

# Financial Inclusion and Shared Prosperity - The Next Frontier – Live Captioning Transcript – 1.13.16

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Good afternoon everyone. Thank you for joining us today for our webinar on "Financial Inclusion and Shared Prosperity - The Next Frontier" . We would like to say happy new year to each of you as you join us today. My name is Michael Roush and I am the director of the Real Economic Impact Network at the National Disability Institute. Before we get started with today's presentation, I would like to turn it over to my colleague Nakia Matthews who will go over some housekeeping tips for us.

Thank you Michael and good afternoon everyone. The audio for 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 broadcasts using the audio broadcast panel that you see below. If you accidentally close the panel or if the sound stops, you can reopen the audio broadcast panel by going to the communicate menu at the top of the screen and choosing join audio broadcast.

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We will have time for questions at the end of the webinar. Please use the chat box or Q1 a box to send questions you have to myself Nakia Matthews or to Michael Roush as we will direct

the questions to the speaker at the end. If you are listening by phone and not logged into the webinar portion you can ask questions by emailing them directly to Michael At [mrroush@ndi-inc.org](mailto:mrroush@ndi-inc.org). Please note this webinar is being recorded and the materials will be placed on the NDI website at [www.realeconomicimpact.org](http://www.realeconomicimpact.org).

If you experience technical difficulties during the webinar use the chat box to send me a message or you can email me directly at [nmatthews@ndi-inc.org](mailto:nmatthews@ndi-inc.org). With that I will turn it back over to Michael.

Thanks so much. For those of you who are new to the National Disability Institute, before we get started with the presentation I would like to share with you a little bit of information on the National Disability Institute. The National Disability Institute is a national nonprofit organization dedicated to building a better economic future for Americans with disabilities. We are the first national organization committed exclusively to championing economic empowerment, asset development and financial stability for all persons across the full spectrum of disabilities. National Disability Institute of exchange through public education, training, technical assistance, and policy development to help the one in three Americans with disabilities living in poverty with steps towards brighter financial futures. To learn more about the National Disability Institute go to [www.realeconomicimpact.org](http://www.realeconomicimpact.org).

We hope if you are not already a member or a participating organization of the Real Economic Impact Network, we hope you will join us for this national movement on building a better economic future for persons with disabilities. The Real Economic Impact Network is an alliance of organizations and individuals dedicated to advancing the economic empowerment of people with disabilities, consist of more than 4500 members located throughout the United States, and all partners are joining forces to embrace, promote and pursue access to and inclusion of people with disabilities in the economic

mainstream. To learn more about the Real Economic Impact Network -- network please go to our website at [www.realeconomicimpact.org](http://www.realeconomicimpact.org).

We're fortunate today to have Michael Morris who is the executive director and the founder of the National Disability Institute to share with us some information on looking at financial inclusion and the shared prosperity and looking into the future of what is the next frontier and how we can work together to build a better economic future for persons with disabilities. We are fortunate and grateful that Michael has joined us in with that I will turn it over to you Michael to start the presentation.

Thank you Michael. I'm already having a bit of technical difficulties so I will have the Kia help me with that. Let me get started and perhaps I can have helpful slides. This is the beginning of the year and it is not moving. Maybe you can move the slides for me. As Michael said already happy new year and many of you have been part of the wonderful work of so many committed volunteers, staff, policymakers, practitioners in the work that we have been doing for the past 10 years to advance a better economic future for people with disabilities. Last year many of us collaborated in celebration. It was the 25th anniversary of the Americans with Disabilities Act passed into law in 1990 and signed on July 26, 1990 by then-President Bush. What that law said is that the nation's proper goals regarding individuals with disabilities are to assure equality of opportunity, full participation, independent living, and economic self-sufficiency for people with disabilities. What that has shown us over that 25 year period, many barriers came tumbling down. Physical barriers relating to transportation and access in all types of environment, more people with disabilities are living independently but the most persistent barrier that remains is certainly on that last set of phrases, building a better economic future. Advancing economic self-sufficiency for individuals with

disabilities, that is what this organization is dedicated to. That is why so many of you have joined with us today.

What is NDI? National Disability Institute together we share a mission to advance financial inclusion, capability and well-being. We are working together to leverage the power of collaboration with public and private sector partners. >> What we have adopted our 4 value principles. Number one is to value all individuals across the spectrum of disabilities as productive contributors to the vitality of a workforce and community. Number 2 is to support informed decision-making so that people with disabilities have choices with respect to their individual preferences and needs. Number three and we all come together to encourage collaboration among public and private stakeholders to design, implement, and improve opportunities for people with disabilities to participate in the economic mainstream and advance their financial capability and well-being. Number 4 is that we all believe and are trying to move towards a more inclusive community and inclusive society by making all opportunities more accessible and affordable certainly related to financial products and services.

Last year on July 22 we held a major event. Some of you joined with us in person at the Newseum in Washington, DC. We brought together people from government, financial institutions, immunity partners across the country, and the disability community. We heard from people with disabilities talking about their challenges and their aspirations for better economic futures. We heard from leaders in government at the FDIC with the Consumer Financial Protection Bureau, with the Federal Reserve, and others talk about what more could we be doing to deal with the challenges of people with disabilities too often living in poverty, too often unbanked are underemployed, too often underemployed are living below the first prong on the economic ladder. The link can take you to the

actual event which is archived . I think if you have not looked at any of it, you will find many of the presentations exciting and inspiring. The afternoon on July 22, we broke into Roundtable discussions. Diverse partners and collaborators sat together to think about not just celebrating where we have come so far in the past 25 years, but to look at the future. What our solutions and strategies for the future in terms of advancing economic self-sufficiency , a promise of the ADA which is not yet realized? We took that online through different social media platforms . We got almost 100 recommendations for collective action. We whittled that down to a much shorter list and promoted it further online and we eventually brought this down to a much shorter list of 10 recommendations for collective action.

The 2 overarching goals and these are really transformative goals are that we want you to be thinking about and the purpose of this webinar is to talk about the future and the next 10 years, about the next 25 years in terms of advancing economic self-sufficiency for people with disabilities. On December 10 we unveiled for the first time publicly these 2 overarching goals. The next 10 years we will work together to reduce by 50% the number of working age adults with disabilities living in poverty. And in the next 10 years we will increase by 50% the number of working age adults with disabilities who are banked and consistently using mainstream affordable and accessible financial services. These 2 goals are what we're going to talk about today. Those are big goals. No one organization, no one community, no one government agency could assure that we can meet these goals over the next 10 years. We know there are a lot of strategies that need to be identified. There are lots of ways that we can, together in collective action and for collective impact that can help us reach these goals. To put them in perspective, reduce by 50% the number of people with disabilities living in poverty, what is the baseline? The baseline is that for most people across the spectrum of

disabilities, almost 30% of people with disabilities who are working age adults are living in poverty. We want to cut that in half. In terms of the baseline in terms of what percentage of working age adults with disabilities are unbanked or under banked, we know from the research NDI conducted in cooperation with data we were able to access from the FDIC, that that number is almost 50% of working age adults with disabilities. That represents over 10 million individuals in this country. We want to cut that number in half over the next 10 years.

We developed five core recommendation areas where we will need to focus with government, the business community, and with financial institutions as well as you another community partners.

The first of these five areas is to help bring people out of poverty, we need to increase the number of people that are participating in competitive integrated employment. For people who are employed we need to increase their income production and help them with strategies that advance career pathways. We know already that over 30 states have adopted an employment first principle so that the government agencies that are working together in funding supports for people with disabilities really adopt this principle. Employment first so the assumption is that people can work with disabilities. We need to get that from 30 states to all 50 states. We know we have over a dozen Social Security work incentives and most people don't understand them. Even less people utilize them to help them get into the workforce and help them increase income production. We know we need to work together to simplify these work incentives so more people are aware of them, more people understand them, and more people use them. Third we know we need to increase participation of youth and adults with disabilities in career pathways through this year in 2016 the first year of implementation state plans will be implemented across the country under the workforce innovation

opportunity act. We need to make sure people with disabilities, youths and adults, are not left behind in all the career services and workforce development activities that are open to a wide breadth of jobseekers in every local community in every state across the country.

Number 2 is we also know that employment isn't the end, it's a means. We want people to move into employment. We want them to move into career pathways. We want them also to have goals for better economic future where they advance their economic self-sufficiency. For us what that means is integrating financial health assessments and financial counseling services as part of education, social, and human service delivery systems. FHA financial health assessment need to be part of multiple federal programs, mandates, an individual program planning. For the youth in transition with disabilities in unbanked the individual with disabilities education act, there's an individual transition plan required but we're not really identifying what is that persons financial capability, knowledge, and skill and make that a part of that plan. We need to do a similar focus under the Workforce Innovation And Opportunity Act for individuals coming into American jobs centers and getting an assessment about their employment and career goals. We need to also build

around their assessment of needs for better financial capability which will help them long-term. We need to do this as well under the Ticket to Work where over 12 million Social Security beneficiaries with disabilities under age 65 for all entitled to use that Ticket to Work with an employment network . They each have to develop individual employment plans but we need to make sure integrated into the services to be delivered our financial education and counseling services that help build capacity to make informed financial decisions. We have that as well under the home and community-based services under Medicaid programs , individual program plans that a person has the skills and knowledge to make better financial decisions, whether it's about an individual budget or

about ways they will be more included in their local communities with greater community participation. We haven't brought these different concepts together. We want to add financial education and counseling as a fundable service. It's not just an afterthought. It is not after a person becomes employed it. It's not after person has created an individual support plan for community participation. These knowledge and skill area should be fundable under vocational rehabilitation and under IDEA and you services and activities and under vocational rehabilitation as well. We want to help people understand that recognizing financial capability is a complementary goal and a part of achieving education objectives, achieving employment outcomes, achieving community participation objectives. This would represent a major shift in thinking, but it also means instead of us all struggling looking for financial counseling or coaching to individuals who are economically vulnerable but who will pay for it? We should be able to embed the funding of these critical services into these big funding, human service, and social service delivery systems. >> Number three is we want to see a reduction of savings penalty that are a mandatory part of asset limit for continued or initial public benefit eligibility for SSI, for Medicaid, and for housing and systems. We want to see that exempt from resource testing and any type of retirement account, and able account and what about other kinds of accounts which will be counted as assets and as a result if it's worth more than \$2000 for an individual with SSI it would knock them out of eligibility for the monthly cash benefit. It would knock them out of monthly eligibility for Medicaid. And depending on the amount of resources to that individual I could knock them out of eligibility for a federal housing assistance benefit. We know reducing the savings penalty -- and asset limit is telling someone you can't say if you want to continue to get this type of public benefit assistance. It may have to be done incrementally. We need to raise asset limits from \$2000 up to go \$10,000 and even higher. That's part of how we will achieve the big goal of reducing the number of people with disabilities by 50% living in poverty over the next 10 years.



Number 4 is to promote replication of financial inclusion effective strategies by banks and credit unions. That is the second big goal. 50% of working age adults with disabilities are not even banks or they are under banked. What that means is they may have banking account or checking account but more regularly they are going to a check-cashing place or a pawn shop to get access to cash because they are not using mainstream banking services. The rates that they are borrowing money are predatory. Even though people complain at times about the rates related to banks or sometimes credit unions, not being a part of the financial mainstream is going to hurt you, not only in terms of increasing cost but not establishing good credit and not having opportunities that other people have. We believe that some of the things that we're going to be doing we hope even in 2016, one idea that came out of the Roundtable discussion on July 22 was to conduct a credit Roundtable. This would bring together different parties. Bring together the credit reporting service company's financial institutions, government, community partners, the disability community all to talk about how credit scores are developed now. Also to talk about alternative means of reporting and to show you have regular pattern of paying bills on time. It may mean paying your utility bill or your rent on time. Looking outside traditional methods of establishing a credit score and looking at ways we can have more people with disabilities even have a credit score. We have learned across the country, literally tens of thousands of people with disabilities don't even understand the meaning of credit and how one uses it effectively and efficiently and have never established a credit score which in effect help them borrow responsibly and meet certain asset building goals. We realize that across this country there are credit unions, some probably in your own communities, there are banks across the country that are doing all kinds of promising strategies to embrace people with disabilities as customers. They are building and strengthening relationships with people with disabilities as customers. We want to collect those best practices and create a toolkit. We have begun discussions with the FDIC

and we had the opportunity in October last year to talk to the FDIC committee on economic inclusion. We were one of three individuals were part of a panel to talk about how we get from where we are at 50% not participating in the financial mainstream and how do we change that number and cut it in half over the next 10 years? To start with its building and replicating and scaling from what already are very good practices out there. To give you one example, a bank based in the southeast shared with me print ads that they are running that show very obviously people with disabilities as customers who are seeking long-term multiple relationships with that bank. A picture tells 1000 words. It tells people with disabilities that that bank has an interest in people with disabilities and is disability friendly. They are dedicating part of their marketing dollars to bring people with disabilities in as customers. Another small bank we are starting to work with in New York City, spring bank, we will be working together in offering an affordable better than market rate lending funds to help people with disabilities purchase assistive technology. There are banks across the country doing this with what are called the AFP programs which are included of finance programs. It used to be funded by the Department of Education but now the Department of Health and Human Services. It's a great opportunity for more banks to replicate what is already working. Also for more credit unions to get engaged with customers with disabilities. We know there are multiple strategies under this item number 4.

Number five is to identify and implement solutions to the long-term services and support costs associated with living with a disability every day which could relate to a personal assistant or technology and accessible transportation, but there are extra costs. We're looking at if there are ways to make this set of extra costs rather than posting a budget and causing insurmountable debt, and their practices and policies that could make a difference? We propose 2 possible strategies.

Wants to expand participation in the able act which is achieving a better life experience at. Also to remove the ceiling for earned income contributions. Many of you are probably aware in 2014 on December 19 President Obama signed the transformative able act. It sets up a tax-advantaged savings account. Money put into this is coming out tax-free for almost any possible activity or support a person with a disability needs including healthcare, transportation, housing, continued education or related to employment. The use of that money is tax-free. There is a limit of only \$14,000 a year which can be put into an able account. We love to see a person with a disability who was working could put earned income into that account of more than \$14,000 to incentivize the notion of work and income production. Another idea and we're seeing this on the campaign trail today and I've seen on both the Republican and Democratic side is about proposing a long-term care tax credit to offset extra daily cost of supporting an individual with a disability to be more independent. In each of these five areas, these represent new ideas. This is just a handful of new ideas. We hope you will think about more ideas the more you could share with us. >> Financial inclusion and shared prosperity is truly the new frontier for people with disabilities. This is going to be the focus of NDI and we hope to engage you and others in your community across the country. We don't have all the answers. We put together this preliminary list of strategies and potential solutions. We hope to go across the country beginning this spring in selected cities in partnership with others to have a listening tour. We want to talk about these 2 bold goals of reducing the number of people with disabilities living in poverty and increase the number of people with disabilities who are going to be financially included and be banked and part of the financial and economic mainstream. We want to get your ideas. In addition to visiting a variety of Saturday's and we have not set locations yet, but we will be probably in early February be doing that and will broadcast this out to the Real Economic Impact Network. We intended to bring this online with a social media campaign. There are too many good ideas out there. You probably have thoughts about how do we produce this outcome of advancing financial inclusion

and shared prosperity inclusive of people with disabilities. It's the next frontier as well as a new frontier to live up to the promise of the Americans with Disabilities Act as it said in 1990 not only to advance independent living, not only to reduce barriers to full community participation, but also to advance economic self-sufficiency. We hope with you to build a collective action agenda. We want to engage you in the financial community and the disability community as well as government at all levels and engage many of you who are other community partners working on poverty reduction and economic empowerment strategies to make sure the strategies are inclusive of engaging people with disabilities.

I want to share with you a story. It's often easy to talk about statistics which present an abstraction of big numbers or percentages that market where we are and what we want to change. I had the opportunity towards the end of last year to help put a face on the challenges that people with disabilities are encountering across the country. I met for the first time 2 enterprising and aspiring hip-hop artists who live in New York City. Their name is 4 Wheel City. Their real names in addition to their go to names of Rickfire and Tap Waterz is [ Indiscernible Name ] and Ricardo. Both of these individuals as teenagers growing up in the Bronx New York became permanently spinal cord injured as a result of gun violence. In either case it wasn't anything they were doing. They were at the wrong place at the wrong time. They met about a year or two after they were injured as a result of gun violence and lived in the same housing project. They were introduced by their mothers and both realized their love of music. I got to hear them for the first time at a conference in Austin, Texas at the US business leadership network. I was so inspired by their songs and thought maybe I can use my creative talents and went home that night to my hotel room and over the next two days I wrote a song about disability, poverty, and the American dream. I contacted the man and said I heard you in

Austin. I had a wild idea and I have a song that I would love for you to put to music because I think it captures your message and a message of millions of Americans with disabilities who want to get ahead and find the American dream but they are struggling. I was shocked to get an email back the same day saying let's work together. I sent them my lyrics and over a 2 month period working with them over the phone and online, we went back and forth and went into the studio. They produced this song called MAIN\$TREAM. MAIN\$TREAM captures not only the story of the men, but it also is a story that captures the essence of so many people with or without disability struggling to get ahead. I want to play for you a little bit of this song and let's see if I technologically do it right. I will give it a try. That didn't work. Let me try one more time. This may not happen today. I'm having a bit of technical difficulties but maybe I can get some help. I had it keyed up. I will tell you while we try to correct the challenge that you can download the us -- here we go.

[ music ] >> That is just a piece of the song. At the core of it is I can work, I can dream, I can be mainstream. The men wanted the song about the struggles to get noticed in the music business and how hard they are working. They are not giving up. I had a chance to meet them by bringing them to Washington, DC in December where they for the first time had an opportunity to perform MAIN\$TREAM. And if Nakia will pull up the next slide, there is a blog an interview where they talk about their inspirations. You can download the song and Amazon link, iTunes, as well as on Google play. Depending where you are in the country, there is an opportunity if you are interested in bringing 4 Wheel City to your city and have them perform, let us know and we can help set that up. I know they will be performing again and Washington, DC at another organization at a large gala in March. They have some other scheduled performances around the country. What I think is wonderful about what they are trying to do is that it's more than a song, it's a message. It is an

optimistic message that people don't want to continue to live in poverty and want to fight their way out. The song is about a belief that people with disabilities want to work and want to be part of the American dream. I will and there and I do hope with these 2 big goals, poverty reduction and financial inclusion, and a view of shared prosperity that leaves no working age with a disability behind is a set of objectives that can resonate with you. I would love to hear from you in terms of how you might get engaged. You might have strategy ideas. Please let us know. We will bring it into social media next month on different platforms. I hope you have a glimpse of where we are headed in the next frontier in a new frontier. Let me stop there and turned back to Michael or Nakia and see if we have any questions in terms of anything I shared with you today.

Thank you so much Michael and thanks for sharing all the information with the network members today. We have a lot of questions. Before we go into the questions I want to share a couple more slides to make sure we get them covered. To build on what Michael was saying about becoming involved and the goals that have been established, some other opportunities for 2016 is we want to spotlight key partners and those of you who are doing innovative practices to build financial health of people with disabilities. If you have a story you would like to share, please send me an email and you have my email address in the chat box At [mroush@ndi-inc.org](mailto:mroush@ndi-inc.org) . We want to be able to share your best practices with all of the network members. Please share those with us. We would also like to ask you share individual success stories with us as well so we can highlight those and share with others that it is possible for individuals with disabilities to build financial health. The last thing I want to mention about opportunities for 2016 is that we have 2 advisory member slots open. If you are interested in serving on the REI network advisory committee, please send me a message and we can

put it fourth to the committee and have them decide who can fill those additional openings. Be sure to share your stories with us and if you are interested in the advisory committee, please let me know.

With tax time right around the corner, I want to remind you we have great tax time tools and resources on our website. It's the virtual toolkit and it can be accessed at [www.realeconomicimpact.org](http://www.realeconomicimpact.org) and click on taxes and you will find free tools there that you can access to help support your free tax preparation program.

If you would like to join MyFreeTaxes.com, this gives you information on how you can join and become a partner by offering free tax preparation services. This is another free service.

Now let's get into our questions. Michael, some of these we can answer in some I will direct with you because we have about six minutes to do questions. The first question is how is NDI defining poverty?

The definition of poverty we're using is that used by the Census Bureau and what they use in doing there are American community survey . It has variances by the economic conditions in different cities and states . The definition of poverty and I don't know if this is inherent in the question, there is quite a bit of political controversy on how you define poverty. There is some economists today who are defining poverty in a way that when you add in government supports from public benefits, huge numbers of people in the millions no longer fall at poverty level in cities or states they live in. I look

at it in the broader way which is not counting public benefits and it has to do with household income. It is not about household assets but very much based on income at a household level.

Thank you. The next question is can you define competitive integrated employment?

Yes. It so interesting these first questions come about defining terms. In the disability community across the country, there has been a big push that continues to potentially try to eliminate an option out there today and that is around subminimum wage which is actually allowable based on a certificate called 14 C which Department of Labor does issue to employers to pay people based on productivity level. So

often people working at subminimum wage are working in segregated environments and not in environments where people without disabilities are working. The term competitive integrated employment is people with disabilities work where other people work without disabilities. It could be a factory, a distribution center, a retail store, a bank, and it defines employment that argues minimum wage or better and it is not the on claiming or segregating of people with disabilities away from where other people work. They should be paid commensurate wages as I think we are all trying to do to see what we can do to raise the minimum wage as well as also with the Workforce Innovation And Opportunity Act help people continue to get more skills on the job and through education that present new certifications and stackable credentials. We want there to be pathways for career advancement.



Thank you Michael. The next question is do you consider an individual that uses a prepaid card only authored by a bank, bank or unbanked?

That's a good question. I will recheck how FDIC to find that. I believe what FDIC had done was a very traditional definition of banked would be that the individual has a checking account and a savings account. Even though the bank issued a card and it's a prepaid card, it certainly represents a changing dimension of how people are doing their banking. I would tell you the challenge of that is a person really is in establishing a credit history. Although I do know as we work with people around the country that some people have created very creative and ingenious ways of using even multiple prepaid cards for different purposes and almost using one card as a savings vehicle. I would still challenge the notion that just having a card like that is really the most effective way to help someone build their financial capability and stability.

Great. Thank you. The next question is financial education and financial counseling and coaching is so important but no one seems to fund it. Thoughts on who might fund this important service in the future?

I love this question because this is at the heart of what has to be the next frontier, the new frontier. We have to get -- and it may take the changes in public policy, but often it won't take a change in law, but a change in culture and practice. We and the REI network believe helping someone make better financial decisions and get out of debt and improve their credit and manage their money to plan ahead with financial goals are not extraneous supplemental knowledge and skill sets. They are

critical skill sets that are going to help a person not only become employed but also be better prepared for the future by being better able to manage income production and hopefully move to strategies of income preservation and asset building. We are going to tackle this head on. We will be working with the state of Virginia and the Virginia Department of vocational rehabilitation services on looking at how does the our pay for a financial health assessment and then pay for either financial help her coaching. We hope to work with the Medicaid agencies and agencies that provide services to people either with mental health and/or intellectual and developmental disabilities to figure out what is the definition of service , what will be a unit of service, how many hours of counseling are they willing to pay for, and to help everyone realize that the outcome isn't better credit or managed money but it is more community participation and greater independence and productivity. Also to impact on promoting federal -- better mental and physical health as we reduce financial stress. It's not being done yet. There are a few isolated big funders like Medicaid better looking at this the beginning to plan ahead to figure out how to do this. This is the frontier we hope you will be a part of

in what we tried to do when selected states. If we get this to work in Virginia, Ohio and a few other states like Florida and then we can scale this and get other states to understand that is not just paying for the service but to look at the outcome. It implement -- improves employment outcomes, reduces healthcare costs, greater community participation and I think we can do that but it won't happen overnight. It's where we are headed in the future.

Michael, I would like to add to the person who asked that specific question please send us an email either to me or at ask at NDI -- IMC.org and let us know the community you are living in. The reason we ask that is in the meantime if you are looking for a financial coach we can look at some of our

partners in the area. We could also see if there is a points of light foundation financial coaching program taking place or also looking at University extensions. Please send us an email and we can look at that possibility for you. We will take one more question and we're running out of time so the next question is do you have an example of a financial health assessment that we could use?

Yes. We have been working on several variations and Michael you may want to answer that with the work you have done.

We can send a couple examples of financial health assessments out. You can send an email again to the address in chat if you are interested. We have Consumer Financial Protection Bureau was also put together a financial health assessment as part of their toolkit. We also have examples that our various partners are utilizing. Some of the financial health assessments include six questions and some of them include over 20 questions. It depends which is the right fit for you. We have examples that we can send. I would like to say thank you so much to everyone for joining us today. Also I would like to say thank you so much to Michael Moore's for his vision and sharing that with us today. Looking at the next frontier and how we can all work together to support to help eliminate or decrease property by 50% we hope you will sign up and join us for future webinars. If you have questions on strategies to build the financial wellness of persons with disabilities you can send those questions to the address in chat.

I would like to share information on the American dream employment network that is led by 2 of my colleagues. For more information on the American dream employment network you can go to the

address in chat. The slides will be available after the presentation so you will have this additional information.

I hope you will join us next month as we are going to have the Federal Trade Commission will be joining us as they launch a new product. It will help clients that we work with protect their identity and also provide a school of resources that we as practitioners can use to help clients if they are a victim of identity theft. We hope you will join us then as well.

Finally please join us on the various social media platforms and have the conversation continue.

Thank you again so much for participating today and thanks again to my colleague Nakia Matthews for her assistance on the webinar and thank you to Michael Morris for his presentation. Have a great day everyone. >> [ Event concluded ]