

# **REAL ECONOMIC IMPACT NETWORK: EXPLORING "BETTER MONEY HABITS"**

**June 8, 2016  
Washington, DC**

# Moderator



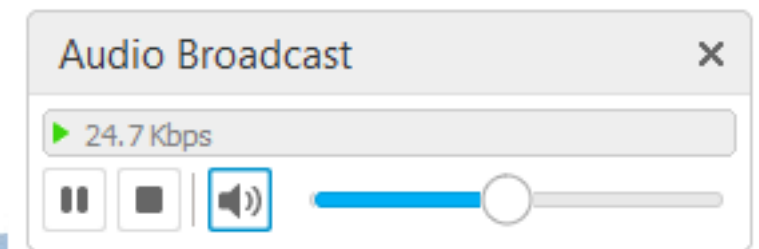
*Michael R. Roush, M.A.*  
**Director, Real Economic  
Impact Network**  
**National Disability Institute**

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# National Disability Institute

The mission of National Disability Institute is to drive social impact to build a better economic future for people with disabilities and their families.



## NDI's Real Economic Impact Network

- An alliance of organizations & individuals dedicated to advancing the economic empowerment of people with disabilities.
- Consists of more than 4,500 members located throughout the United States.
- Includes non-profits, community tax coalitions, asset development organizations, financial education initiatives, corporations & private-sector businesses, federal/state/local governments & agencies, and individuals & families with disabilities.
- All partners join forces to embrace, promote & pursue access to & inclusion of people with disabilities in the economic mainstream.

**Learn more about the REI Network at**  
**[www.realeconomicimpact.org/REI-Network.aspx](http://www.realeconomicimpact.org/REI-Network.aspx)**

# Webinar Objectives

- Overview of Better Money Habits
- Overview of Better Money Habits Partner Page
- Tips on how to integrate Better Money Habits into existing programs

# Today's Presenters



***Misty Hadzima***

Senior Vice President,  
Enterprise Marketing  
**Bank of America**

# Connecting Leaders to Learning

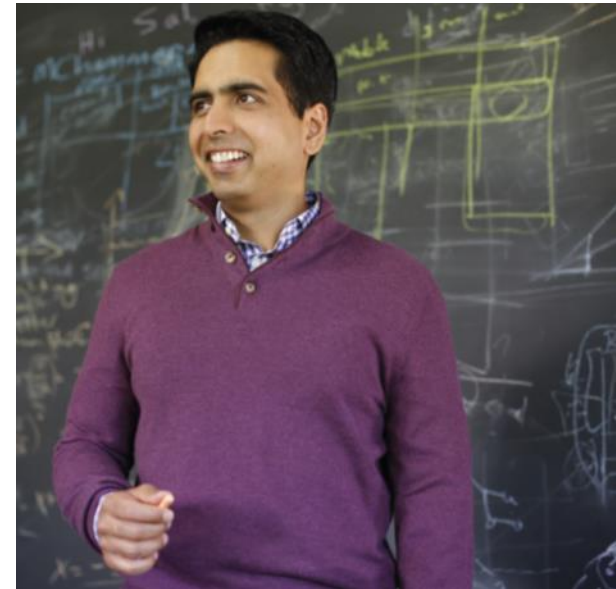
## *Better Money Habits® - Financial Stability For Those Living Paycheck-to-Paycheck*

June, 2016

# Taking a fresh approach – Better Money Habits®

Bank of America's flagship program providing **objective, easy to understand financial education** to help empower consumers to be informed and prepared to make financial choices

- Partnership with education innovator Khan Academy
- Content addressing critical financial topics for consumers
- Engaging online learning experience at [BetterMoneyHabits.com](https://www.bettermoneyhabits.com)
- **Free resource** for everyone



## And now...

- New series on Transitioning Military, Taxes and Millennials + Retirement (new content is ongoing)
- Integrated marketing communications efforts to drive engagement and awareness

# Focusing on topics that address their needs

## JUST STARTING OUT



Topics include:

- Student Loans
- Renting
- Buying a car
- Taxes
- Money 101
- Retirement

## PARENTS with children under 18



Topics directed at parents to help talk to their kids about money:

- Establishing good money behavior
- Allowances
- Budgeting
- How to manage Online checking
- Explaining credit and credit cards
- Risk for ID theft
- Money 101

## Day to Dayers: Making ends meet



### ***Just launched Q4 2015***

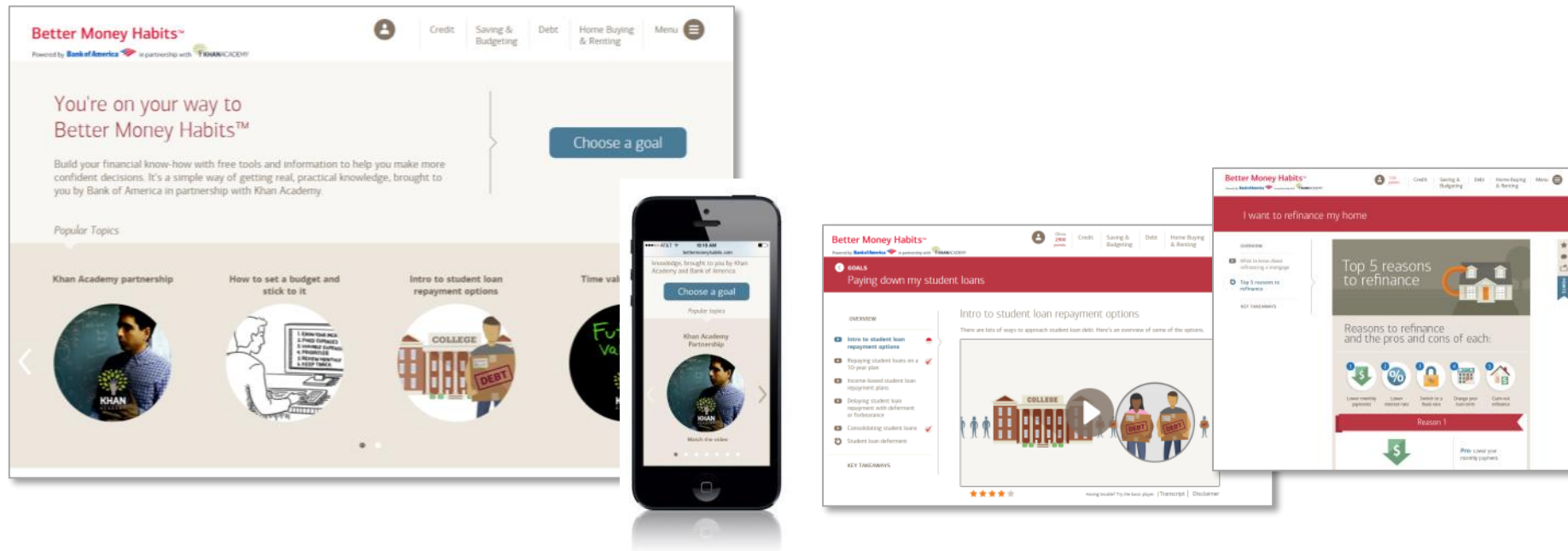
Topics include:

- Borrowing options in an emergency – payday loans
- Credit counselors – can they help/how to talk to them
- How to avoid common frauds
- Negotiating with creditors
- Building an emergency fund
- Impact of credit card debt
- Managing your bills
- Juggling debt and expenses



# BetterMoneyHabits.com overview

- Mobile-first design
- Personalized content experience
- Guided experience
- Expanded content formats beyond video
- Quizzes/content recommendations for deeper engagement
- Points and rewards system as motivation to keep going





# Thank you, Partners!

## Development Partners:

- The Center for Financial Services Innovation
- The Consumer Federation of America
- The National Council of La Raza
- Local Initiatives Support-Corporation-Financial Opportunities Center
- The National Foundation of Credit Counselors
- The National Urban League
- NAACP
- CFED
- National CAPACD
- National Congress of American Indians
- Consumer Action
- **National Disability Institute**
- The Corporation for Enterprise Development
- United Way Worldwide - United Way Financial Stability One Stop Centers
- NeighborWorks



# Working with our partners

Better Money Habits®

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Menu

## Better Money Habits® Education Resource Center



### A guide to greater financial empowerment

The site offers content for coaches to help their clients gain a better understanding of important personal finance topics and to meet their financial goals. Get started by exploring the topics below where you'll find videos, worksheets and tools to help people better understand these important areas. These materials can be used as the basis for a lesson or as a helpful supplement to existing materials that enhance the learning experience.

#### Popular Topics



#### Taking control of your finances

Know your options to make the best possible financial choices.

Start here >



#### Getting out of debt

Simple financial planning can help pay down debts.

Start here >



#### Establishing or rebuilding credit

Getting ahead financially starts with building or rebuilding credit.

Start here >



#### Building better financial habits

Stop living paycheck-to-paycheck with some helpful financial choices.



#### Establishing an emergency fund

Be prepared for unexpected costs and emergencies.



#### Buying a home

Home ownership starts with a little planning and a few key steps.

- Launched new nonprofit partner site in February 2016

- Worked with 14 nonprofit partners on the D2D audience content development

- Visit:  
[bettermoneyhabits.com/partner](https://bettermoneyhabits.com/partner)

# Pre Work for you and your client

## Suggested Videos

Before you start your session, brush up on the topic by watching these select videos. Also, feel free to add them to your lesson plan.



### Which debt to pay first

See why it's smart to take on the higher interest debts first.

Watch video >



### Negotiating with creditors

Learn how to get a better rate or a new repayment plan.

Watch video >



### Set a budget and stick to it

Help keep your spending in line by creating a budget.

Watch video >



### Strategies for paying down debt

Create a payoff plan to help you climb out of debt.


Watch video >

150%

# For your client meeting

### Client handouts


These documents can serve as supplemental teaching tools for your sessions. Select the documents that are relevant to your lesson plan, then download and print them for your clients.

The domino effect of credit card debt  
Infographic

Preview

>


☐

The true cost of a credit card swipe  
Infographic

Preview

>


☐

7 Steps toward debt repayment  
Article

Preview

>


☐

Emergency cash: What are your options?  
Infographic

Preview

>


☐

5 questions to decide whether to pay down debt or save  
Article

Preview

>


☐

Ways to better manage your bills  
Article

Preview

>

☐

5 steps to get started with saving

Preview

>

☐

Select all


☐

125%

# Homework for your client

## Client homework


In addition to the handouts, please feel free to use these documents and videos as homework or takeaways. Just select the items you want, then download, print or play them at your convenience.

 Which debt to pay first  
PDF with video takeaways and URL

Preview

>


☐

 Negotiating with creditors  
PDF with video takeaways and URL

Preview

>


☐

 Options for people who don't like to budget  
PDF with video takeaways and URL

Preview

>

☐

 Organizing your bills  
Worksheet

Preview

>

☐

Select all

☐

Download

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# The content

## Content topics include:

- Taking control of your finances
- Getting out of debt
- Establishing or rebuilding credit
- Building better financial habits
- Establishing an emergency fund
- Buying a home

## Content types:

- Videos
- Articles
- Listicles
- Infographics
- Worksheets



### Taking control of your finances

Know your options to make the best possible financial choices.

Start here >



### Getting out of debt

Simple financial planning can help pay down debts.

Start here >



### Establishing or rebuilding credit

Getting ahead financially starts with building or rebuilding credit.

Start here >



### Building better financial habits

Stop living paycheck-to-paycheck with some helpful financial choices.

Start here >



### Establishing an emergency fund

Be prepared for unexpected costs and emergencies.

Start here >



### Buying a home

Home ownership starts with a little planning and a few key steps.

Start here >

# Developing the Content

## Objectives:

- To identify the unique set of priorities and concerns of people living paycheck-to-paycheck.
- To identify the most commonly expressed areas of financial need.
- To enhance the topics that are most relevant to people living paycheck-to-paycheck.
- To identify the most effective way to deliver the content.

## Questions:

- What are the common financial challenges you hear? What are the challenges that you face in trying to get people to engage, learn, and take action?
- How do people want to learn? In person, one-on-one? Or do they want to learn by themselves at home? Do they want to learn online?
- Do you think your clients would go to a website to learn or do they prefer in-person interaction?

## What We Learned:

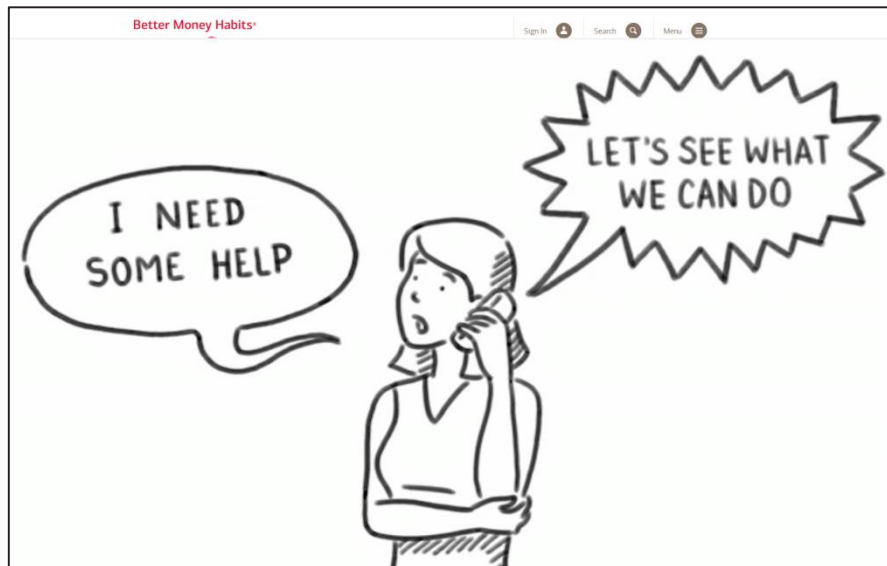
- People living paycheck-to-paycheck are just trying to get by each month without getting in the red.
- People who are struggling financially are dealing with scarcity not just of finances, but scarcity of time.
- Don't seek out help until they are facing a crisis.
- Learn best by doing and want information that is relatable, credible and relevant to their immediate financial situation.
- Are more receptive to financial education delivered by trusted organizations and coaches.

# The New Content: Video

## Debt and Steps for Getting out of Debt

### Objectives:

- Setting and Implementing a detailed budget
  - Worksheet on “What To Do Now”
- Making a plan
- Debt-consolidation loan
- Ways to trim the fat
- Seeking credit counseling





# The New Content: Infographic/Article

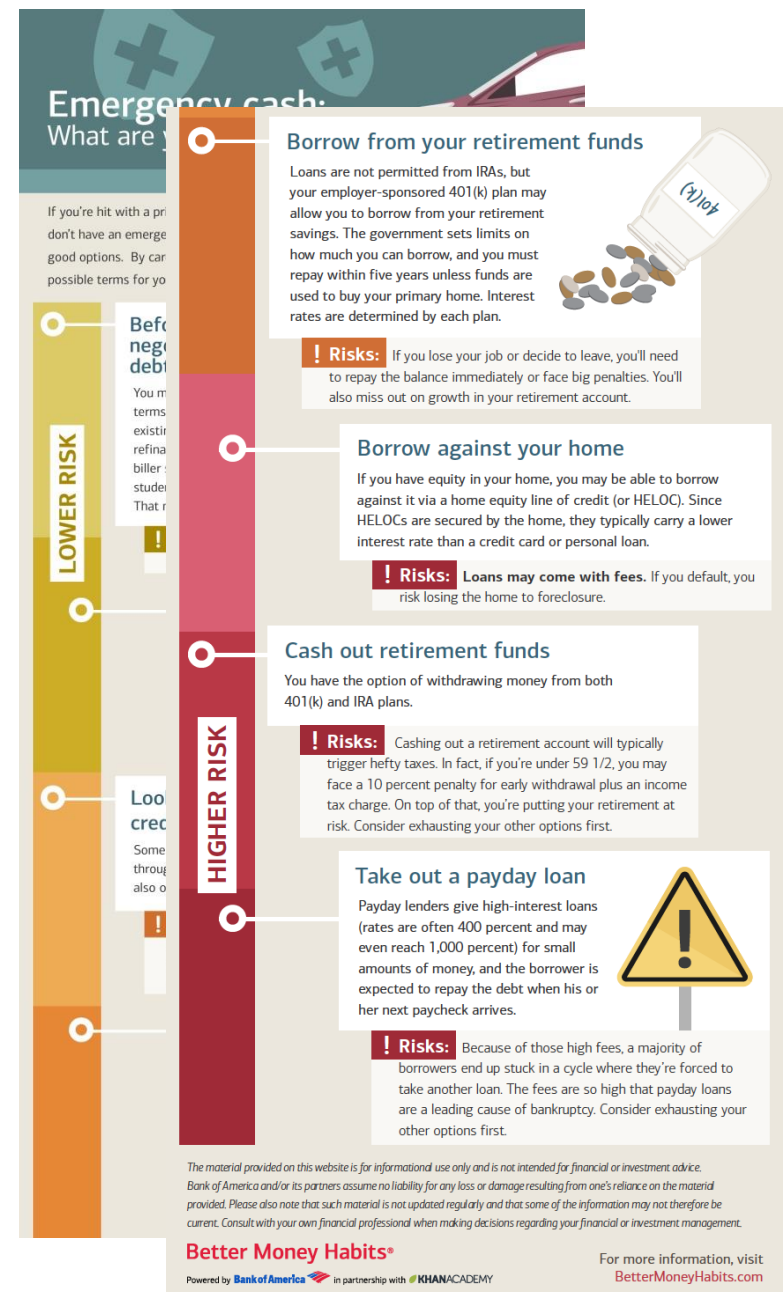
## Emergencies: What are my options?

### Options:

- Before you borrow, negotiate existing debts
- Talk to friends or family
- Look to employers, credit unions or banks
- Take a cash advance from your credit card
- Borrow from your retirement funds
- Borrow against your home
- Cash out retirement funds
- Take out a payday loan

### Risk Assessment:

- Rank options from lower to higher levels of risk
- Call out the risk associated with each option



# The New Content: Infographic/Listicle

## 6 simple steps to jump-start your emergency fund

### Steps:

1. Take it day by day – start small with as little as \$2-\$3 a day.
2. Pick something and cut it.
3. Make it easy on yourself – set up automatic transfers.
4. Don't let debt get in your way – allot funds to both savings and debt.
5. Keep your funds accessible – but away from temptation.
6. Now, up the ante – aim for 3-6 months of expenses.

### 6 simple steps to jump-start your emergency fund



Saving several months' worth of living expenses for an emergency fund can be intimidating, especially when it feels like all of your available cash is already accounted for each month. Following these steps can help you build your emergency fund — bringing with it great peace of mind.

#### 1 Take it day by day

Putting aside months' worth of living expenses for an emergency fund can be an intimidating task. But the right way is simply getting started. You might start with \$2 to \$3 a day.

#### 2 Pick something to cut



You can cut your lunch subscription if you want to.

#### 3 Make it easy on yourself

An easy way to save money is to set up automatic transfers to your savings account. Even a small percentage of your pay can make a difference over time.

#### 4 Don't let debt get in the way

If you're struggling to pay down debt, saving might be the last thing on your mind. And if your debt carries high interest rates—like credit cards—it might make sense to aggressively pay down balances first. But if your rates and balances are lower and more manageable, you can work on both goals at the same time: Consider allotting funds to both debt and savings each month.

#### 5 Keep your funds accessible—but away from temptation

Emergency funds must be available when you need them. That means not locking them up in accounts that charge you to access your money—or keeping them in an account you'll be tempted to tap for everyday expenses. Consider creating a separate, interest-bearing, FDIC-insured savings or money market account.



#### 6 Now, up the ante



Don't stop once you've hit your initial savings target. Steadily increase your savings goals until you have put aside enough money to cover your expenses for three to six months—a significant buffer against unexpected emergencies.

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# The New Content: Infographic/Listicle

## 6 simple steps to jump-start your emergency fund

### Steps:

1. Take it day by day – start small with as little as

6 simple steps

## 2 Pick something and cut it



You could carpool or use public transportation to save on gas, bring your lunch to work or cancel that gym membership or cable subscription you don't use. You may want to identify one discrete thing you can cut, which can be easier than trying to change your behavior.



## 3 Make it easy

An easy way to save money is to set up an automatic transfer from your checking account to your savings account. Start with just 1% or 2% of your pay period.

## 6 Now, up the ante



Don't stop once you've hit your initial savings target. Steadily increase your savings goals until you have put aside enough money to cover your expenses for three to six months—a significant buffer against unexpected emergencies.

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# The New Content: Infographic

## 10 ways to earn extra cash

### Ways to generate additional income:

1. Hold a yard sale
2. Sell your stuff online
3. Make things to sell
4. Sell at a farmers' market
5. Babysit or pet-sit
6. Rent out a room
7. Teach lessons, tutor, coach or referee
8. Redeem reward points
9. Participate in surveys or focus groups
10. Ask for a raise

### 10 ways to earn extra

We can all use some extra cash to pay down debt or save for something.

#### 1 Hold a yard sale

Yard sales are a tried and true way to make extra cash. With the side benefit of decluttering your home, you can sell items for one-third to one-half of their original price. If you're encouraging them to set up.

**Tip:** If a yard sale seems like a lot of work, consider an alternative. These stores will buy your items once they are sold.

#### 2 Sell your stuff

The Internet offers more than 100 websites for posting used clothing and household items for sale.

**Tip:** If you're uncomfortable with shipping, consider a local sale.

#### 3 Make things to sell

Do you like to build furniture or craft? You can sell your handmade items at a market for your handmade items and you'll likely have to get to the market.

**Tip:** Be sure to keep accurate records of your business and will likely need to pay taxes on the profits and expenses.

#### 4 Sell at a farmers' market

Farmers' markets are a great place to sell your goods locally. You can sell just fruit and vegetables, or you can sell soap or other handmade items.

**Tip:** Keep in mind that you may need to pay a fee to sell your goods locally in a community.

#### 5 Babysit or pet-sit

With family schedules so hectic, many parents are in high demand. While it may seem like a simple job, friends' children for money, or pet-sitting for friends, or list your services.

#### 6 Rent out a room

If you have a spare room in your house or apartment, consider renting it out. You may want to draw up an official sublet agreement and find a renter for several months, or you can use a rental website to find short-term renters for weeks or even days. Depending on local demand, you may even be able to rent your garage or parking space.

**Tip:** Be mindful that many websites that facilitate rentals may take a cut of the transaction or charge a fee for the listing.

#### 7 Teach lessons, tutor, coach or referee



Take your talents and turn them into a skill you can teach. If you're an accomplished pianist, consider giving lessons. If you're great at a sport, look into coaching or refereeing for a local league.

**Tip:** You can advertise on college campuses or at community centers, as well as online.

#### 8 Redeem rewards points

Billions of dollars of credit card rewards points go unredeemed each year. These rewards cover everything from gift cards to airline miles. Don't let your rewards go to waste. If you have trouble navigating the miles and discounts, you might consider switching to a cash-back card.



#### 9 Participate in surveys or focus groups

If you search online, you'll find polling websites that pay qualified people to complete consumer surveys. Market research firms offer cash for participating in focus groups. You won't make a killing doing these things, but it can be a quick way to pick up some pocket money.

**Tip:** Be sure you research any organization before handing over personal information. The Better Business Bureau may be a good place to start.

#### 10 Ask for a raise

One of the simplest ways to make extra money can also be one of the scariest: asking your employer for a raise. You should do this only if you're ready to back up your request with a well-reasoned justification, and if you haven't received a raise in recent months.

**Tip:** When it comes time for the conversation, calmly state your case, offer your justifications, and be sure to give your employer time to respond.

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# The New Content: Infographic

## 10 ways to earn extra cash

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### 10 ways to earn extra

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1. Hold a yard sale

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### 4. Sell at a farmers market



**Tip:** Keep in mind that you may not be able to sell your goods locally in a community.

### 5. Babysit or pet

With family schedules so hectic, babysitting is in high demand. While it may not be the most glamorous job, friends' children for money, or friends, or list your services.

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# The New Content: Infographic/Listicle

## 5 questions to decide whether to pay down debt or save

### Questions:

1. Do you have high-interest debt? It may make sense to prioritize debt with a double-digit interest rate.
2. Do you have an emergency fund? Consider saving if you don't have enough saved to cover three months living expenses.
3. Are you planning for retirement? Remember, you can't borrow for retirement.
4. Do you have other debts? You may be able to pay down some debt faster.
5. What are your other goals or needs? A new car, education or a down payment on a home.

5 questions to decide whether to pay down debt or save

It can be hard to decide whether to prioritize paying down debt or putting money into savings—especially when you have limited resources. Answering five key questions can help you allocate your funds.

- 1 Do you have high-interest debt?**  
Interest rates on credit cards are often high. That can cost you considerably over time, since credit card interest typically accumulates faster than what you can earn on savings.  
The average annual percentage rate, or APR, for fixed-rate credit cards: **13%**  
The average 5-year CD yield: **0.87%\***  
**Pay it down.**  
If you're carrying debt with double-digit rates, it may make sense to pay it down so you can free up future funds to save.
- 2 Do you have an emergency fund?**  
An emergency fund provides cash you can draw on in case of an emergency.
  - Unexpected car or home repair
  - Medical emergency
  - Essential costs like food and utilities
  - If you are laid off or lose your job**Save it up.**  
If you don't have three months' worth of living expenses saved, consider that goal next, while paying at least the minimum on your credit cards.
- 3 Are you planning for retirement?**  
Your investment earnings may produce earnings of their own, so the earlier you save, the more growth potential you have. Plus, some retirement contributions help you minimize taxes.  
**Save it up.**  
You can't borrow for retirement, so consider this goal next. As you build your retirement accounts, you can continue to chip away at debt at the same time.
- 4 Do you have other debts?**  
Are you paying off car loans or student loans?  
Average student loan debt for class of 2015 graduate: **\$35,000\***  
**Pay it down.**  
If your rates and terms are reasonable, you may decide to stay the course with your monthly payments. Or, you could bump up your payments to pay those debts faster—especially any with higher rates. That way you'll save on total interest paid and have more money to allocate to your goals.
- 5 What are your other goals or needs?**  
If your high-rate debt is under control, you have savings in an emergency fund and are contributing to your retirement, it's time to consider saving for other things.  
**Save it up.**  
Depending on your goals, you can save for:
  - A new car, education or a down payment on a home. Once you have those up and running, you can look toward the fun stuff, like vacation and other big purchases.

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# The New Content: Infographic/Listicle

## 5 questions to decide whether to pay down debt or save

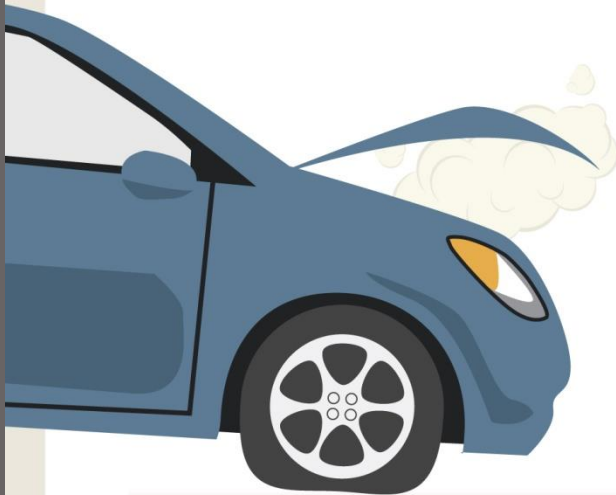
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1.

### 2 Do you have an emergency fund?

An emergency fund provides cash you can draw on in case of:

- Unexpected car or home repairs
- Medical emergencies
- Essential costs like rent and groceries if you are laid off or out of work



Emergency Fund =

3  
months

↑ Save it up.

If you don't have three months' worth of living expenses set aside for emergencies, consider that goal next, while paying at least the minimum on any loans and credit cards.

continue to chip away at debt at the same time.

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# Reference Documents

### Navigating content

**BetterMoneyHabits.com** allows users to navigate content by selecting topics of interest or by choosing a financial goal.

**Topics include:**

- Credit
- Saving & Budgeting
- Debt
- Home Buying & Renting
- Taxes
- Car Buying
- Personal Banking & Security
- Paying for School
- Families & Money
- Work & Income
- Military Finances

**Goals include:**

- Improving my credit score
- Paying down my student loans
- Reducing my credit card debt
- Saving for a big-ticket item
- Getting ready for tax season
- Buying my first home
- Buying a car
- Saving for my/my child's education
- Starting out on my own
- Teaching my children about money
- Building an emergency fund
- How to stop living paycheck-to-paycheck
- Transitioning from military to civilian life
- Getting the most of my new job
- Getting started with retirement

### Partnership with Khan Academy

At Bank of America, we work to help make financial lives better. This includes ensuring people have access to the knowledge and resources needed to make good financial decisions and achieve their personal goals. Among the ways we do that is through our partnership with Khan Academy and the creation of Better Money Habits.

Khan Academy is a non-profit with the mission to provide a free, world-class education for anyone, anywhere. Founded by Sal Khan on the belief that anyone can learn anything, Khan Academy aims to make knowledge accessible and help users tap into their potential by delivering instruction on a myriad of subjects through compelling online videos.

Pairing Khan Academy's expertise with our financial know-how, we've tapped into a different way for people to learn about money. BetterMoneyHabits.com delivers easy-to-understand information on a range of personal finance topics, is 100% objective, is commercial-free and does not promote products. Since the site launched in 2013, millions of people have visited BetterMoneyHabits.com on computers, tablets and smart phones.

### Better Money Habits®

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Your interactive tool for improving financial knowledge

## Better Money Habits®

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### Better Money Habits Content for Financial Counselors and Coaches

The Partner Page on Better Money Habits enables coaches and counselors to customize personal finance topics that address their clients' needs and financial goals.

Get started by familiarizing yourself with the organization and features of the new page. Learn how to access videos, worksheets and tools. This content can be used as the basis for a lesson or as a helpful supplement to existing materials that enhance the learning experience.

Partners can access the broader selection of Better Money Habits content, including materials for young adults, parents and transitioning military, by clicking on the menu button in the top right-hand corner of the Partner Page.

After working with the content, you can rate, share or submit comments to the Better Money Habits team. Your feedback is valued and will ensure a great experience for coaches and clients alike.

### User Guide

- #### 1. Visit Partner Home Page: BetterMoneyHabits.com/Partner
- #### 2. Select/Click on a Topic

  - Taking control of your finances
  - Getting out of debt
  - Establishing or rebuilding credit
  - Building better financial habits
  - Establishing an emergency fund
  - Buying a home

# Questions?

Contact Wynne Lum at [wynne.lum@bankofamerica.com](mailto:wynne.lum@bankofamerica.com) with any additional questions or for more information.

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# Tips on How to Integrate Better Money Habits

- Integrate Better Money Habits in to existing financial education programs
  - NDI's "Building Assets & Promoting Choice and Community Participation for Persons with Disabilities curriculum"
  - Special Olympics – International Global Messengers
  - The Arc of Broward
- Integrate Better Money Habits in to workforce development programs
  - CareerSource – Ft. Lauderdale
- Integrate Better Money Habits in to staff trainings and continuing education opportunities for staff

# QUESTIONS?

# Join the Movement!

## NDI's Real Economic Impact Network

Sign-up at [bit.ly/NDI-sign-me-up](http://bit.ly/NDI-sign-me-up)

**If you have questions on strategies to build the financial wellness of persons with disabilities, you can send your question to [ask@ndi-inc.org](mailto:ask@ndi-inc.org).**

**Join us for our next webinar:**

Wednesday, July 13, 2016 at 3 pm ET

# Wrap-Up & Thank You

***RESOURCE MAPPING: ENHANCING  
FINANCIAL CAPABILITY OUTCOMES THROUGH  
RESOURCE MAPPING***

***Presenters: Michael R. Roush, M.A. and Laurie  
Schaller, National Disability Institute***

*More information about this webinar will be sent out  
the the REI Network list via email in the coming  
weeks.*

Check out future webinars and archived webinars  
(such as today's recording),

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