

## Aligning My Career Path with My Earning Needs

---

This resource is for individuals with disabilities who are exploring employment options and want to align their career choices with their financial needs and goals. It provides guidance on evaluating potential earnings, identifying career pathways, and taking actionable steps toward securing employment that supports financial stability and long-term success.

### Will a new job pay me what I need to earn?

What do you think about most when looking for a new job? A location close to home? A workplace where you feel appreciated and valued? A position with good benefits? **Have you ever asked yourself, “How much money do I need to earn to pay my bills and meet my financial goals?”** You can develop a budget and determine how much you need to earn to stay within it by using the [Consumer Financial Protection Bureau’s preparing a budget tool](#).

### What type of job am I interested in?

Once you develop a budget, you should consider the type of work you are interested in. You can start looking for jobs that will help you meet your budget needs at the [Occupational Information Network \(O\\*NET\) OnLine](#). O\*NET has detailed descriptions of thousands of current jobs and you can search by:

- Job duties
- Necessary abilities
- Required education and experience
- Typical work activities
- Industry and more

You can also browse occupations, explore careers, and even connect to job openings.





## What if the jobs I am interested in don't meet my budget needs?

After examining your budget needs and exploring potential careers, you may realize that the job you want will not pay you what you need. If that's the case, you can discover a new career path by using the [CareerOneStop Skills Matcher](#) to rate your level on 40 key workplace skills and learn about jobs that match your ratings. Career matches include job descriptions, average annual wages, education requirements, and outlook of job openings. You can then create a list of career options that align with your skills, interests, and needs.

## I found a job that fits my budget. Now how do I get a job in this field?

Once you identify a new or advanced career path, you can access additional resources and support, through an [American Job Center](#) and/or [Vocational Rehabilitation](#). These resources offer experienced career counselors that will work with you to assess your skills and interests, advise on jobs in high demand and inform you of potential training opportunities. Many offer resume writing assistance, interviewing advice and help with job searches.

## I receive Social Security disability benefits. How will work impact my benefits?

Visit the [Social Security Administration \(SSA\) Ticket to Work Program](#) website to find out how work and earnings will affect benefits, and how Ticket to Work can provide you with resources and dispensation to transition off benefits and into employment.

## What are ABLÉ accounts and how can they support my career and financial goals?

[Achieving a Better Life Experience \(ABLE\) accounts](#) are tax-advantaged savings accounts for eligible individuals with disabilities that allow you to save money for qualified disability-related expenses without affecting most federal benefits like Supplemental Security Income (SSI) and Medicaid. Using an ABLÉ account can help you pursue work, increase earnings, and plan for long-term financial goals by providing a safe way to save for things like education, transportation, and assistive technology.

---

The [LEAD Center](#) is led by [National Disability Institute](#). This grant is fully funded by the United States Department of Labor, Office of Disability Employment Policy in the amount of \$8 million under Grant Number: OD-38977-22-75-4-11. This item does not necessarily reflect the views or policies of the U.S. Department of Labor, nor does mention of trade names, commercial products, or organizations imply endorsement by the U.S. Government.