

>> Good afternoon everyone. My name is Shajira Brown, Project Coordinator at National Disability Institute. Welcome to introduction to Introduction to EmpoweredNYC: Why Financial Empowerment is Important to Persons with Disabilities webinar. The audio or today's webinar is being broadcast through your computer. Please make sure your speakers are turned on or your headphones are plugged in. You can control the audio broadcast via the audio broadcast panel. If you accidentally close the panel, you can reopen by going to the communicate menu at the top of the screen and choosing join audio broadcast. If you do not have sound capabilities on your computer or prefer to listen by phone, dial 1-650-479-3207. That number is 666445483. You do not need to enter an attendee ID. Real time captioning is provided during this webinar. The captions can be found in the media viewer panel which appears in the lower right corner of the webinar platform. If you want to make the media viewer panel larger, you can minimize other panels like chat, Q and A, and/or participants. For Q and A, please use the chat box or Q and A box to send any questions you have during the webinar, and we will direct questions accordingly during the Q and A portion if you listen by phone and not logged into the webinar, you may also ask questions by emailing questions to sbrown@ndi-inc.org. Please note, this webinar is being recorded, and the materials will be placed on the web page <https://www.realeconomicimpact.org/our-work/financialcounseling>. If you experience any technical difficulties during the webinar, please use the chat box to send a message to Shajira Brown Project Coordinator or email her at sbrown@ndi-inc.org. We have three partners participating today who will provide a brief introduction into their Empowered NYC initiative. Nichole Davis, Director of Programs, New York City Office of Financial Empowerment, Frances Liu, Vice President, Citi Community Development, and Martha Jackson, Assistant Commissioner Employment and Business Development, Mayor's Office of People with Disability.

>> Good afternoon, everyone. This is Elizabeth Jennings. I'm on staff at National Disability Institute, and just wanted to take a moment to step in and share with you a little bit of information about EmpoweredNYC. This is a groundbreaking new partnership, dedicated to improving the financial stability of New Yorkers with disabilities and their families. The EmpoweredNYC collaboration is an initiative that will create, test, and promote new strategies to enable New Yorkers with disabilities to improve their financial stability. The initiative will advance financial capabilities through broad engagements in education which you're experiencing today, tailored, one-on-one financial counseling, enhanced with new expertise, outreach and tools, and specialized benefit support services. We have many strategic partners that we're so grateful to have with us on this new adventure, the NYC Office of Financial Empowerment, the Mayor's Office for People with Disabilities, Citi Community Development, National Disability Institute, the Mayor's Fund to Advance New York City, Poses Family Foundation, an advisory board of municipal, excuse me, municipal offices, disability service providers, and financial empowerment service providers. And, all of you who've joined us on the line today. You're actually a very important, strategic partner to us because you will be the ones who are inviting others, your peers, other service providers, to join us each month as we provide you this broad based education. And, because you will be referring to us individuals who are in need of financial counseling and benefits planning and will benefit from these services. As Nichole Davis is not with us just yet, I'm going to share with you just a minute about Department of Consumer Affairs, or DCA and the Office of Financial Empowerment. DCA protects and enhances the daily economic lives of New Yorkers to create thriving communities,

and within DCA, OFE is the first local government initiative in the country with the mission to educate, empower, and protect New Yorkers and their neighborhoods where they can improve their financial health and build access.

>> This is Martha Jackson, Assistant Commissioner of the New York City Mayor's Office for People with Disabilities. The Mayor's Office for People with Disabilities works to ensure that New Yorkers with disabilities can lead happy, healthy, and productive lives. And, our workforce initiative, the first ever public private partnership from [inaudible] for New Yorkers with disabilities, NYC: ATWORK, connects people with disabilities to meaningful, living wage jobs across the five boroughs and our partnerships with EmpoweredNYC is crucial to the financial stability, success, and independence of all New Yorkers.

>> Hi, this is Frances Liu with Citi Community Development. For those who don't know, Citi Community Development leads Citi's commitment to financial inclusion and economic empowerment. We partner with municipalities, community groups, and nonprofits to expand financial inclusion for underserved individuals, families, and communities. And, with our partners on this webinar, we are very committed to supporting financial inclusion in the disability community. Just last year, when we began conversations with Poses Family Foundation about ways to support economic empowerment in the disability community, we were glad to connect with New York City Mayor's Office for People with Disabilities and many partners, including the National Disability Institute who are deeply engaged in empowering people with disabilities. And, for us at Citi, we recognize the opportunity to build on our significant efforts over the last decade with the New York City Department of Consumer Affairs to strengthen financial empowerment for low and moderate income New Yorkers. So, we were very glad to bring the Department of Consumer Affairs Office of Financial Empowerment into these conversations, and together, with our excellent partners in this initiative, we developed this important program you'll be hearing about today to strengthen the financial capability of people with disabilities and their families. We at Citi are so proud do have codeveloped the EmpoweredNYC initiative and look forward to today's webinar with all of you. And, now, I'll turn it to Nancy at the National Disability Institute.

>> Thank you so much, Frances, and thank you Martha, and thank you Elizabeth. Appreciate that information. I do believe that Nichole has been able to join us, so you will be able to hear from her a little later on in this presentation. As Frances said, my name is Nancy Boutot. I work with the National Disability Institute as the manager of financial empowerment, and I'm very happy to be a part of this training that we're doing for you today. A little bit about National Disability Institute, NDI is a National nonprofit organization dedicated to building a better economic future for people with disabilities. We are the first national organization committed exclusively to championing economic empowerment, financial education, asset development, and financial capability stability for all persons with disabilities. NDI affects change through public education, policy development, training, technical assistance, and innovative initiatives. So, we hope that you all leave here today able to understand what financial empowerment means, to recognize the importance of financial empowerment for individuals with disabilities, identify the goals that we're going to talk about of EmpoweredNYC, and define action steps that you can take to help support this new and wonderful initiative. So, what is financial empowerment? That means different things to different people. When we say financial empowerment, we are saying that it is the ability and confidence of

individuals and communities to make financial decisions that promote their long-term financial stability and financial health. The Office for Financial Empowerment envisions a city where all New Yorkers and communities are financially empowered regardless of their income or the income of their residents. Let's talk a little bit about the need for financial empowerment. People with disabilities are more likely to have disability related expenses as well as lower household income. So, when we talked about disability related expenses, we just have a few listed here. But, there are many. It could be increased medical expenses. It could be increased costs for health insurance. People with disabilities have to pay for durable medical equipment such as wheel chairs and other types of things. They also may need home modifications to make their home more accessible and often have to pay more for either public transportation or getting transportation modified for them to be able to use. We're also looking at lower household income. In New York City, nearly 58% of individuals with disabilities make less than \$35,000 a year. So, let's continue on that topic of employment. People with disabilities face a pretty large employment gap. Only 20% of New Yorkers with disabilities are employed, and that's compared with 66% of those without a disability. As a result of those statistics, individuals and families living with disabilities face significant financial insecurity. Almost 170,000 New Yorkers aged 18 to 64 received SSI, Supplemental Security Income benefits through the Social Security Administration. A little over 170,000 disabled workers receive social security disability insurance benefits. So, those are two benefits administered through the Social Security Administration, and we're very happy that you're joining us in this webinar. And, I do just want to give a plug for future webinars, one of which we're going to be going more in depth on SSI and SSDI to kind of get rid of those myths that are associated with those two programs. So, disability and poverty. Thirty percent of New Yorkers with disabilities live at or below the poverty level. And, similar to what we mentioned before, 80%, 80% of New Yorkers with disabilities are jobless. So, really, that slide really shows some pretty shocking numbers. We do know that poverty can definitely cause financial stress, and certainly amongst people with disabilities. People with disabilities are almost three times more likely to have extreme difficulty paying bills. So, not just difficulty, but extreme difficulty. People with disabilities, it's also double likely that they are going to skip a medical treatment or multiple medical treatments due to the cost of that treatment. And then, lastly, they are also twice as likely to be unbanked. And, when we talk about unbanked, that could be that somebody is using money orders that they're being charged for. They could be using cash advance companies that are charging, payday lenders which could be charging up to 300 plus percent. Or, something I actually just learned about earlier today, there's also predatory lending for AT loans. So, for folks who need assisted technology to help them, there are also predatory lenders out there for those folks with disabilities who are looking for those types of loans. So, what are some of the indicators of financial stress? Well, that includes overdrawing a checking account. It could be having, being late with mortgage payments. As you can see on the screen, over 30, well, roughly 31% of individuals with disabilities have been late with mortgage payments. Twenty-one percent have taken a hardship withdrawal from their retirement accounts, for those who have retirement accounts, of course. And, 23% have taken loans from their retirement account among those with retirement accounts. So, a lot of people borrowing from what should be that long-term protection that helps reduce stress and increase our financial empowerment level. There's also medical cost issues, and I really think that these are some staggering statistics. Thirty-four percent of individuals with a disability choose not to go to a doctor or

clinic because of cost. Thirty-one percent have skipped a medical test, a treatment, or a follow up appointment recommended by a doctor, again, because of cost. Twenty-nine percent of individuals with a disability did not fill a prescription or a medicine because of cost, and 46, almost 50% of individuals with disabilities have been affected by some type of medical cost difficulty. So, let's talk about planning ahead. We mentioned retirement earlier. If we look at these statistics on the slide, you will see that when we look at people with a disability, roughly 40% have a retirement account. Where, if you see people without disabilities, 62% have a retirement account. Now, would we like to see both of those at 100%? Absolutely. But, certainly, we would like to see that 40% closer to that 62% mark as well. Having tried to figure out retirement savings needs, only 1/3 of folks with disabilities have tried to figure out their retirement and what they're going to need for retirement. So, that long-term planning isn't there for 2/3 of folks with disabilities. When looking at long-term financial goals, 44% of individuals with disabilities strive to achieve them. So, a little more than half. There are, I mean, a little more than 1/3. In between 1/3 and a 1/2. There are people that are trying, which is good. But, we know that they're not quite getting there. And, only 30% of individuals with disabilities, less than 1/3, have set aside three months' worth of emergency funds. And, as we know through current data, it is highly recommended that everyone, disability or not, has at least three months of emergency funds set aside for any type of emergency. So, this last one I think is very interesting. Have a household budget. As you can see, 59%, that's 3% more than folks without disabilities, have a household budget. And, what does that tell us? Well, it's interesting. It lets us know that people with disabilities are budgeting. And, perhaps that's necessary due to financial stress. However, it's not working. As we can see from the number of individuals with disabilities that live in poverty, having that household budget isn't enough. Obviously, they need tools and resources and education to help them out. But, they certainly, the statistic shows that they are trying. So, how do we address these challenges? What we are doing is developing a multi-tiered strategy. So, what does that mean? It means we want to have high quality employment opportunities for individuals with disabilities. We want to make sure that people get accurate, and I can't stress accurate enough, information about the impact of employment on those critically needed benefits, supports, and services. Unfortunately, many people are given inaccurate information which can send them down a path that actually leads them away from financial empowerment. We are also developing financial empowerment services that build individual and family financial knowhow and confidence. And then, we are raising expectations about employment and economic advancement of New Yorkers with disabilities. And, I just want to, before we move on to the next slide, go back to that third bullet. Financial empowerment services that build individual and financial, family financial knowhow. So, it's not just about individual knowhow. It's really about a family. And, especially for families that may have youth and high schoolers, young adults who are living in their family, they, that family sometimes relies on those public benefits that people receive. So, really giving not just the person but the family the financial knowhow, we think really helps them in their confidence and in achieving their goals. So, one way that we address these challenges is through key skills and knowledge. So, that, that's equipping New Yorkers with disabilities with key skills and knowledge on things like money management and budgeting. So, we saw that a good amount of people are, do have a household budget, but are they able to manage that budget? Are they able to have somebody assist them with that budget? Do they work on that budget monthly and adjust it as needed? Also, debt management. Many individuals who live in poverty do incur

debt, and then don't know how to get out of it. Going back to those payday loan situations. We're looking at, you know, 200, 300 plus percent interest rate sometimes that would be difficult for anyone to get out once they got into that type of situation. Credit management. We all know that credit is becoming more and more important. In some situations, it's important to getting hired. It's certainly important when it comes to getting lower rates for interest on loans. And, just to give a bit of a shameless plug, I believe we talk a little bit about credit on next month's webinar. And, we'll tell you more about that webinar a little bit later on. We also want folks to have key skills and knowledge when it comes to public benefits management. I think there needs to be a across the board understanding that being on public benefits does not mean that you turn your life over to a life living in poverty. It means we educate people and get them to understand how to manage their benefits so that they can become more financially empowered. And, we do that by making sure that people have secure, good advice, and part of that is connecting people with resources, programs, and services that will provide that very important and accurate information. So, some of, one of the ways, I'm sorry. Some of the supports that we desire in terms of behaviors and actions, one of them is understanding money. Individuals build their knowledge of money, connect to trusted entities for advice, and use available resources and support. These are some behaviors that we want to instill in folks that are going through this project. We certainly want them to be earning money. Individuals, we want them to work to their full potential and utilize available benefits and work incentives. I think we hear too often individuals who have a disability who may be on public benefits saying, "Well, I was told I can only work part time," or "I was told I can only work a certain amount of hours or I will lose my benefits." So, we want [inaudible] people to really understand that they can use their full potential. They can earn good money. They can pay for safe housing as long as they manage their benefits effectively. We also support desired behaviors when it comes to using money. Individuals, we want them to budget to meet their needs and attain their goals. We want them to utilize affordable financial products and use credit wisely, including proactive debt management. And, also, saving money. Individuals, we want them to pay themselves first. Have emergency funds, like those three months that I talked about earlier. And, we want to see people using ABLE accounts and other protected savings opportunities to build assets. And, I'm not going to talk about ABLE accounts now, but I just want, in case you want to look it up anybody on the webinar, ABLE stands for Achieving a Better Life Experience. They are tied to 529 accounts, and they provide favorable tax incentives for individuals with disabilities who want to save money. And, I will tell you this, another shameless plug. This is going to be a 12 webinar series, and one of the series that we will be doing is going to be on, all about ABLE accounts. And then, lastly, one of our desired behaviors is we want to see folks protecting their money. So, we want individuals to access and use available customer, I'm sorry, consumer protections, insurance options to protect their money, make sure that they have the ability to earn more, save, and have that money be protected. So, how are we going to do all this? Well, empowered NYC has some really lofty, wonderful goals. We are going to develop training and curricula to build the financial empowerment of the individuals with disabilities, their families, and service providers. We plan to touch over 1000 nonprofit service providers, municipal staff, people with disabilities, and their families by participating in this very training that you are on right now. And, I just want to give a shout out. We have 73 individuals on the webinar right now, and I want to say that we had roughly 80 folks registered. So, what we're talking about here numbers wise for somebody who does a lot of webinars,

this doesn't happen, folks. We have usually 1/3 of the amount of people who register actually join. In this situation, we pretty much had 100% of the folks that registered for this webinar join this webinar. So, I want to thank you all, and obviously, you're interested in what we have to hear. And, we want to make sure you keep coming back. So, now, I'll get back to the presentation slides. Another one of EmpoweredNYC goals is to have at least 2000 plus one on one financial counseling sessions that will be attended by people with disabilities and their families at accessible locations across New York City. And then, lastly, through these outreach efforts, including a city wide marketing campaign, we aim to reach one million New Yorkers with disabilities, their families, and their communities through this initiative. So, one of the ways that we are letting people know about EmpoweredNYC and getting information about how we can improve EmpoweredNYC and make sure that it's beneficial to the needs of everybody that we are trying to work with, we're setting up listening sessions, five different listening sessions across the city. And, the goals of the sessions are first to learn from the disability community about issues specific to financial stability of individuals with disabilities and their families. And then, second is also to conduct outreach about Empowered New York City as a new financial empowerment initiative focused specifically on people with disabilities. So, as we get closer towards the end of the presentation, I will give you some resources including a website where you can get more information on the listening sessions. And, ultimately, what these sessions are going to do, and we hope that everybody on the phone can attend. These sessions are going to inform EmpoweredNYC as we establish new strategies, programs, and services to improve the financial stability of New Yorkers with disabilities and their families. Something else that we're doing in this initial stage which we're calling tier one and this broad engagement and outreach is these monthly webinars that, as I mentioned, I'm so happy that you're all on today. And, these are for service providers, case workers, vocational rehabilitation, workforce one staff, college career offices, office for students with disabilities, and municipal staff, and anyone else that you feel you would want to share this information with to better understand and address individual financial situations, deliver a consistent message about financial empowerment benefits, and make appropriate referrals to those one-on-one financial counseling services for people with disabilities that we are developing through this project. Another way that we are educating folks is by developing and disseminating micro trainings as well to New Yorkers with disabilities that kind of breaks down the myths and stereotypes that thwart employment and activate engagement in financial empowerment services. So, what does that mean? So, other than webinars like this, we are all, we are also going to put together staff sheets. We are going to be putting together short five to ten minute trainings that can help people learn more about SSI, SSDSI, Medicaid, Medicare, ABLE accounts. And, we're going to use simple language because, as we know, when we talk about some government programs, it can be really overwhelming. So, these will be PowerPoint type presentations. We will have a voice over, and we will have captions. So, they will be accessible to anybody who wants to listen. And, we will, again, have a link and provide access so that we can get broad dissemination of those empowerment ed topics and training. So, we talked about some of our goals earlier and that they are pretty lofty. Well, so are our outcomes. So, our outcomes are twofold. Some are geared towards professionals, and some are geared towards New Yorkers with disabilities. So, outcomes for professionals, we want professionals to have increased understanding of the commitment to the importance of financial empowerment strategies for people with disabilities, financial stability as an expectation for people with disabilities, financial

empowerment and benefits planning issues and guidance, referral of customers to the financial empowerment pilot which is Q2 which we'll be talking about momentarily. And, lastly, the confidence in discussing financial empowerment and benefits planning with customers. And, you know, sometimes, I think we have a hard time talking about financial empowerment amongst ourselves, so then, talking about it with other people can be really daunting. And, we want to train people so that they have the confidence in discussing all of those things. And then, some outcomes for New Yorkers with disabilities and their families. We want them to have increased their access to high quality information about money management and benefits planning, support in addressing barriers to make the decision to work, and the confidence in moving forward on a path to employment and financial empowerment. So, I'm going to talk a little bit about some of our future training topics that we plan on doing so far. And then, I'm going to turn it over to Nichole, who's going to talk a little bit about those coaching services in tier two. So, some of the training topics that we plan on having in the future and we're looking forward to getting information from everyone on the phone about other topics as well. Why financial empowerment is important to individuals with disabilities, financial education, resources, and tools, federal policies that support financial empowerment and disability services, myths and Medicaid. I'm sorry. Myths about Medicaid and work, and then the importance of benefits planning and work support. So, those are a few topics that we have lined up over the next 12 months, and we will be expanding that as we get informed from our advisory group and from those folks who participate in these webinars. So, having said that, I would like to, now, turn it over to Nichole Davis from the Office for Financial Empowerment. And, just going to make sure that Nichole is off mute. And, while we're waiting for Nichole, Elizabeth, maybe you would be interested in starting on those slides.

>> Sure. I'd be happy to. So, as many of you may know, in the city of New York, there's the first ever Financial Empowerment Centers, and they provide both financial counseling and coaching services. So, for anybody who chooses to utilize these services, you receive free, high quality, confidential service. It includes one-on-one meetings with certified financial counselors. Within those financial counseling and coaching sessions, a broad range of financial issues can be, can be covered, and it's customized to meet the needs of the individual. Under this project, those services will additionally be customized to meet the needs of individuals with disabilities and their families by integrating critical information about disability benefits, meaning that the individuals who will be providing the financial counseling services will be able to provide counseling and coaching both on the financial needs of the individual as well as helping them to better understand their social security and other public benefits that play an integral role in their finances. So, when we talk about tier two, as you may hear our language sometimes. Oh, sorry, Nancy. Did you want to say something?

>> Elizabeth, I'm so sorry to interrupt, but I do believe we have Nichole on the line. So, I just wanted to see if she would like to pick up and talk about the next couple slides. And, Nichole, you may be on mute. Well, how about this. We will just let Nichole try to come on when she can, and Elizabeth, I apologize. But, we'll let you continue for now. Thanks.

>> Hey, no problem. So, sometimes, in these webinars, you're going to hear us talk about tier two, or we might talk about one-on-one financial counseling and coaching. They're really the same thing. In our program model, tier two is

financial counseling and coaching, and what we'll be doing under EmpoweredNYC is piloting a new financial counseling model that brings together trainings and tools and strategies, all customized to provide meaningful, one-on-one guidance to people with disabilities who choose to use the Financial Empowerment Center. So, we are encouraging you to attend these trainings so that you can learn more about these services, and, in particular, how to refer your customer so that they can receive free, accessible, and available services in all five boroughs. The financial counseling pilot is going to, as I mentioned, engage certified financial counselors who'll provide financial counseling to individuals and their families, and they'll operate flexible, mobile financial counseling across the five boroughs at a selection of locations. The locations will be chosen in partnership with the working group and selected partners. So, if you are a nonprofit or a service organization on the line, and you'd like to be considered for one of those partnerships, please feel free to reach out to us now. You'll have a chance, even in the survey following this. There's a chance to give other comments. You can feel free to let us know there. And, the financial counselors are going to participate in what we're calling new training for certified financial counselors. It will build upon existing best practices. It will integrate knowledge of both financial counseling and disability specific benefits. So, this is a new model that we get to test in New York City where individuals with disabilities and their families can use the Financial Empowerment Centers, and when they go to the Financial Empowerment Center, they're going to get high quality service that includes both financial counseling and benefits counseling so that they can make informed choices about their public benefits, about earning more, about saving more, and get guidance on how to use the tools and strategies available them, to them to build their financial security.

>> Thank you very much, Elizabeth. So, we've heard about tier one. We've heard about tier two, and then we also have a tier three. We want you to stay tuned for that. Tier three is going to focus on strengthening the provision of in depth financial and benefits guidance for people with disabilities seeking to transition into employment. So, tier three is still under development, and you will hear more about that as you participate in these webinars and sign up to get more information. So, here's a great example I want to show you of how we think this can work well. So, here's Diana. Diana is advised of the option to receive one on one financial counseling from her employment consultant who attends the empowerment ed trainings. So, any of you employment consultants out there, job developers, job coaches, that's you. So, Diana calls 311 for an appointment, and she receives one-on-one financial counseling specific to her, her needs and makes three decisions. She will work more and increase her earnings, and that's a really big step for somebody who could be on SSI or SSDI. Working more is certainly an option that just not enough people are choosing. So, she's currently working below the threshold to maintain her health insurance. So, the one-on-one counseling is going to let her know that she can go above that threshold and not endanger her health insurance. So, what, I love this step because what does that mean? Well, that's that first step in terms of getting out of poverty and becoming more financially empowered is working more and earning more. And then, too, she will use new income that she's going to be getting to open an ABLE account. And, remember, as I mentioned before, those are those tax friendly accounts that allow individuals to save for qualified disability expenses. And, I'm not going to go into what qualified disability expenses are, but the law is very broad. So, it allows people to save for a multitude of things. And then, lastly, Diana is going to work with her financial



counselor on a plan to improve her credit. And, we all know how important credit is, as I mentioned before. So, this is how we see the project working so that people get accurate information that can help them along their path and be confident in the information they receive and the choices that they make. So, some action items for those folks on the phone. What we want you to do is join these empowerment ed webinar trainings each month. We would love for you to advertise the series to your staff and to any community partners that you're working with. We want you to learn more about our partners. So, learn more about New York City Financial Empowerment Centers by going to their website, <https://ww1.nyc.gov/site/dca/about/overview.page>. And, also, we want you to learn more about the Mayor's Office for People with Disabilities, and you can go to their website by going to <http://ww1.nyc.gov/site/mopd/index.page>. And then, lastly, we want to encourage your staff, customers, families, to register for the empowered cities list serve. And, you can get the latest updates and resources. You can find out more about the trainings and the webinars by going to that website which is <https://www.realeconomicimpact.org/financial-counseling/empowered-cities>. And, the webinars that you will find this information on that website. Right now, I'll just let you know they will be the second Tuesday of every month at 1:00 PM. And, again, if you visit the real economic impact website, you will learn more about the webinars as well as about our listening sessions. And, you can sign up for any updates. So, some resources that we have for you, and we're going to give you some resources. We're going to give you some contacts, and then we're going to open it up for questions and answers. So, hopefully, we've got some questions going in the chat. If not, feel free to submit your question at this time. Some resources that we think would be very beneficial to you all, one is a consumer financial protection bureau, [www.consumerfinance.gov](http://www.consumerfinance.gov). Also, the FDIC's Money Smart program, [www.fdic.gov/consumers/consumer/moneysmart](http://www.fdic.gov/consumers/consumer/moneysmart). And then, there's also [mymoney.gov](http://mymoney.gov) which you can reach just at that, [www.mymoney.gov](http://www.mymoney.gov). And then, also, our website, the National Disability Institute, [www.realeconomicimpact.org/our-work/financial-education](http://www.realeconomicimpact.org/our-work/financial-education). So, was we continue on with this webinar series, we want you to contact us. We'd love to hear from you, and here are the contacts of myself. Also, Wanda Lopez at the Office for Financial Empowerment, sorry. Of Financial Empowerment. And, Abby Mayerhoff with the Mayor's Office for People with Disabilities. So, please contact us after this webinar with any comments or questions that you may have. And, with that, we, we have about ten minutes left, and I do see that we have some questions. So, I'm going to go ahead and answer a couple of those. And then, it looks like we also have one or two for Citi and one or two for Martha. Okay. So, first question, are these webinars free every month? So, so, yes, they are. Everything that we have been talking about today will be free. So, all of the information and resources that we will be sending out will be free. We will not send you any resources that would require you to sign up and pay any money. And then, all of the additional trainings that we're going to be doing, the fact sheets, the five to ten minute mini trainings, those will all be free. Great question. Thank you for that. I do have a question for Martha, and that question, Martha, is how do I connect to the NYC: ATWORK activities?

>> Thank you for the question. Actually, you can go to our website. You will see the NYC: ATWORK banner on the website. You can click on that. And, it will actually take you to a series of processes you can self-refer. If you are a provider, you can contact any one of us. The process is rather simple in terms of if you are a person seeking employment or you're working with people who are seeking employment. We have referrals, a contact form that is filled out. We,

then, contact the individual for a phone pre-screening, and then call individuals in to meet with everyone in person. So, all it really takes is just one click. Fill out that form, and one of our staff will be getting in touch with you to learn more about what either your needs are for the participants in your program or if you're an individual, what kind of employment goals you have, and how can we best assist you to meet those goals.

>> Thank you very much, Martha. And, we do have another question that came in, and it said, "Will the webinars be universal in nature or structured more about the NYC OFE? In other words, if nonprofits in our market," and I'm not sure where that market is, "do not work with NYC OFE, will the webinar, will the webinars be universal enough to work for them, too?" And, my answer to that is yes. The webinars will be universal. We will certainly have information that is specific to NYC, but many of the things that we are going to be talking about are federal type of benefits, which means they're pretty universal in terms of how you would be able to use them. Another question we have and thank you for saying this. We still do have a couple more slides when we get through questions, but one of the questions is how soon will you have a copy of this PowerPoint available. So, thank you for the person who asked that because we are archiving all of our webinars, and they typically take about ten working days before they will be up and running. And then, they can, they can be viewed and watched. There will also be, so there will be the PowerPoint. There will be an audio going along with the PowerPoint presentation video, and then, there will also be a Word transcript. So, it will be, it will be available to everybody. Okay. Let's see. Great questions coming in here. Frances, it looks like I have a question for you which is what is the role of Citi Community Development in this project.

>> Sure. Thank you for that question. So, Citi Community Development is so glad to be working with our partners in EmpoweredNYC, having codeveloped this initiative. And, we are really a partner at the table. We're both supporting it and learning as we go through the process with our partners and leveraging our expertise and our longtime experience having supported financial inclusion in low and moderate income communities and to leverage those learnings and ensure that they inform the work of EmpoweredNYC. And, we are very glad to be working with leading experts in the field like the National Disability Institute, MOPD, OFE, as partners to ensure that this, that this initiative is as successful as possible. So, I think that wraps up our role at Citi Community Development.

>> Thank you, Frances. And then, we have another question that came in which is, "Where are the Financial Centers located? I see one in Long Island City. Are there others in other boroughs? We have students in the city that really," capitalized, "could benefit from these services. We are so excited about you bringing this information to them." Well, thank you very much for that. We're excited to be bringing you this information as well. And, if you go on OFE's website, you will see where all the financial, financial counseling centers are. However, we are in the RFP process right now of bringing on some folks who will be trained, and then, we will let you know where they're going to be. They will be scattered throughout the city in accessible location so that anyone with a disability will have the chance to go there and meet with them. Great question. Thank you. And, it looks like we have Maria on the line. Maria's our Project Director, and she has a Citi question, I believe. I could be mistaken. If that's not the case, I'm so sorry. I do have another question here. And, this says, "My customers have a really hard time making ends meet. Can the financial counselors

help with that?" That's a great question, and absolutely, yes, they can. That's what the financial counselors are there for, and what this project is going to do is help people get even more specific information to help them and their households make ends meet by not only talking about one type of benefit, but by talking about all different types of benefits. So, looking at public benefits, looking at what public benefits people are on, looking at what their income is. Looking at various ways that they can enhance their ability to not only make ends meet, but as we talked a little bit before, also to start planning for the future, to start saving for emergency funds, to start thinking about retirement. We think those things are really important, and we want your customers to be able to do that. All right. I think we are coming to a close. I'll move on to the next slide while I wait and see if any other questions come in. Please join us. We're so thankful that you joined us today for this initial kickoff webinar. Our webinar next month is going to be Money and Benefits: Why Financial Empowerment is Critical to Work. And, that is going to be on Tuesday, July 10, 2018. And, it is going to be from 1:00 to 2:00 PM. As I mentioned, all webinars will be the second Tuesday of the month from 1:00 to 2:00 PM. And, the registration is listed below. It's a very lengthy link. So, I don't think I necessarily need to read it. But, you can go there to register. And, we also have a survey. So, once this webinar closes up, please take our survey. Your feedback is really important to us, and it'll help us in developing this training series to meet the needs of New York City providers and New York City residents living with disabilities and their families. And, I'm not sure if we have any other questions, but I will open the floor up for the last couple minutes to see if we have any final words from, I know Nichole was having trouble getting on. Sorry about that, Nichole. We'll make sure that you get to speak on another one of our webinars. But, any final words from Martha or Frances or Elizabeth?

>> It's Elizabeth. I just wanted to make sure everybody on the line was able to see a couple of messages provided by Nichole Davis in the chat box. So, answering the question about where locations are available, Nichole advised that there are more than 20 locations across the five boroughs with one in Long Island City. You can find out more and schedule appointments at [www1.nyc.gov/site/dca/consumers/get-free-financial-counseling.page](http://www1.nyc.gov/site/dca/consumers/get-free-financial-counseling.page). Nichole also wanted to share that the financial counseling pilot that we talked about in today's webinar. These services will be available outside of the 20 current Financial Empowerment Centers or 20 plus. My apologies. So, if you have individuals that you're working with now that are not individuals with disabilities or you yourself would like to try out the current financial counseling and coaching services, we really encourage you to schedule appointments, see how it goes, start to learn a little bit more about the great services that are available to the Financial Empowerment Centers. But, if you are serving individuals with disabilities and their families, we'd love to just hold off a little bit. Allow us to get these new sites going so that you can have them get the full scope of service which will be both financial counseling and coaching as well as benefits planning. And, if your organization would like to host one of these centers or host an EmpoweredNYC financial counselor at your office or location, please let us know. Nichole invites you to reach out to her at [ndavis@dca.nyc.gov](mailto:ndavis@dca.nyc.gov).

>> This is Martha Jackson. Just wanted to remind that there are several listening sessions being held throughout the city at different boroughs. If you want to learn more, have your thoughts be shared, and also share this information with some of your participants, we will be in Staten Island tomorrow

and in the other boroughs through July, June and July. You can find that information out also on our website.

>> Nancy may be on mute? So, I just want to thank everybody for your time today. Thank you to Citi Community Development for your support and to all our partners who are on the line today. Thank you, Nancy and Shajira for leading us through, and thank you to all of you who joined us today. Couple of hiccups in the road, but we'll be back on track next month, ready to join, join you and have you join us for our next training. The topic is going to be Money and Benefits: Why Financial Empowerment is Critical to Work. We'll be holding this next session on Tuesday, July 10 from 1:00 PM to 2:00 PM Eastern. As Nancy said, you can register at our link. Please don't forget to take the survey, and we look forward to seeing you all next month. Thanks everyone. Hope you have a wonderful day.