

# ▶ Disability Supplemental Guide to ADULT INSTRUCTOR GUIDE



The Disability Supplemental Guide to Hands on Banking® Adult Instructor Guide provides information on financial well-being and employment resources that supports individuals with disabilities as they pursue education, employment and taking steps towards financial well-being.

## Acknowledgements

This Disability Supplemental Guide was developed by National Disability Institute's Training and Technical Assistance Team.

National Disability Institute is a national research and development organization with the mission to drive social impact to build a better economic future for people with disabilities and their families.

National Disability Institute's Real Economic Impact (REI) Network is comprised of an alliance of organizations and individuals dedicated to advancing the economic empowerment of people with disabilities. The network consists of more than 4,500 partners in all 50 states.

Members include nonprofits, community tax coalitions, asset development organizations, financial education initiatives, corporations and private-sector businesses, federal/state/local governments and agencies, and individuals and families with disabilities. All partners join forces to embrace, promote, pursue access to and the inclusion of people with disabilities in the economic mainstream.

To learn more about how to make a Real Economic Impact, join us: [www.realeconomicimpact.org](http://www.realeconomicimpact.org).

For more information about the Disability Supplemental Guide, please send an email to: [ask@ndi-inc.org](mailto:ask@ndi-inc.org).

National Disability Institute would like to thank Wells Fargo for their support of the Disability Supplemental Guide.



## Financial Education Tools and Resources

### OVERVIEW OF HANDS ON BANKING

Hands on Banking®/El futuro en tus manos® ([handsonbanking.org/ndi](http://handsonbanking.org/ndi)) is a free, fun, non-commercial financial education program available in both English and Spanish that teaches people, in all stages of life, about the basics of responsible money management, including how to create a budget, save and invest, borrow responsibly, buy a home, and establish a small business.

#### Program Highlights

- Available online with printed instructor guides;
- Courses for kids, teens, young adults, and adults;
- Financial fundamentals for entrepreneurs;
- Personal finance lessons for members of the military, seniors, and their families;
- Resources for individuals, educators, non-profits, and workplace
- Available in English and Spanish;
- Designed for individual or classroom learning;
- Aligns with state and national education standards for mathematics, reading, and economics;
- Free, non-commercial content;
- Animated, interactive, and entertaining; and
- Easy to navigate and fun to present.

*Hands on Banking* offers flexibility in the ways information can be delivered in the American Job Centers. The program includes individual resources and instructor guides with tools and detailed information on content, activities, and tips on how to deliver the information.

*Hands on Banking* can be offered as a workshop or job seekers can access the online program, courses and more at [handsonbanking.org/ndi](http://handsonbanking.org/ndi)



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## Disability Supplemental Guide to HANDS ON BANKING ADULT INSTRUCTOR GUIDE

▶ The Disability Supplemental Guide to Hands on Banking® Adult Instructor Guide provides additional information specific to adults with disabilities. Each of the topics and lessons provided in the *Hands on Banking* instructor guides are important topics for people with disabilities to learn as well.

The disability community is very diverse. Some individuals with a disability may be employed, while others may rely on public benefits as their main sources of income. Some of the public benefits they receive might have limitations. Income, resource and savings limits often prevent individuals from enhancing their financial well-being and self-sufficiency as they concentrate efforts on retaining their benefits. New and existing programs are available to help people with disabilities develop skills in financial management and self-sufficiency.

This guide provides information on employment resources that can help individuals with disabilities find jobs within the community that lead to living wage careers. Some individuals with disabilities have the desire to build their financial well-being and need employment to do so. Financial well-being means having stable income or other resources to support a standard of living now and in the future. This guide defines different types of employment options and supports that individuals might select.

To learn more about disability, please refer to the Disability Sensitivity Guide, a tool to increase awareness among educators and instructors and provide communication strategies to create a more inclusive environment.

### Accessible Banking Products and ATMs

People who have a disability have the same rights as people who do not have a disability. A person who has a disability can open a checking and/or savings account, save with investment products such as a certificate of deposit (CD) and/or money market accounts. ATMs are also designed to be accessible. ATMs have Braille to help a person who is blind. Some ATMs have speaker capabilities so a person with a visual disability can use the ATM. A person who has a disability can ask for help or an accommodation to complete their banking transactions. Financial institutions, banks and credit unions should be wheelchair accessible, while computers and assistive technology may also be available so that people with disabilities can access services and consider work careers with credit unions and banks.

Writing notes or typing back and forth may work well for deaf and hard of hearing customers for simple banking interactions, like cashing a check or making a deposit. Sign language interpreters may be secured for more complex financial services such as completing a loan application or more in-depth discussions about banking and investing options. Without a qualified interpreter, a deaf or hard of hearing customer may miss critical information to make informed decisions about their financial well-being. In order to request a qualified sign language interpreter, banks and financial institutions can locate their state offices who are mandated to serve people who are deaf and hard of hearing. To learn more, visit the National Association of the Deaf ([bit.ly/NAD-State-Agencies](http://bit.ly/NAD-State-Agencies)).

### Employment Options

Adults with disabilities may be able to access a variety of employment options that will provide additional support as they obtain and maintain employment. The following provides a brief overview of employment options that individuals may access.

## **FULL-TIME EMPLOYMENT**

There are many people with disabilities, both visible or non-visible, who work full-time or are business owners, just as with individuals without disabilities. Full-time employment is usually 35 to 40 hours per week. The employer decides how many hours qualify as full-time and how many hours are considered part-time. Full-time employees are often offered more benefits like health insurance and retirement savings options than those who work a part-time job.

## **PART-TIME EMPLOYMENT**

As with people without disabilities, some people who have a disability decide to work part-time as a way to start a job or re-enter the work force. People with a disability are encouraged to work to their fullest ability and find jobs that lead to a career path using their strengths and interests. Some people work several part-time jobs to earn enough money to cover their monthly expenses until full-time employment is available. Part-time employees are usually not offered benefits such as medical insurance or paid time off for holidays, sick time or vacation.

## **SEASONAL EMPLOYMENT**

Communities may have jobs that are available seasonally. Examples are retail stores that are in need of more associates during the holidays or roofing or construction jobs. It is recommended that people who work a seasonal job have a plan for working another job during the off-season. Working throughout the year helps a person qualify for Social Security retirement or disability benefits and can increase the monthly benefit amount. Some jobs that are seasonal allow a person to apply for unemployment insurance, the government pays a portion of the person's previous earnings for a period of time. A person who works the full year earns quarters of coverage towards their future retirement benefits and usually has more income for the year. They could qualify for a larger income tax refund with credits as well, such as the Earned Income Tax Credit (EITC).

## **SELF-EMPLOYMENT**

Some people with disabilities decide to get training, start a business and hire employees or simply work for themselves. There are work supports for Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) beneficiaries who are self-employed. The Department of Labor, American Job Centers and Small Business Development Centers have programs to help people who have a disability start their own business. To learn more, visit the Small Business Administration website ([bit.ly/SBA-PWD-Resources](http://bit.ly/SBA-PWD-Resources)).

## **COMPETITIVE EMPLOYMENT**

People who have a disability are encouraged to work to their fullest capability. The Americans with Disabilities Act (ADA) ensures that a person who has a disability is allowed to apply for any job in the community for which they have the skills and education. The person needs to show that they can do the essential duties of the job.

When a person applies, and competes with other job applicants from the community to get a job, this is considered Competitive Integrated Employment (CIE). The person who is hired is paid at least minimum wage or higher. The benefits are the same as those provided to people who do not have a disability and do the same job.

## **CUSTOMIZED EMPLOYMENT**

Sometimes a person with a disability can perform some of the essential tasks of a job, but not all items in a job description. When an employer changes the work process or job description in a way that focuses on an employee's strengths and maximizes the person's ability to complete work, this is considered customized employment. Over time, a person may be taught additional tasks and increase the things that they do as part of their job.

An employer can evaluate workload and processes and re-assign tasks to a new employee who may have a disability and can complete the tasks assigned to the new position. This makes it possible for each worker to be productive and increases productivity for the company overall.

To learn more, visit the U.S. Department of Labor website ([bit.ly/DOL-CustomizedEmployment](http://bit.ly/DOL-CustomizedEmployment)).



## JOB SHARING

An employer can agree to share a job by hiring two people part-time, which can make it possible for them to work to their fullest ability and get the work done.

## SUPPORTED EMPLOYMENT

This option allows a person with a disability to gain assistance in finding a job, receive training and receive pay while learning the job. Services such as job coaching help the person take on more responsibilities. Support services are reduced over time, as the person with a disability shows that they can do the job on their own. The person can then work without help. The person can apply for jobs at that job site or in the community that require more skills. Supported employment gives a person with a disability the chance to start a job, receive training and be prepared to continue to learn on that job or move on to another job, furthering their work career in competitive integrated employment.

## Social Security Disability Benefits (SSI/SSDI)

A person with a disability may receive payments from the Social Security Administration (SSA). There are two types of SSA benefits an individual might receive. They include Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI). Some people who have a disability receive both. It is common for financial education instructors to get questions from individuals who are receiving an SSA benefit asking about certain rules attached to each benefit and their ability to work and maintain eligibility. There are resources and programs that are available to answer those questions. Financial education instructors should refrain from addressing any of those questions unless they are a certified benefits counselor. The following information will provide a high-level overview of the two programs and resources to guide individuals to if they have any questions on the benefit programs they receive.

**Social Security Disability Insurance (SSDI)** is based on a medical diagnosis and the inability to earn Substantial Gainful Activity (wages). To receive an SSDI cash payment, a person must have a current work history and sufficient work credits (earned over time through FICA [Federally Insured Contribution Act]) or meet certain criteria to be able to draw from another worker's work history. All SSDI is based on a work history and proving medical eligibility. An individual's personal/family resources are not considered.

**Supplemental Security Income (SSI)** is a need-based program, not a work history program. A person eligible for SSI must meet the same medical eligibility as a person eligible for SSDI. They must also be financially eligible and not have resources over \$2,000 for an individual.

## WORK INCENTIVE PLANNING AND ASSISTANCE (WIPA) PROJECTS

Social Security Administration funds over 80 programs across the country called Work Incentive Planning and Assistance (WIPA) projects that provide benefits counseling to persons with disabilities. Community Work Incentive Coordinators (CWIC) often work at Employment Networks or community service agencies and are trained by SSA to provide the following to individuals who receive benefits:

- ➔ in-depth counseling about disability benefits and the effect of work on those benefits;
- ➔ outreach to beneficiaries of SSI and SSDI (and their families) who are potentially eligible to participate in federal or state work incentives programs; and
- ➔ advice and referrals to federal, state, private agencies and nonprofit organizations that serve SSI and SSDI beneficiaries with disabilities.

To find a Work Incentive Planning Assistance project, visit the Ticket to Work website ([www.choosework.ssa.gov](http://www.choosework.ssa.gov)).

**Keep In Mind Tip:** It is important that instructors refer all individuals receiving SSI and/or SSDI to a WIPA project rather than trying to answer any specific questions pertaining to an SSA benefit. Whether the individual is employed, considering employment or not considering work because of receipt of benefits, a WIPA project may ensure an individual has all the accurate information needed to make informed personal decisions.

## SOCIAL SECURITY ADMINISTRATION SSI AND SSDI WORK SUPPORTS

There are many different work supports for SSI and SSDI beneficiaries. The work supports allow a person to stay in-pay for their SSI and/or SSDI for a period of time. This allows people to try work, have more income and save money to purchase assets that help the person stay employed. The Social Security Administration's Red Book provides information on the employment-related provisions of Social Security Disability Insurance and the Supplemental Security Income Programs. Visit the SSA website to access its Red Book ([ssa.gov/redbook](https://ssa.gov/redbook)).

Below is a list of varied work incentives for SSA beneficiaries in which a WIPA project may assist a beneficiary to fully understand and apply:

- ➔ **Impairment-Related Work Expense (IRWE):** When a person with a disability pays for something related to their disability that is needed for work, the person can ask SSA to consider the expense and allow them to receive more of their benefit because of the expense.
- ➔ **Trial Work Period (TWP):** As a work support for SSDI beneficiaries, a TWP allows a beneficiary to try out work for nine months during which time benefits are not impacted. The person may want to earn as much as they possibly can during this time to test their capacity of work earnings since they stay in-pay for their full SSDI benefit.
- ➔ **Extended Period of Eligibility:** After the TWP ends, a beneficiary receiving SSDI has 36 months of an extended period of eligibility where they may or may not receive their SSDI based on their countable work earnings.
- ➔ **Medicaid 1619(b):** SSI beneficiaries who have earnings too high for a SSI cash payment may still be eligible for Medicaid if they meet certain requirements. SSA uses a threshold amount to measure whether a person's earnings are high enough to replace his/her SSI and Medicaid benefits.
- ➔ **Medicaid Buy-In:** Workers with disabilities, who have wages in excess of traditional Medicaid rules, can potentially apply for the Medicaid Buy-In program. This is a work incentive that many states provide. This can help to ensure access to health care and reduce medical expenses. To learn more about Medicaid Buy-In, go to <https://www.medicaid.gov/medicaid/ltss/employment/index.html>.

## Employment Supports for Adults with Disabilities

Employment is a key step for an individual to build their financial well-being. There are a variety of resources that support individuals with disabilities to obtain and maintain employment. The U.S. Department of Labor (DOL) and American Job Centers (AJC) define adult services as services for those who are age 25 or older. There are different types of employment programs for adults with disabilities. The following provides a brief overview of the types of employment support in which adults with disabilities might participate.

### SENIOR COMMUNITY SERVICE EMPLOYMENT PROGRAM

Many communities have a Senior Community Service Employment Program (SCSEP). The program is run by either the U.S. Department of Labor, American Job Centers, the U.S. Department of Aging or a community-based organization. People who are 55 or older are placed in a job and paid by the program.

People who are accepted for the program are placed at worksites where they work up to 20 hours per week and are paid minimum wage. The person has a chance to learn the job and show that they can do a good job. When the place of employment has a job opening, the person can apply. When hired directly, the person is paid at the same rate and with the same benefits as others hired for that position.

To learn more about SCSEP, visit: [doleta.gov/seniors](https://doleta.gov/seniors).



## **WORKFORCE INNOVATION OPPORTUNITY ACT (WIOA)**

The Department of Labor, American Job Centers and Vocational Rehabilitation are required to assist people who have a disability. The partners are encouraged to work together to coordinate activities such as career exploration, job training, job development and access to financial education that helps people learn to manage income, increase income and save for the future.

Work training that provides certificates or degrees that are required for local job openings can also be provided. Job placement in apprenticeship and subsidized jobs may be offered, as well as opportunities to meet employers through scheduled job fairs. With WIOA, there is an emphasis on establishing relationships with employers, including federal employers that provide jobs for people who have disabilities and whose skills meet employers' needs.

To learn more about WIOA, visit the U.S. Department of Labor's Employment and Training Administration (ETA) webpage ([doleta.gov/wioa](https://doleta.gov/wioa)).

## **TICKET TO WORK (TTW) AND EMPLOYMENT NETWORKS**

Every person who receives SSI and/or SSDI is encouraged to work to the best of their ability. Beneficiaries who receive SSI and/or SSDI, and are 18 to 64 years of age, can choose an Employment Network (EN) to explore opportunities to further their education and work options while using the work supports related to SSI and/or SSDI. The understanding is that, over time, the person would work towards self-sufficiency and their benefits would cease. The person with the disability and the EN decide if they will work together to reach this goal. If they agree, the person signs an Individual Employment Plan (IEP) that includes the type of work they will do, the expected earnings for that job and career path and which services the Employment Network and partners will provide. This process is called assignment of Ticket to Work (TTW). People who assign their TTW usually use more of the work supports, obtain better paying jobs and are able to save and purchase assets that help them stay employed.

When a TTW is assigned with an EN, the person with the disability is protected from continuing disability review (CDR) while they are making timely progress, as defined by the Social Security Administration. This can be further explained to SSI/SSDI beneficiaries by a WIPA counselor and can be an important aspect of assigning a Ticket to an EN.

Another important safeguard for SSI/SSDI beneficiaries is expedited reinstatement (EXR). If a beneficiary's benefits end because of work earnings, but there becomes a need for the benefits to be reinstated again due to the disability, the beneficiary has five years to request the benefits start again without having to complete a new application.

To learn more, visit the Ticket to Work website ([choosework.ssa.gov](https://choosework.ssa.gov)).

## **VOCATIONAL REHABILITATION**

A person who has a disability and is interested in work training, help paying for college expenses or purchasing assistive technology can apply for services. Sometimes a person with a disability needs a job coach or the chance to work in a setting that has more supports than a job that is competitive. Vocational Rehabilitation may approve and pay for support services that will help a person work to their fullest ability.

To find a local Vocational Rehabilitation office, visit: [bit.ly/JAN-VR-Agencies](https://bit.ly/JAN-VR-Agencies).

## **CENTER FOR INDEPENDENT LIVING**

Many communities have a local Center for Independent Living (CIL) that hires people with disabilities. Staff can help provide referrals and coordinate services that help a person with a disability live within a community as independently as possible. Some CILs provide work readiness training and are Employment Networks. Some CILs have contracts with the local Vocational Rehabilitation office and provide benefits counseling to people with disabilities who receive SSI and/or SSDI. Some people with a disability like having the opportunity to learn from a peer who is also working. The person with a disability may be able

to relate to another person who has a disability and has learned how to become more independent. To learn more, visit the National Council on Independent Living website ([ncil.org](http://ncil.org)).

### **JOB SEARCH AND INTERVIEWING TIPS**

American Job Centers (AJCs) and Vocational Rehabilitation (VR) provide workshops on how to search for a job, prepare for an interview and maintain employment. A person can request a chance to practice an interview before scheduling one with a potential employer. This is called a mock interview. It is important to share your successes and how you can use your life skills to get the job done in a new workplace.

### **DISCLOSING DISABILITY**

When a person requests an accommodation, they may be asked to submit a written notice of a disability to an interviewer or to the human resources manager. Employers that receive federal funding are required to hire a diverse workforce that includes people with disabilities.

Section 501 of the Rehabilitation Act is a federal civil rights law that prohibits federal agencies from discriminating against job applicants and employees based on disability, and requires agencies to engage in affirmative action for individuals with disabilities. The rule requires each federal agency to adopt the goal of having 12 percent of its workforce consist of people with disabilities and two percent with targeted disabilities. These goals apply at both higher and lower grades.

There is a Schedule A form for people who want to be considered for a job for which they can perform the essential requirements, and want to use a special non-competitive hiring process to apply for the job. To learn more about Schedule A, visit the Office of Personnel Management website ([bit.ly/OPM-ScheduleA](http://bit.ly/OPM-ScheduleA)).

Other resources of interest include: Employer Assistance & Resource Network on Disability Inclusion ([bit.ly/AskEARN-Section501](http://bit.ly/AskEARN-Section501)) and Frequently Asked Questions about Disability Disclosure Under the Americans with Disabilities Act ([bit.ly/FAQ-DisabilityDisclosure](http://bit.ly/FAQ-DisabilityDisclosure)).

## **Protected Savings Programs for Adults with Disabilities**

For some individuals that receive a public benefit like Supplemental Security Income or Medicaid, there is a resource limit attached to the benefit. A resource limit means that an individual cannot have resources over a certain amount, which is usually \$2,000. In most cases, that resource limit may prevent individuals from saving over \$2,000 for fear of losing their public benefit. There are protected savings programs for individuals who might receive a public benefit with a resource limit attached to it. The following provides a brief overview of protected savings programs individuals may access. It is important to note that, as a financial education instructor, you do not have to be an expert on these savings programs, but rather share general information and direct the individual to the appropriate resource to get more information.

### **ABLE Account**

A person who has a disability that started before they turned age 26 is eligible to open an account if they receive SSI, SSDI or have a certification of a disability from a licensed physician. Friends, family and the individual can contribute up to \$14,000 to the account each year. Savings up to \$100,000 are excluded from the \$2,000 resource limit for SSI eligibility. If the savings is more than \$100,000, the SSI beneficiary will not be eligible for a SSI payment those months, but when the balance in the account is reduced below \$100,000, the person will receive their SSI based upon their income calculation. This means that the person continues to be eligible for SSI and does not need to reapply due to their ABLE savings. Savings in an ABLE account are also exempt from Medicaid resource limits. For additional information about ABLE accounts, refer to the *Hands on Banking ABLE Account Supplemental Guide*.

To learn more, visit the ABLE National Resource Center website ([ablenrc.org](http://ablenrc.org)).

### **SPECIAL NEEDS TRUST**

There are several public benefits, SSI and Medicaid for beneficiaries with disabilities, that count resources when deciding a person's eligibility for the benefit. In many cases, a person with a disability needs Medicaid in order to receive medical care and supports to live and work independently in the community.

Putting money aside in a Special Needs Trust allows a person with a disability to continue eligibility for benefits. The savings are needed to cover costs associated with having a disability. There are significant legal fees associated with setting up this type of savings account.

### **POOLED TRUST**

A Pooled Trust is set up by an agency that manages the funds saved in a trust for a person who has a disability. The savings is invested for all of the account holders jointly. The savings are spent on expenses associated with the individual and their disability. The managing agency charges a fee for managing the trust. To learn more, visit: [bit.ly/SSA-Spotlight-Trusts](http://bit.ly/SSA-Spotlight-Trusts).

### **PLAN TO ACHIEVE SELF-SUPPORT (PASS)**

A person who has a disability and receives Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI), and has less than \$2,000 in countable resources, may be able to complete a Plan to Achieve Self-Support (PASS). An approved PASS allows a beneficiary to earn and save more in order to achieve their employment goal and economic self-sufficiency. Savings are used for specific costs that the person with the disability will pay to support their work goal. The chance to save money is intended to help the person complete education and cover costs associated with starting work or self-employment. To learn more, visit: [passonline.org](http://passonline.org).

## **Additional Programs and Resources to Assist Adults with Disabilities Achieve Financial Well-Being**

### **ALTERNATIVE FINANCING PROJECTS AND ASSISTIVE TECHNOLOGY**

Some people with a disability need assistive technology to be able to complete a task. Examples of assistive technology are wheelchairs, hearing aids, modified vehicles and computers that read text. Assistive technology is an item designed to help a person. Vocational Rehabilitation provides assistive technology to help a person in a work training program, college or for a job. Assistive Technology Assistance Programs let people try equipment or borrow a device. If a device is not available to borrow, and funding will not help a person to buy it, there are loan programs in many states to help people purchase assistive technology. Examples of assistive technology are home modifications, hearing aids, vision aids and adapted computers. To find a program and AT resources near you visit: [bit.ly/NDI-AT-Loan](http://bit.ly/NDI-AT-Loan).

### **NEEDED WORK RESOURCES**

When people work, they earn money which gives them the ability to make purchases that can help them keep their job or move onto better jobs. Workplace training can lead to a career path that supports economic self-sufficiency.

It is easier to keep a job when housing is stable. Housing and Urban Development (HUD) has programs that help to pay rent for those on a limited income. Some housing units are dedicated to people who receive SSI and/or SSDI. When rent increases after a period of time due to a person's increased income, the amount of the increase can be set aside in a Family Self-Sufficiency (FSS) account. The money is given back to the renter when goals, including working to a level of self-sufficiency, are reached within three years. The savings can be used to purchase reliable transportation or for college expenses. A FSS account is protected and does not affect public benefits or SSI eligibility. To learn more, go to: <http://bit.ly/2wXTtL0>.

### **INDIVIDUAL DEVELOPMENT ACCOUNT**

Individual Development Accounts (IDAs) are matched savings accounts that people with disabilities may be eligible for to save money to purchase a home, complete education or start a business. The person is required to participate in a financial education class to learn about managing money and credit. The person agrees to deposit a specific amount each month for at least 10 months. The savings is matched at a rate of one to four dollars for every dollar saved, which can total as much as \$7,500. The match is not taxable. If the IDA is federally-sponsored, it is protected from federal public benefits, SSI and Medicaid. To learn more about Individual Development Accounts, go to: [acf.hhs.gov/ocs/programs/afi](http://acf.hhs.gov/ocs/programs/afi).

## Resources

ABLE National Resource Center: [ablenrc.org](http://ablenrc.org)

Alternative Financing Projects: [bit.ly/NDI-AT-Loan](http://bit.ly/NDI-AT-Loan)

Centers for Independent Living: [ncil.org](http://ncil.org)

Customized Employment: [bit.ly/DOL-CustomizedEmployment](http://bit.ly/DOL-CustomizedEmployment)

Disclosure Basics and the ADA: [bit.ly/Blog-JAN-Disclosure](http://bit.ly/Blog-JAN-Disclosure)

Employer Assistance & Resource Network on Disability Inclusion: [bit.ly/AskEARN-Section501](http://bit.ly/AskEARN-Section501)

Job Accommodation Network Self-Employment Blog: [bit.ly/JAN-blog](http://bit.ly/JAN-blog)

LEAD Center: [leadcenter.org](http://leadcenter.org)

National Association of State Agencies of the Deaf and Hard of Hearing: [bit.ly/NAD-State-Agencies](http://bit.ly/NAD-State-Agencies)

National Disability Institute: [realeconomicimpact.org](http://realeconomicimpact.org)

Office of Disability Employment Policy (ODEP): [dol.gov/odep](http://dol.gov/odep)

Plan to Achieve Self Support (PASS): [passonline.org](http://passonline.org)

Pooled Trust: [bit.ly/SSA-Spotlight-Trusts](http://bit.ly/SSA-Spotlight-Trusts)

Schedule A Hiring: [bit.ly/OPM-ScheduleA](http://bit.ly/OPM-ScheduleA)

Senior Community Service Employment Program: [bit.ly/DOL-seniors](http://bit.ly/DOL-seniors)

Social Security Administration Guide to Disability Work Incentives: [ssa.gov/redbook](http://ssa.gov/redbook)

U.S. Department of Labor Office of Disability Employment Policy: [bit.ly/DOL-Blog-SelfEmployment](http://bit.ly/DOL-Blog-SelfEmployment)

WorkforceGPS Self-Employment Assistance Center: [sea.workforcegps.org/About](http://sea.workforcegps.org/About)

Work Incentive Planning Assistance Listing: [choosework.ssa.gov](http://choosework.ssa.gov)

# Helping you prepare for financial success



It's never too soon to teach the importance of saving, and to show our commitment, Wells Fargo has developed a free, financial education program to make learning about saving easy. Hands on Banking® helps take learning to the next level.

To find out more, visit [handsonbanking.org](http://handsonbanking.org).

**Wells Fargo salutes the National Disability Institute's commitment to increasing financial capability among people with disabilities.**

Together we'll go far

