

Employment Assistance Quick Start Guide

Individuals with disabilities face unique challenges when looking for work and may need additional supports to help them succeed in the workplace.

This guide highlights key disability benefits and work supports that can help individuals with disabilities find a job, protect their benefits, and make informed decisions about work and the money they earn. For more information, visit the [Employment Assistance](#) page on the New Jersey Disability Information Hub.



FIND JOBS AND JOB TRAINING

If you are unsure of where to find work or job training, [One-Stop Career Centers](#) provide free services to help individuals, including people with disabilities, find jobs, build skills, access training, and explore career options.

For job supports specifically for people with disabilities, the [Division of Vocational Rehabilitation Services \(DVRS\)](#) can help individuals prepare for, find, and keep employment through personalized counseling, training, and job placement services. [Social Security's Ticket to Work](#) is another free program that helps people aged 18–64 who receive SSI or SSDI explore work options through career counseling and training.

FIND DISABILITY BENEFITS

If you have a disability, you may be eligible to receive monthly payments through the [Supplemental Security Income \(SSI\)](#) or [Social Security Disability Insurance \(SSDI\)](#) programs if you have limited income or resources, or if your disability affects your ability to work.

SAVE MONEY

If you have a disability, [NJ ABLE](#) allows you to save money while protecting your eligibility for SSI and Medicaid.

KEEP YOUR BENEFITS WHILE WORKING

Money you earn from working may affect your SSI or SSDI benefits, but there are steps you can take to protect them.

For example, if you pay for items or services you need to work because of your disability, the government may count those costs as [Impairment-Related Work Expenses](#). This means those expenses may not count as income or affect your benefits. You can also apply for the [Plan to Achieve Self-Support program](#), which allows you to set aside earned income to pay for school expenses, transportation, and other supplies that help you advance in your career without affecting your benefits.

For more information, the [Work Incentive Planning & Assistance \(WIPA\)](#) program provides free, virtual benefits counseling for individuals who receive SSI or SSDI and are considering work. You can also find information and planning tools on the [Disability Benefits 101 website](#).

GET HEALTH INSURANCE

[NJ WorkAbility](#) allows you to receive full Medicaid coverage through NJ FamilyCare if you work, have a disability, and are 16 years old and older, even if your income or assets are higher than the standard Medicaid limits.



State of New Jersey
Mikie Sherrill, Governor
Dr. Dale G. Caldwell, Lt. Governor



Department of Human Services
Dr. Stephen Cha, Commissioner