Lesson Plan

TAKE 5
WEBINARS

What's New on Ohio's DB101 Website?

Take 5

What's New on Ohio's DB101 Website?

Subject(s)

Social Studies 9

Activity Type & Length

Independent work. 30 minutes.

Objective

1. Youth will gain insight into financial responsibility and how to manage money to satisfy their current and future economic choices.
2. Youth will understand how earned income may impact Social Security Income (SSI) benefits by creating a DB101 account.

Content Standard

Financial Literacy Standards: High School

Topic: Financial Responsibility And Decision Making

Content Statement

1. Financial responsibility entails being accountable for managing money to satisfy one's current and future economic choices.

Preparation and Materials Needed

- Before the lesson, send the School and Work Estimator Questionnaire home with the youth, asking their parents and community team for input on the youth's situation, and if they receive any benefits.
- If students have not returned their School and Work Estimator Questionnaire or if information is not known. Have students do the activity with the attached case study.
- Students will need an email address to set up a DB101account.
- Prepare needed assistive technologies and/ or accommodations (ex, Communication supports (visuals, objects, pictures, voice output devices, etc.), physical supports/ Space access needs, vision supports, hearing supports, sensory needs/supports).
- Computer to access videos. Print materials in advance if necessary.
- Headphones - to access the video playback.
- Website loaded with video:
  - Take 5 - What's New on Ohio's DB101 Website?
- Computer to access:
  - School and Work Estimator Questionnaire
  - Case study - Optional for youth who do not complete the questionnaire in advance.
  - School and Work Estimator | DB101
  - Reflection Questions Handout
  - Budge Calculator | OhioMeansJobs - Optional for the extension activity

Terms to Know

1. Benefits- Are monthly payments to help people with disabilities.
2. Social Security Disability Insurance (SSDI)-
   - For people who used to work
   - Based on work history
   - Beneficiaries get Medicare two years after SSDI starts
   - Payments are usually deposited on a Wednesday
3. Supplemental Security Income (SSI)-
   - For people who have low income and low resources
   - Based on income and living situation
   - Beneficiaries get Medicaid
   - Payments are usually deposited on the first day of the month.
4. OhioDB101 - Disability Benefits 101, is Ohio's website regarding all matters related to your disability benefits.

Introduction

Youth will learn how working after school or in the summer affects their earnings and future goals.

Lesson Steps

1. Youth will watch Take 5 - What's New on Ohio's DB101 Website? Watch the video from the beginning to the time stamp 8:02
2. Youth will review their School and Work Estimator Questionnaire information that was completed before this lesson, or use the Case study attached if they were not able to get their specific monthly amounts for benefits information.
3. Youth will set up a free account on Ohio's DB101 Website
   - Youth can rewatch Take 5, starting at time stamp 4:09, to see step-by-step instructions for setting up their online account.
   - For Organizations, youth may select 'individuals with a disability' or 'none of these'.
   - Remember to have the youth record their email address and the password they used so they can return later to the website. (When youth log back into their accounts, they will find their saved session under the top left tab, MyDB101.)
4. Youth will complete a School and Work Estimator | DB101. The Money Questionnaire and the Case Study have the complete questions and possible answers listed for youth so they can complete the session on their own by following the information on the Questionnaire or Case Study.
5. Youth will use their Questionnaire or Case Study to record if they currently have a job in the 'today' column of the table, and then complete 'Your Plan #1', a second plan as if they were not in school and working, to see how their benefit amounts would change.
6. After completing two plans on the School and Work Estimators, the youth will review the report and answer the Reflection Questions Handout.
   - Youth will reflect on what information may change when they turn 18 years of age. i.e. healthcare, or school attendance.
   - Youth will review the visual graph of earned income on their results report and what that means to future expenses and current earned income.
   - Youth will make an action plan on how to connect with a benefits planner to talk about future expenses and if their income changes.

Extension / Differentiation

Extension:

Budge Calculator | OhioMeansJobs

Youth will choose between two calculators to complete an activity, checking if their spending habits match their savings and working plans. The Budget Calculator can be used by youth who know their monthly spending. Lifestyle Calculator can be used if the youth know what lifestyle they want and are not sure how much money they need for that lifestyle.

Differentiation:

School and Work Estimator | DB101

Youth will be able to identify who on their team can help them answer questions about their spending habits and what benefits they currently receive. Youth can use their preferred style for answering follow-up questions from their completed Reflection Questions Handout.

Assessment & Conclusion

Assessment

Youth will be evaluated on their ability to complete the School and Work Estimator Session and be accountable for managing money from their income for current and future expenses.

Rubric

Activities	Content	Points Achieved
Create an account	Youth will save login information for future estimator sessions	________ / 10
Complete an Estimator Session	Youth will save a copy of their School and Work Estimator Session results	________ / 10
Reflection Questions	Youth will compare the results of going to school and work vs. not going to school and working full time.	________ / 10

Conclusion

Youth will be able to identify tools to help them plan a budget and understand how working will affect their income while collecting benefits.