THE ABSOLUTELY INDISPENSABLE

DISABILITY HELP GUIDE

Step-by-Step Instructions
To make your case in writing clearly and convincingly.

By Donald A. Coggan
The Absolutely Indispensable Disability Help Guide

Step-By-Step Instructions To Make Your Case For Disability Benefits In Writing Clearly And Convincingly

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Accessible.org, the People's NGO
(Non-Governmental Organization)

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PRINT THIS GUIDE FOR EASY REFERENCE
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1. How Can All This Be FREE?

This Guide comes from Accessible.org, the people's NGO (Non Governmental Organization), a private charitable site founded, owned and operated by Donald Coggan, author of this Guide, and a real person you can actually talk to (info@accessible.org, 518-503-0717).

The service Accessible.org offers to individuals is free for two main reasons:

- The service is well defined. We help people express their need in writing. This is a must-do step in getting disability help.
- Site advertising revenues cover the cost of the services individuals receive. This is why we can offer a guarantee of FREE.

You have nothing to risk except your time. What have you got to gain? Everything you're eligible for! The sooner you start, the sooner you'll find yourself on the way to that better life you're always dreaming of!
2. How To Use This Guide

When you requested this Guide from Accessible.org, you actually requested two things:

- The Guide Itself -- to help you tell your story
- The Action Items -- to make your story work

The Guide Itself

This Guide is short, simple, easy to read and easy to use. It tells you:

- Why your story is important
- How to tell your story
- What your next steps are

Just follow the step-by-step instructions. To get the disability help you're looking for, you start simply by telling your story.

The Action Items

The Action Items are a series of actions that you take to make your story work for you. Every few days or so, you receive an email describing the action and how to carry it out. Please:

- Stay subscribed to make your story help you get help.
- Save the emails so you can act on an item later if needed.

Remember, Accessible.org does not charge for this service. Guaranteed.
3. Why Your Story Is Important

How can you get all the disability help you're entitled to? You want the answer to this question, right? Especially if you're desperate to escape the physical, mental and financial pain you're suffering because of your disability.

Here's the most important thing you need to know...

**No matter what type of assistance you seek, you have to apply for it in writing.**

Think about it. Do you see yourself calling benefits agencies, telling them all about your plight and then having them rush to your door with bags full of money?

Of course you don't. You know that it just doesn't work that way.

Even if the only thing you have to do is complete a questionnaire, that's doing it "in writing." Even if you apply online and no paper is involved, that's still doing it "in writing."

All agencies must account for any money or benefits they give out. And they must maintain records. So everything has to be "in writing."

Even to get $10 worth of food stamps, you have to document your need. It's only logical. Without controls, all the scammers and con artists would be at the front of the line. They'd be grabbing what honest people like you should be getting.

Don't let that happen to you. Tell your story and do it right.
What Can Your Story Bring You?

If you've visited Accessible.org and ended up requesting and reading this Guide, you're most likely looking for a GRANT to help pay off your debts and live with dignity.

But what does the word "grant" really mean?

A grant is "free money" that the recipient does not need to repay. It could come to you in various forms of benefits, cash, goods or services, for example:

- SS Disability
- Medications
- Food stamps
- Counseling
- Wheelchairs
- Handicap-accessible vehicles
- Service dogs
- And more...

These may be from the government, public or private foundations, trusts or individual donors.

Except for things like Social Security and Veterans Administration benefits, an individual is not likely to deal directly with a government department, but rather with an agency funded by the government.
What If You’re Not A Story Teller?

Not a problem! All you have to do is talk about your situation in your own natural words using a simple template. The template helps you get the right information in the right order.

Then, when you go looking for any sort of disability help, you're better prepared.

But wait! There's more! Much more!

When you use this FREE service to tell your story, you get it published on Accessible.org. As a result, not only do you get the right information in the right order, but also:

- You get your story polished up so others can understand your plight.
- You make your situation known to a wide audience that could help you.
- You learn proven ways to use your story to get the help you need.

The thought of writing is scary for many people. With the right help though, you'll be able to do it with ease.

There are two parts to this help:

- **How To Write Your Story Well** – Getting all the right information in the right order
- **How To Make Your Story Work** – Using your story in practical ways that really work

Only YOU can apply for the disability help (grants and benefits) for which you're eligible. This isn't as frightening as it sounds though, because you will have already completed the BIG step of getting your story right and in writing.
4. How To Write Your Story Well

You take just one action step to get started and that is to write your story following the simple template we provide. In this first step, you're writing a draft. We take it from there.

- **First**, we'll review, edit and polish your story. This could take up to 10 days.
- **Second**, we'll publish your story and also link to it on our Facebook page and Twitter feed. If you gave us a working email address, we'll notify you when this happens.

(Toward the end of the Guide, you'll find a link to the page where you submit your story.)

Telling your story is a key part -- the very first step -- of the process of getting disability help. We want to help you get it right. So, as a supplement to this Guide, we email you a series of Action Items on how to use your story for the best results possible.

Follow the advice of this Guide AND our recommended Action Items to increase your chances of getting your story accepted at Accessible.org. While you're doing this, you'll improve the skills you need to apply for disability benefits and to write grants in the future.

We've divided the basic story writing tips into these parts:

- What To Do
- What Not To Do
- Where It's Published
- A Story Editing Example
What To Do

• **Be honest.** The truth always comes out. When it does, we delete any story that has misrepresented facts.

• **Give detail.** Provide specifics about your disability. The more our readers know, the more they can help you.

• **Proofread.** Check your spelling and grammar. This helps avoid delays in editing, polishing and publishing your story.

• **Stay real.** Keep your expectations realistic. You might get help in a day, a week or a month. Unfortunately, there are no guarantees.

• **Be factual.** And positive, too! Avoid sounding negative, bitter or self-pitying. Benefits and granting agencies deal only in facts.

What Not To Do

• **Do NOT submit your story IN ALL CAPITAL LETTERS.** This makes it harder to read and longer to edit.

• **Do NOT submit your story in all lowercase letters.** Again, this makes it harder to read and longer to edit.

• **Do NOT use abbreviations.** (Avoid ur for your, yr for year, dr for doctor, approx for approximately, appt for appointment, and so on.)

• **Do NOT submit a story that looks skimpy and rushed.** Provide the minimum number of words suggested for each section in the form.

Follow all our tips to increase the chances of your story being accepted. Read on to learn more.
Where It's Published

Shortly after you submit your draft story, you'll get an automated email reply from us (provided you used a working email address).

That email will remind you that we'll edit and polish your story within 10 days and then publish it on one of the following pages:


We’ve separated the disability help pages into those eight categories to make it easier for helpers to suggest specific forms of assistance.

Remember...

No matter what type of assistance you hope to receive, your story must be clear and in writing. This is your chance to do it with professional help and at no charge.
A Story Editing Example

Here's a before and after example of an edited and polished story. This is a real story submitted by a real person looking for real help.

<table>
<thead>
<tr>
<th>Before Editing -- As Submitted</th>
<th>After Editing -- As Published</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Personal Story</strong></td>
<td><strong>Personal Story</strong></td>
</tr>
<tr>
<td>Hello I am 35 male from Los Angeles Ca currently living in lake Elsinore I am half Mexican German and Irish I have an eight year old son and just got a blue nose brindle pit bull puppy</td>
<td>I'm a 35-year-old bipolar and diabetic guy from Los Angeles, currently living in Lake Elsinore. I am part Mexican, German and Irish. I live with my mother who is also disabled. I have an eight-year-old son and just got a Blue Nose Brindle Pit Bull puppy.</td>
</tr>
<tr>
<td><strong>Disability Issues</strong></td>
<td><strong>Disability Issues</strong></td>
</tr>
<tr>
<td>I've been diagnosed with bipolar disorder schizophrenia currently prescribed 7 different meds for that I am diabetic and high blood pressure and painfully dental issues</td>
<td>I've been diagnosed with bipolar disorder and schizophrenia, for which I take seven different prescribed meds. I am also diabetic, have high blood pressure and suffer painful dental issues.</td>
</tr>
<tr>
<td><strong>Financial Hardship</strong></td>
<td><strong>Financial Hardship</strong></td>
</tr>
<tr>
<td>I was awarded Social security benefits with only pays 866 dollars a month I live with my mother who is also disabled thank god my medical pays my basic prescription's and diabetes supplies but minumual dental that's a problem can't come close to what the payments they want to charge me for dental work struggling with housing SSD allows me minimal work opportunities though due to my illness I can read OK don't understand lititute or punuations fought to go back and get my GED I'd like to go to school learn computer skills to earn extra money o help out more just can't afford it</td>
<td>I was awarded Social Security Disability, which pays $866 a month. SSD allows me minimal work opportunities though due to my illness. Thank God my medical pays my basic prescriptions and diabetes supplies. But dental coverage is minimal and that's a problem. It doesn't come close to the payments they want to charge me for dental work. I'm struggling with housing, which is why I'm living with my mom. I can read okay, but I don't understand literature or punctuation. I fought to go back and get my GED. Now I'd like to go to school to learn computer skills to earn extra money to help out more, but I just can't afford it.</td>
</tr>
</tbody>
</table>
### Income Efforts

We've been on a waiting list for a low-income housing program. It's kind of discouraging to see the housing we qualified for.

My family helps out with food. We also ask the church but they charge for food sometimes.

I tried to do things on the Internet to earn extra money, but my phone is just too slow. I need a computer and to brush up on my basic education. I just don't have money to do it. Thank God for the spellchecker or I'd be in trouble.

I don't know much about grants but I need help. It's hard to make it on SSD alone.

### Specific Needs

I would like info on:
- dental grants
- housing programs
- school grants
- affordable legal advice on custody to get my son with me
- mental health options better than the county gives to help me understand and deal with my illness

### Business Idea

I would like to buy scrap gold and jewelry on the side. My mathematics skills are average. I just don't know how much I can make while I'm on SSD and I won't lie to them.

Notice how:

- The categories help organize the information.
- The edited version is more presentable and easier to understand.
5. How To Make Your Story Work

After we've published your story, YOU have to make it work. We'll show you what you can do, but it's really up to you. As we like to say...

"We want to get you help, but we can't want it more than you."

You'll receive all our help in the email Action Items you signed up for to acquire this Disability Help Guide. To get the help you need, you must stay subscribed to the Action Items. If you unsubscribed by mistake, just copy and paste this address into your browser to get to the page where you can sign up again:


The key to making your story work is for you to be actively engaged in the process. It's actually pretty easy, but you know what? Most people don't do it. We want you to be different. We want you to do what's necessary to succeed!

Some of the stuff we show you how to do is so simple. For example, we show you how to respond when someone does something for you or says something to you. For example, if a Good Samaritan makes a helpful comment on your story, you thank him/her for it.

Many people don't make the effort to say thank you. That's downright rude. More importantly though, the person who offered the help doesn't feel like helping anymore.

So, please stay subscribed to the Action Items. You'll learn all the right things to do that will get you closer to the help you need so badly.
6. Whenever You're Ready

Ready to write? Yes? Then our first bit of advice is to **take your time and be thorough**. Applying for grants and benefits must be done carefully if you want real results. You learn to do that by writing your story.

If you need some examples to inspire you, go to our Accessible.org Home Page or Updates Page and click on a story link that interests you.

**WARNING!** Your story will become public, so do not submit it if:

- You don't understand the process.
- You don't want your story and name made public.
- You are involved in current litigation that could be affected.

Why do we make it public? A simple basic reason is that it discourages fraudsters. They normally like to work in the shadows of society.

Okay, enough said. **Go to this address (click or copy and paste into your browser)** to get to the page where you can start your story:

[http://www.accessible.org/story](http://www.accessible.org/story)

Oh, and one more thing... follow the advice on that page to the letter!