

WV Birth to Three RAU 2

BTT Bits



Happily serving Calhoun, Doddridge, Gilmer, Harrison, Pleasants, Ritchie, Wirt, & Wood Counties in WV

Spring
2023

Parent Partner Corner



WVABLE

Empowering individuals with disabilities to live more independently today, while planning for tomorrow.

WHAT IS WVABLE?

WVABLE is a tax-advantaged savings and investment account program designed to give individuals with disabilities, and their families, more independence and financial security.

For more information on WVABLE, continue to the next page

Olivia A Parsons

Olivia Parsons,
Parent Partner

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WVBT Website



WVBT Families



Why is WVABLE Important?

Thousands of individuals with disabilities, and their families, in West Virginia depend on a wide variety of public benefits for income, health care, food and housing assistance. Eligibility for these public benefits require that the qualifying individual not own assets in excess of \$2,000. This means individuals and their families may have to “spend down” each month to stay below the \$2,000 asset limit to remain qualified. Whereas, a WVABLE account finally allows the families to save well above this asset limit without jeopardizing the child’s eligibility for these critical public benefit programs.

Parents are concerned about what will happen to their child and their financial security, once they reach age of majority or the parents are no longer able to care for them. A WVABLE account allows parents and families to be prepared, to save and/or invest – to pay for disability related expenses that occur now and, in the future, – without affecting the beneficiary’s eligibility, or future eligibility, for SSI and Medicaid.

It’s important to note, the child does not have to be currently receiving benefits in order to be eligible for WVABLE. If the child is a resident of West Virginia, is “entitled” to receive SSI due to the disability or blindness, or has a signed Diagnosis Form from a licensed physician, the parent may open a WVABLE account for the child and start saving now.




“My Daughter and I are so happy to be invested in the WVABLE program. This program provides something much different than other trusts and savings programs... With WVABLE, she can have money available to her long term for spending and support without impacting her eligibility for other programs. We hope to see WVABLE continue to grow!”

Celebrating five years!
WVABLE
Powered by **STABLE**

Pam Roush, Parent
Former Director of WV Birth to Three
Cross Lanes, W.Va.

FAMILY GUIDE TO

WVABLE

Powered by **STABLE** 

What is WVABLE?

- An account that allows qualified individuals with disabilities to save money without losing eligibility for Medicaid or SSI.
- You can have a WVABLE account AND a Special Needs Trust.
- Your WVABLE account can also be used like a regular checking account for daily expenses.

What are the Benefits?

- Before WVABLE, individuals with disabilities could only save \$2,000 before losing Medicaid or SSI. Now, individuals with disabilities can save up to \$17,000, annually.
- Money in your WVABLE account can be spent on Qualified Disability Expenses like education, housing, transportation, healthcare, assistive technology, basic living expenses, etc.
- Earnings are tax-free as long as the funds are spent on Qualified Disability Expenses.
- Contributions qualify for West Virginia state tax deduction.

Who is Eligible?

- Someone with a disability that occurred prior to the age of 26 and the disability is expected to last for at least one year.
- The individual must be eligible to receive SSI or have a physician certify their diagnosis.
- Visit wvable.com/eligibility/ to take the quick and easy eligibility quiz to learn more.

What is the STABLE Card?

- The STABLE Visa Card is a loadable prepaid debit card that can be used to spend money from a WVABLE account. The card is accepted anywhere VISA is used.

How do I Enroll?

- An Authorized Legal Representative (ALR) for a child with a disability can establish and maintain the account on behalf of the child. The ALR for a child includes a Power of Attorney, legal guardian, conservator, parent, sibling, grandparent, or SSA representative payee, and may require additional certifications.*
- Account enrollment is done online at wvable.com. It only takes a \$25 deposit to open an account. No bank trip necessary.

Can adults have a WVABLE account, too?

- Yes. Not only can parents open an account for a child with a disability but any adult with a disability can also open an account.



* See STABLE Account Plan Disclosure Statement for more information.

Program Contact Information

WVABLE- A program of the West Virginia State Treasurer's Office
Phone: **304-340-5050** Email: **wvable@wvsto.com** Website: **www.wvable.com**

WVABLE Family Guide prepared in partnership with the WVDE Office of Special Education
1900 Kanawha Blvd, Charleston, WV, 304-558-2696



Featured Family

The Morrison Family



Pictured: Logan and Shauri Morrison with their son Greyson Harvey

Greyson was born under traumatic circumstances at 31 weeks gestation. Due to the manor of his birth, the PICU doctors knew right away that he would benefit from a full schedule of services to begin almost immediately upon his release from the PICU at Ruby Memorial. Greyson was enrolled in Physical, Occupational, Speech, and Developmental Therapy services when he was two months old, and continued until he aged out of the program. These practitioners have dedicated their lives to these kids and giving them the leg up they very much need. Those I'd like to thank for Greyson's incredible care are: Amy Isaly, Kim VanMeter-Masker, Brooke Drennen, Toby Daggett, and Lydia Porter-Ervin. You all are truly cut from fine cloth and I will never be able to thank you all enough for your incredible care and passion for what you do and the children you love.

Thank you to Shauri for sharing Greyson's story with us! If you'd like your WV Birth to Three child to be featured in an upcoming newsletter, please email olivia.parsons@thearmov.org

Featured Family

The Morrison Family

As a brand new first time mom to a preemie child with profound special needs, this program is a true lifesaver in a sea of uncertainty and doubt. The practitioners were wholly focused on the things that Greyson COULD do, and that was a foundation stone I absolutely clung to as he got older and so many were focused on the things that he couldn't do. Greyson enjoyed his visits and sessions, even when he was challenged with new activities and textures and exercises. These fine therapists brought nothing but their absolute best each and every session; proving their dedication and deep rooted love for what they do and the kids they help. This also provided a camaraderie of friendship that I did not know I needed and would continue to lean on for the years to come. I was taught so many things to better help Greyson's quality of life and also was preparing for things later on down the road, such as school evaluations and the receipt of some hard diagnoses. I cannot praise our experience with WV Birth to Three enough. It truly was life changing in the best possible way.



Tips on Temperament

Every child is born with their own way of approaching the world—a temperament. Here’s how you can tune in to your child’s temperament to anticipate how they will react in certain situations. Generally, there are five characteristics that describe an individual’s temperament:

- Emotional intensity
- Activity level
- Frustration tolerance
- Reaction to new people
- Reaction to change

Temperament is not something your child chooses, nor is it something that you created. A child’s temperament shapes the way they experience the world. A child who is cautious and needs time to feel comfortable in new situations and a child who jumps right in are likely to have very different experiences going to a classmate’s birthday party. A child who can handle a lot of sensory stimulation will experience a trip to the supermarket differently from a child who has difficulty when a place has a lot of noise and action.

Understanding your child’s temperament helps you be a better parent.

Recognizing patterns in your child’s behavior that are influenced by temperament can help you anticipate your child’s responses to certain situations. If you know that your child has a hard time making transitions, you can guess that pick-up time at child care might be challenging. You could share this observation with your child’s teacher and talk about how you can work together to make the end of the day easier.

Your Child Can Adapt

A child’s behavior and approach to the world are shaped by experiences and especially by their interactions with you. For example, children who are temperamentally shy can become more outgoing and comfortable in new situations when their parents help them sensitively and slowly adapt to new experiences.

Tips on Temperament

Also, no matter how consistent a child's patterns may appear to be, sometimes children can—and will—catch you off guard by acting in ways that you do not expect. A child who is usually wary of strangers might fall madly in love with their new teacher. The fact that your child can surprise you is one of the most exciting and even delightful rewards of parenthood.

Culture Matters

Different cultures place different values on behavioral styles. For example, some cultures value children who are quiet and obedient. Others value feisty, assertive kids. One dad, who lives in the inner city, expressed worry that his son was too laid back and not assertive or tough enough. He was afraid that his child would get bullied and taken advantage of by others.

There is No Right or Wrong Temperament

It's very important for children to be accepted for who they are. It is true, though, that some temperaments are easier to handle than others. A parent with an intense, reactive child or a child who is very shy and slow-to-warm-up will tell you that parenting these children can be a challenge at times. Siblings can be (and often are) temperamentally very different. You may even feel that in your house, with two kids, you have to parent them in two different ways.

Most parents prefer some of their child's temperamental characteristics to others. Frank is shy and slow-to-warm-up. Frank's father sometimes feels his patience dwindling and wishes that his son Frank was the kind of kid who would just get on with it rather than take so long to settle in. The mother of very feisty Carlos sometimes wishes for a disappearing pill, like the day Carlos' exuberant hug knocked over a friend who hit his head on a chair as he fell down.

Tips on Temperament

Parents struggle with these kinds of feelings for a range of reasons. Your child's behavior may remind you of parts of yourself that you don't like so much and want to change—like being easily hurt by someone's unkindness. Conversely, you may feel discomfort with ways in which your child is very different from you—such as their ease and comfort in new situations when you like to take things slow. It is quite normal that you will like and feel more comfortable with some aspects of your child's temperament more than with others.

Be Your Child's Champion

Have you ever found yourself feeling isolated from or misunderstood—even put down—by family, friends, and neighbors who disapprove of or judge your child? You are not alone. It can be empowering to see these situations as opportunities to educate others about your child. For example, a father explains to his aunt, who is not getting the warm reaction she wants from her niece, “Sophie, like a lot of other kids, needs time to adjust to new people.” Dad then hands her Sophie's favorite book, helping his aunt learn to approach Sophie slowly.

You can also help others see your child's behavior from a different perspective. A mom describes her daughter, Tess, to a neighbor who is critical of Tess's feisty nature. “Tess knows who she is and what she wants. She is loving and she is fierce. She puts her whole heart into everything.”

Remember, the goal isn't to change your child's temperament, but to help them make the most of their unique temperament—both its strengths and the areas where they may need more support. By watching and learning from your child, you can begin to slowly and sensitively help your child adapt, to expand their world, and to feel more confident about their place in it.

Adapted from: Zero to Three, February 22, 2022. Tips on temperament. Retrieved from <https://www.zerotothree.org/resource/tips-on-temperament/>.

March 2023

Sun.	Mon.	Tues.	Wed.	Thurs.	Fri.	Sat.
			1 Baby Sleep Day	2 Read Across America Day	3 World Hearing Day	4 Marching Music Day
5	6	7	8 Int'l Womens Day	9	10 Nat'l Pack Your Lunch Day	11 Nat'l Genealogy Day
12 Nat'l Plant a Flower Day	13	14 Nat'l Napping Day	15	16	17 St. Patrick's Day	18
19 Nat'l Let's Laugh Day	20 Big Bird's Birthday	21 World Down Syndrome Day	22 World Water Day	23 World Math Day	24	25 Int'l Waffle Day
26 Nat'l Cleaning Week (26-30)	27 Int'l Scribble Day	28	29	30 Take a Walk In The Park Day	31 Dance Marathon Day	

April 2023

Sun.	Mon.	Tues.	Wed.	Thurs.	Fri.	Sat.
						1 Nat'l Fun Day
2 Int'l Children's Book Day	3 Int'l Find a Rainbow Day	4	5 Nat'l Walking Day	6 Nat'l Library Day	7 World Health Day	8 Int'l Kids' Yoga Day
9 Nat'l Unicorn Day	10 Nat'l Farm Animals Day	11	12	13 Nat'l Make Lunch Count Day	14	15
16	17	18 Nat'l Velociraptor Day	19	20 Nat'l High Five Day	21	22 Earth Day
23	24 Nat'l Skipping Day	25	26 Playground Safety Week	27 Nat'l Tell a Story Day	28 Nat'l Superhero Day	29 Int'l Dance Day
30						

May 2023

Sun.	Mon.	Tues.	Wed.	Thurs.	Fri.	Sat.
	1 Nat'l Mother Goose Day	2 Nat'l Baby Day	3 Nat'l Textiles Day	4 Nat'l Orange Juice Day	5 Nat'l Astronaut Day	6 Nat'l Nurses Day
7 Children's Mental Health Day	8	9	10 Nat'l Clean Your Room Day	11 Nat'l Eat What You Want Day	12	13 Nat'l Frog Jumping Day
14 Mother's Day	15 Int'l Family Day	16 Nat'l Drawing Day	17	18 Nat'l Visit Your Relatives Day	19 May Ray Day	20 World Bee Day
21	22	23 World Turtle Day	24 Nat'l Scavenger Hunt Day	25 Nat'l Sing Out Day	26	27 Nat'l Sunscreen Day
28 World Hunger Day	29 Memorial Day	30 Nat'l Creativity Day	31 Nat'l Smile Day			