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Se habla español



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Waiting for Social Security Disability Approval: How To Get By Financially

It can take months for your initial Social Security Disability (SSDI) application to be approved, and even then almost 80% of first applications are denied! Only a few more are approved at the next step, when a Reconsideration is requested. The next step is to request a hearing in front of an Administrative Law Judge, and in the Los Angeles area it can take up to 20 months before you are scheduled for a hearing.



Add it up and you can see how it can easily take 2 years or more years for your SSDI benefits to be approved.

What can you do to help make ends meet until your disability benefits start coming through?

Work – But Not Too Much

It is possible for you to work and file for SSDI at the same time, but make sure that the work that you do is not the type or duration that may jeopardize your benefits eligibility.

With SSDI, you are limited to what is considered “substantial gainful activity” or you will not be eligible. For 2018, substantial gainful activity is set at \$1,180 per month.

Supplemental Security Income (SSI) is another program for which you may be eligible. This is a needs-based plan and you can't have significant income or other assets. Generally, any income will put your eligibility for SSI at risk.

Apply for Other Assistance Programs

Ask your local or state disability advocate for guidance on other programs that may be available to you. These can include the Supplemental Nutritional Assistance Program (SNAP) and Temporary Assistance for Needy Families (TANF), both of which are federal programs.

California offers a short-term disability plan for which you may be eligible. You can read more about programs in our state that can help those with disabilities in this online publication from the Department of Social Services.

Look for Other Sources of Financial Support

You may have other resources with your own assets or through family and friends.

Owning a home may allow you to take out a home equity loan.

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RISING STAR

....continued from page 1 **Waiting for Social Security Disability Approval....**

Family members and friends may offer you a loan. You may also be able to take a loan against your 401(k) plan or life insurance.

We would be happy to help you assess your current financial condition and consult with you on the various options available to you as you wait for your SSDI benefits to be approved.

From My Blog:

Repetitive Motion Injuries May Qualify for Workers' Compensation

Hammering nails, keyboarding, scanning groceries, working on a factory line ... these are examples of jobs that may cause a repetitive motion injury or trauma.

Repetitive motion or stress injuries are those that develop gradually as part of a worker's job. There are many types of injuries.



[Click here to read more](#)

California's Innovative Inventions

California is famous for a lot more than Hollywood, fabulous beaches, Disneyland and the Golden Gate Bridge. Here is a list of amazing California inventions – how many surprised you?



- **Sourdough bread** arrived via French bakers during the California Gold Rush. In fact, the same sourdough starter – the “Mother Dough” – has been used since 1849.
- **Popsicles** were invented by a San Francisco 11-year old who left fruit drink out overnight with a stick in it. Originally called “Epsicles,” Frank Epperson created the twin popsicle as well as Fudgsicle, Creamsicle and Dreamsicle.
- The **nicotine patch** was created by a UCLA pharmacologist in 1990 after he proved that nicotine was tobacco's addictive factor.
- **Apple Computers** was founded in Cupertino in 1976. The company is currently the largest publicly traded corporation in the world.
- **Blue jeans** were created by Levi Strauss to help the clothing of the Gold Rush prospectors survive wear and tear. The first pair used layers of canvas that were stitched together.
- The first working **laser** was developed from a ruby crystal in a Malibu laboratory in 1960.
- **WD-40** lubricating oil and water-displacing spray came out of the aerospace industry, which was looking for a line of rust-prevention and degreasing products.
- **Hula Hoops** were originally inspired by the Native American Hoop Dance and became wildly popular in the late 1950s.
- Of course, **wetsuits** were created in California by a physicist at the University of California Berkeley in 1952.
- The **Barbie Doll** was designed by the spouse of a co-founder of the Mattel toy company. Both Barbie and her soon-to-be created friend Ken were named after the creator's children.

If you or a loved one has been denied Worker's Compensation or Social Security Disability (SSDI) benefits, it's important to get an attorney experienced in these types of cases involved immediately. Call **800.438.7734** for your initial free consultation, either in our office or in the comfort of your own home. The Kenton Koszdin Law Office, Social Security attorney in Van Nuys, can help you navigate the application process for the best possible outcome for you and your family.

Recipe of the Month

Individual Red, White & Blue Trifles

A perfect and easy dessert for the 4th of July – they look great in a mason jar, too!

Ingredients

- 1 angel food cake (store bought is fine)
- 2 pounds strawberries
- 12 ounces blueberries
- 3 tablespoons granulated sugar
- 1 pint heavy whipping cream
- 1 teaspoon vanilla

Instructions

1. Remove the tops from the strawberries & dice into cubes. Toss with 1 Tablespoon of sugar and set aside for 30 minutes to macerate.
2. Cut the angel food cake into 1/2 inch cubes. If desired, use a small cookie cutter to make angel food cake stars for garnish.
3. Make the whipped cream in a chilled bowl. Pour in heavy whipping cream, sprinkle 2 tablespoons sugar on top, and add vanilla extract. Beat until soft peaks form (1-2 minutes in a stand mixer, 6-7 minutes by hand).
4. To assemble the trifles, use 6-8 small glass containers such as mason jars, drinking glasses, or wine glasses.
5. Start with a layer of cake cubes. In order, add a layer of strawberries, whipped cream, and then blueberries. Repeat layers until you reach the top of your glass. Top with more whipped cream and garnish with a couple blueberries, a slice of strawberry and angel food cake stars.



Happy 4th of July!!



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**Waiting for Social Security
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What's Happening In & Around VanNuys & Southern California

July 4 - 5

4th of July Celebration & Fireworks
Queen Mary
Long Beach, CA

July 6

Jennifer Hudson
Hollywood Bowl
Los Angeles, CA

July 7

Long Beach Vegan Festival
Walter Pyramid
Long Beach, CA

July 21

Arcadia Americana Festival
Arcadia Performing Arts Center
Arcadia, CA

July 21

Freestyle Summer Festival
The Greek Theatre
Los Angeles, CA

July 27

Long Beach Crawfish Festival
Rainbow Lagoon Park
Long Beach, CA

July 28

Luke Bryan & Sam Hunt
Dodger Stadium
Los Angeles, CA

July 31

Hall and Oates & Train
LA Forum
Inglewood, CA

