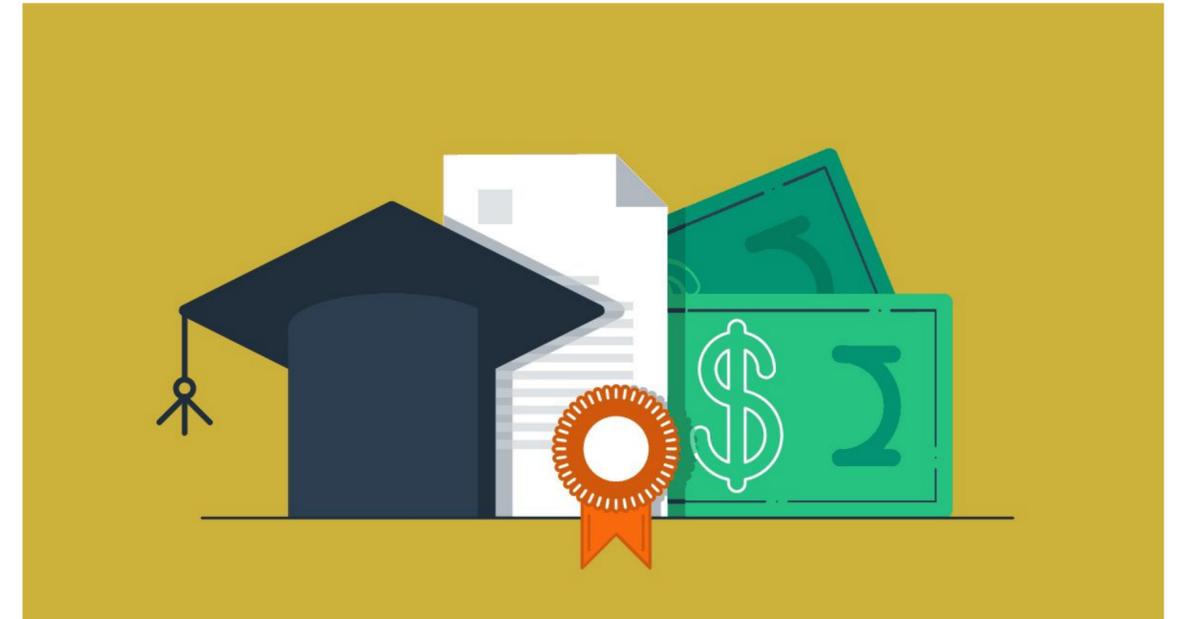


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# Federal Financial Aid

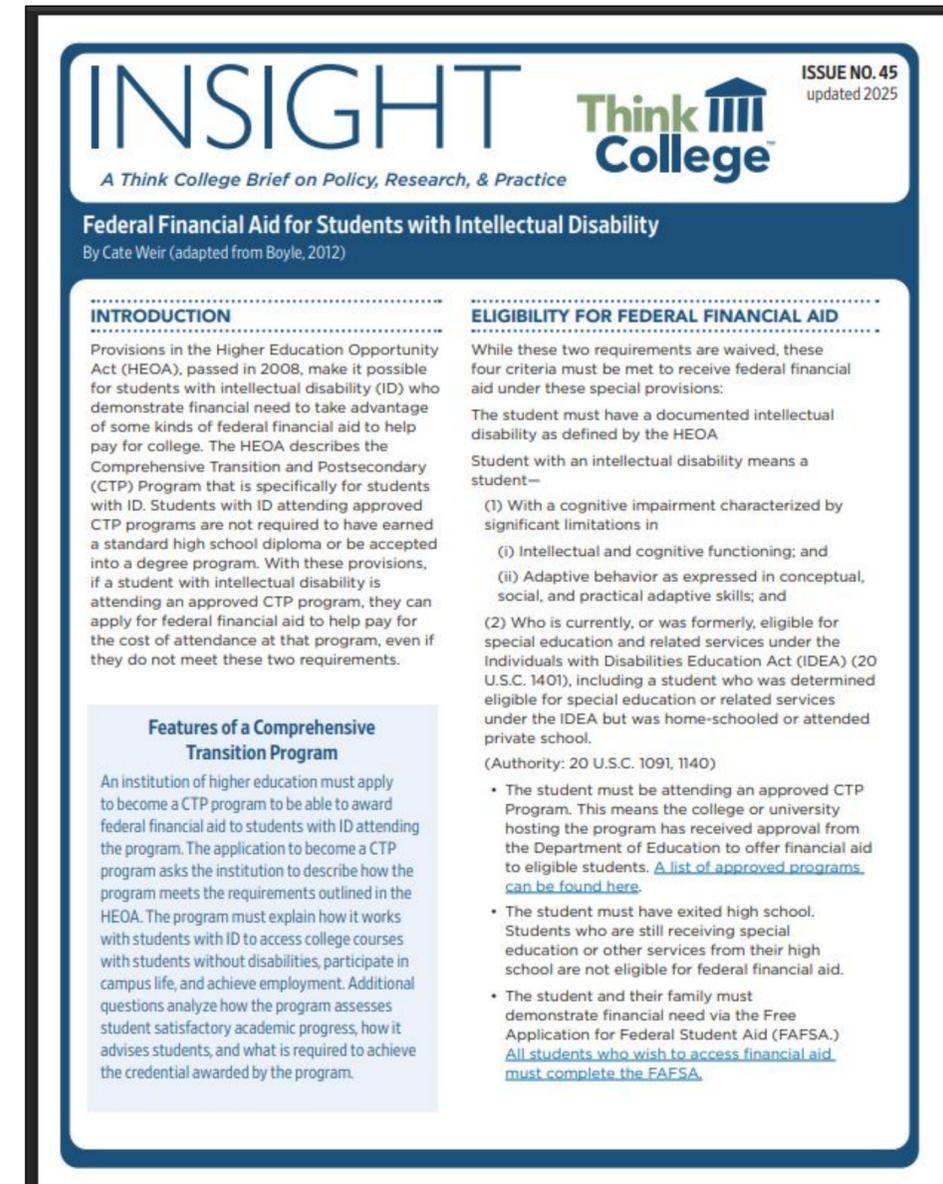
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- 3 kinds of federal financial aid available to students in CTP Programs
  - Federal Pell Grants
  - Federal Supplemental Education Opportunity Grant
  - Federal Work Study Program
- Not eligible for federal loans due to certificate outcome



# Federal Financial Aid Cont.

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



*Click photo to read Think College’s 2025 resource, “Federal Financial Aid for Students with Intellectual Disability”*

# Case Management Agencies (CMAs)

- *Some* offer “Self-Determination Funds,” “Unmet Needs Funds,” or other scholarship funds if requested
- Most common in CMAs with mill levy funding
  - [Rocky Mountain Human Services](#)
  - [Developmental Pathways](#)

The screenshot shows the website for the Colorado Department of Health Care Policy & Financing (HCPF). The page title is "CMA and CCB Agency Directory". The navigation menu includes "Home", "For Our Members", "For Our Providers", "For Our Stakeholders", and "About Us". The breadcrumb trail is "Home > For Our Members > Program Benefits > Long-Term Services and Supports Programs > CMA and CCB Agency Directory". The main content area is divided into two columns. The left column contains the text: "Case Management Agencies (CMAs) assist individuals and families with accessing necessary services and supports to meet their needs." followed by "Services include:" and a bulleted list: "Intake", "Eligibility determination", "Service plan development", "Arrangement for services", "Delivery of services", and "Service and support coordination". The right column contains the text: "Submit formal, confidential complaints to HCPF regarding Case Management Agencies (CMA)" followed by a green button labeled "Health First Colorado and CHP Plus Grievance Form (includes case management agency complaints)" and a white button labeled "CMA Transparency Complaint Form". A "Print this page" button is located in the top right corner of the content area.

*Click photo to learn more about CMAs and find yours*

# Scholarships/Grants

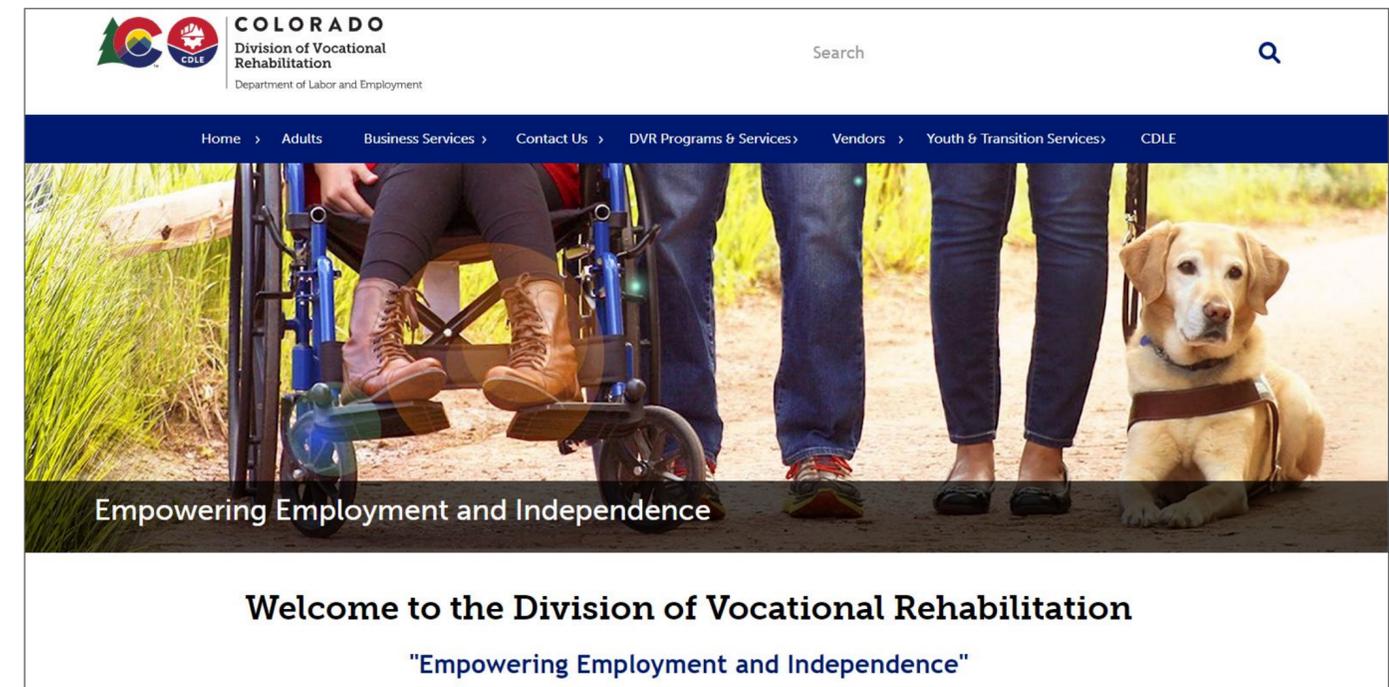
- IHE/School Scholarships
  - UCCS: Nick Harmon Inclusive Scholarship Fund
- Specific disability-based
  - Ruby's Rainbow (Down syndrome)
- Local organizations
  - [Colorado Springs Down Syndrome Association](#)
  - [Developmental Disability Resource Center](#)
  - [North Metro Community Services](#)
- [Big Future Scholarships Matcher](#)
- [Scholly](#) Scholarship Search

The image is a thumbnail of a webpage article. At the top left, it says 'HOW TO ThinkCollege' with a small building icon. To the right, it says 'SCHOLARSHIPS FOR STUDENTS WITH INTELLECTUAL DISABILITIES'. Below that, it says 'By Matthew L. McClellan and Cate Weir' and 'ISSUE NO. 11 • 2025 UPDATE'. The main text starts with 'Scholarships are one resource that can help students pay for college. Students with intellectual disability (ID) can access a range of scholarships. There are numerous scholarships available, but sometimes it can be hard to find the ones that apply to your situation. We have identified some disability-specific scholarships that are appropriate for students with disabilities who are pursuing a non-degree program. As these types of scholarships can be extremely limited, offering only a few for the entire country, we share some other tips for finding local or college-specific scholarships as well. We encourage you to look beyond disability-specific scholarships to these opportunities as they can also be a great source of funding.' There are two 'TIP' boxes. The first tip says 'College programs for students with ID are typically non-degree certificate programs. Be aware if a scholarship you are interested in requires a student to be pursuing a degree. Don't be afraid to ask whether they can make an exception. Non-degree programs for students with ID are relatively new, and the scholarship program may not have considered offering the scholarship to students pursuing a certificate. They may be open to this option if you ask.' The second tip says 'Some scholarships require students to fill out the Free Application for Federal Student Aid (FAFSA). You can learn more about this application on the FAFSA website.' At the bottom, it says 'SCHOLARSHIPS OPEN TO ANY STUDENT' and 'Scholarships awarded based on your location. Many high schools have a counselor dedicated to supporting students in the college search process. Counselors have a lot of information about scholarships that other students in your area have accessed. Local scholarships to consider include: » Scholarships specific to graduating seniors in your school district » Scholarships from local organizations, foundations, Rotary Clubs, and others'. Below that, it says 'Scholarships awarded by your college or university. Once you have decided on a college, you should discuss possible scholarship opportunities with the college program staff as well as the college financial aid office. They may have information about specific scholarship opportunities available through that college. They can assist you in navigating scholarships that other students may have been able to access.' At the very bottom, it says 'SCHOLARSHIPS FOR STUDENTS WITH DISABILITIES' and 'If you search for disability-specific scholarships, you will find a long list of national scholarships. To save you some time, we compiled a list of disability-specific scholarships for which students with intellectual disability are eligible to apply.' The footer includes the ThinkCollege logo, the website 'www.thinkcollege.net', and the 'NATIONAL COORDINATING CENTER' logo for the Institute for Community Inclusion, UMASS BOSTON.

*Click photo to read Think College's 2025 resource, "Scholarships for Students with Intellectual Disabilities"*

# Division of Vocational Rehabilitation (DVR)

- Partner for employment-goal attainment
- As appropriate, DVR *may* provide financial support for students at CTPs:
  - Only if IHE is determined necessary to reach career goals
  - Individualized based upon family financial analysis
  - FAFSA must be applied first
  - Does not cover program fees
- May offer benefits planning
- Connect with DVR [at this link](#) or [call your local office](#).
  - Active waitlist; apply ASAP!

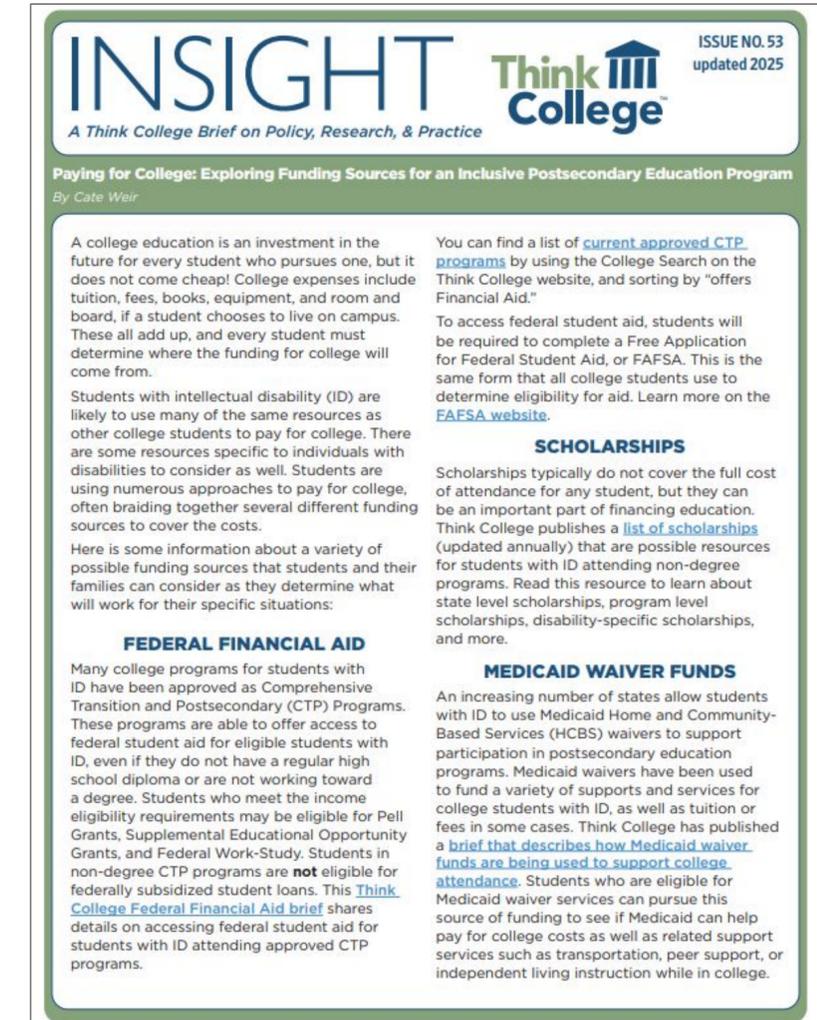


*Click photo to visit DVR's Website*

# Student/Family Contributions

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

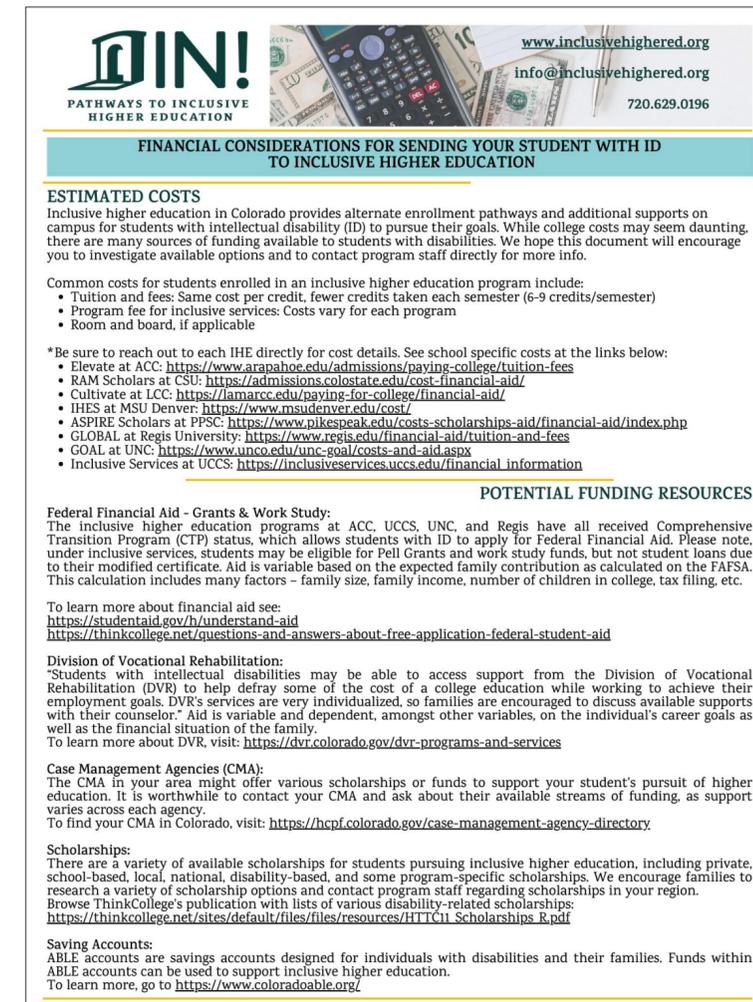
NOTE: We encourage families to research each option. Many supports are individualized to each family need.



*Click photo to read Think College's 2025 resource, "Paying for College: Exploring Funding Sources for an Inclusive Post Secondary Program"*

# Other Financial Resources

- IN!'s [Financial Resources webpage](#)
- Think College's [Paying for College webpage](#)
- Reach out to each IHE directly for financial details! See school specific costs:
  - [Elevate at ACC](#)
  - [RAM Scholars at CSU](#)
  - [Cultivate at LCC](#)
  - [ISS at MSU Denver](#)
  - [ASPIRE Scholars at PPSC](#)
  - [GLOBAL at Regis University](#)
  - [Inclusive Services at UCCS](#)
  - [GOAL at UNC](#)



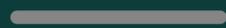
The thumbnail shows the top portion of a document. It features the IN! logo on the left, contact information (www.inclusivehighered.org, info@inclusivehighered.org, 720.629.0196) on the right, and a title bar that reads 'FINANCIAL CONSIDERATIONS FOR SENDING YOUR STUDENT WITH ID TO INCLUSIVE HIGHER EDUCATION'. Below the title bar, the document is divided into sections: 'ESTIMATED COSTS', 'POTENTIAL FUNDING RESOURCES', and 'Scholarships'. The 'ESTIMATED COSTS' section lists common costs for students enrolled in an inclusive higher education program, such as tuition and fees, program fees, and room and board. The 'POTENTIAL FUNDING RESOURCES' section discusses Federal Financial Aid - Grants & Work Study, the Division of Vocational Rehabilitation (DVR), and Case Management Agencies (CMA). The 'Scholarships' section mentions that there are a variety of available scholarships for students pursuing inclusive higher education, including private, school-based, local, national, disability-based, and some program-specific scholarships.

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

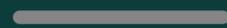
# Questions?

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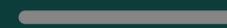
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colorado**ABLE**  
Coloradans Achieving a Better Life Experience

## What are ABLE accounts?



### Achieving a **Better Life Experience Act of 2014 (ABLE)**

Not part of the **\$2,000** cap for **Supplemental Security Income (SSI)** and **Medicaid**.

✓ Grows tax deferred and tax-free access.

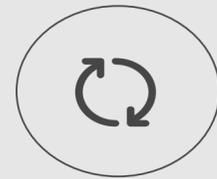
✓ One **ABLE** account per person.

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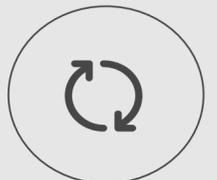


Eligible  
individuals

Onset of disability occurs **before  
age 46**, then



Eligible for Supplement  
Security Income (SSI)



Self-certification

# Death of **ABLE** Eligible Individual



Medicaid agencies **cannot** seek reimbursement

# Ways to contribute



**\$20,000** can be contributed, more if individual is working

This total includes contributions from individual, trust, estate, partnership, association, company or corporation and it includes family members, friends, guardians and the beneficiary.

# Qualified Disability Expenses

Here are some of the **qualified disability expenses**, but it is not limited to...

- Education
- Housing
- Transportation
- Employment training and support
- Assistive technology and related services
- Health
- Prevention and Wellness
- Financial management and administrative services
- Legal fees
- Expenses for ABLE account oversight and monitoring
- Funeral and burial
- Basic living expenses



QDE

## Qualified **Disability Expenses** for **Housing**

QDEs for housing payments include:

- Mortgage (including property insurance required by the mortgage holder)
- Real Estate Property taxes
- Rent
- Heating fuel
- Gas
- Electricity
- Water
- Sewer
- Garbage removal



**ABLE** accounts and Federal **Benefits**

If **ABLE** account exceeds \$100,000  
then SSI benefits suspended

Participants will not lose  
Medicaid benefits no matter

**ABLE** balance

# Investment Options

## Saving for future needs



Aggressive Option

Moderately Aggressive

Growth Option

Moderate Option

Moderately Conservative Option

Conservative Option

Option #1

## Checking/debit



Checking Account Option at  
Fifth Third Bank

Option #2

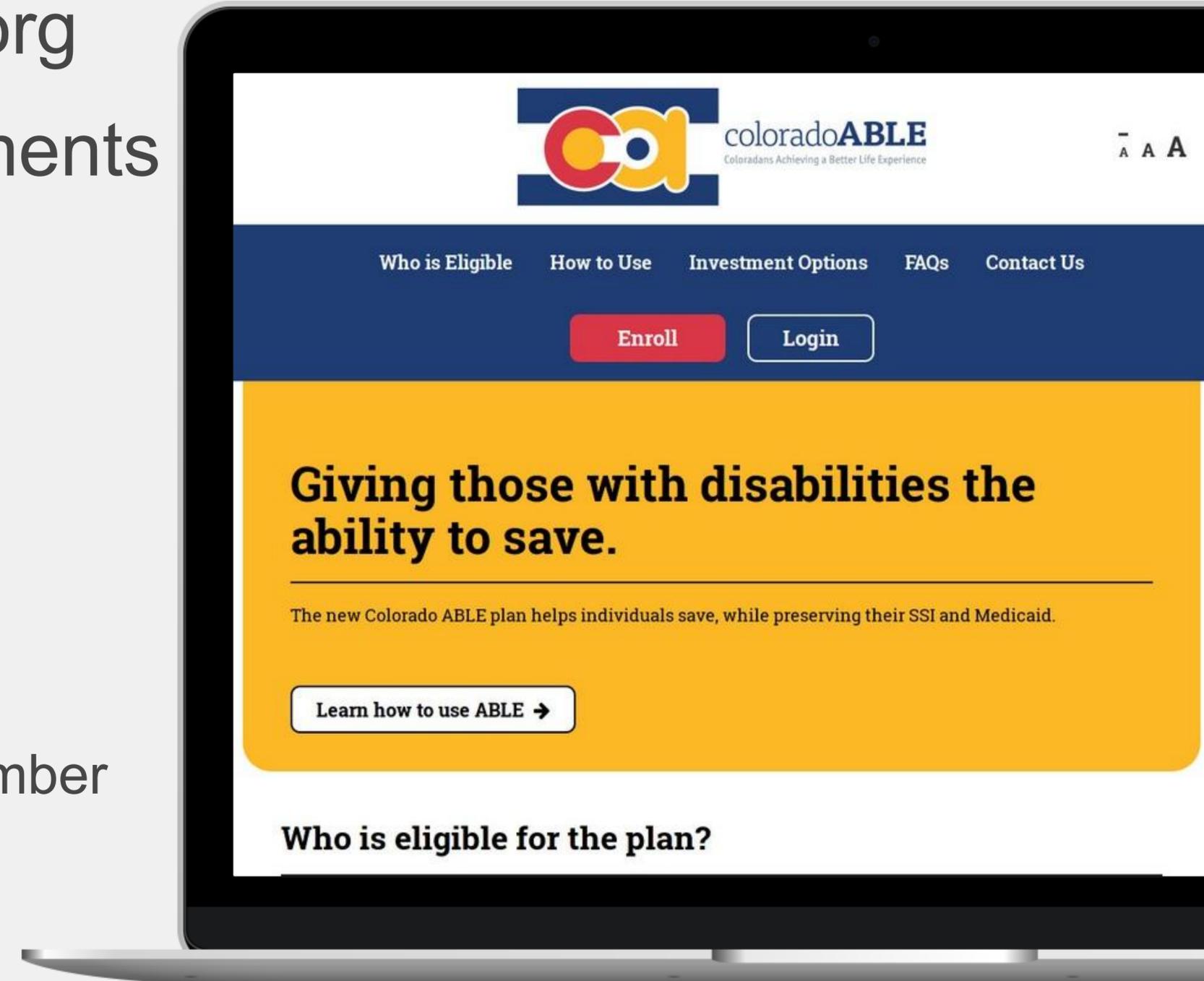
# ABLE checking

**Fifth Third Bank** checking account is \$2.00 per month, but waived if electronic bank statements or maintain an avg. monthly balance of \$250

Only 3 simple steps...

1. Enroll Online at ColoradoABLE.org
2. Read the Plan Disclosure Documents
3. Gather your information:
  - Social Security or tax ID
  - Date of Birth
  - Permanent U.S. street address
  - Email address
  - Checking or savings account and routing number

**Enrollment-1-888-609-3468**



- No Medicaid recovery
- CO state deduction through 2030
- Easier to open accounts on behalf of someone.

Open a new ColoradoABLE  
account and receive \$25 to  
help get started!

## Questions?

If you know of an organization that might benefit from a presentation like this one, please contact me!



## Contact information

**Michael Keglovits**

**CollegeInvest**

ABLE and Special Programs

Manager

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D-303-376-8833

# Learn More & Get Involved

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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](#)
- [Webinar Series](#)
- [Monthly newsletter](#)

# Questions?

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# THANK YOU

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**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/vcBoGG6mX9ycq2SL7>

Are you sure you want to continue?

Continue

Stay on zoom.us