

National Disability Institute – The Next Three Years

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I. National Disability Institute History

- In 2000, no disability organization or government agency at any level wanted to talk about or address the challenges of poverty confronting millions of Americans with disabilities every day.
- National Disability Institute was incorporated in 2005 as a 501(c)3 nonprofit.
- The Board of Directors are thought leaders in the disability and financial communities.
- NDI has 35 staff located in 10 states and is headquartered in Washington, D.C.
- In 2019, NDI has more than 20 public and private funders with activities touching target audiences in all 50 states.

NDI Mission

The mission of National Disability Institute is to drive social impact to build a better economic future for people with disabilities and their families through pioneering research, advocacy, policy development, public education and innovative demonstration projects.

NDI Vision

- We envision a society where people with disabilities have the same opportunities to achieve financial stability and independence as people without disabilities.
- NDI is designing a new roadmap for economic opportunity, financial capability and participation in the financial mainstream that will raise people up across the spectrum of disabilities to a new level of financial stability.

II. NDI Values

- We value all individuals across the spectrum of disability as productive contributors to the vitality of communities.
- We value self-determination and informed decision making that empower individuals with disabilities to advance their financial inclusion and economic mobility.
- We value the benefit of collaboration among all stakeholders including people with disabilities and the public and private sectors to design, implement and improve opportunities for individuals with disabilities to participate in the economic mainstream and advance their financial independence.

NDI Priorities

- Improve and nurture relationships between the disability and financial communities to advance financial inclusion and economic stability for individuals across the spectrum of disabilities.
- Develop and document pathways to improved economic self-sufficiency for youths and adults with disabilities.
- Align public policy to promote work, saving and asset accumulation.
- Improve collaboration across federal agencies to advance financial capability and a better economic future for individuals with disabilities.

III. Strategy

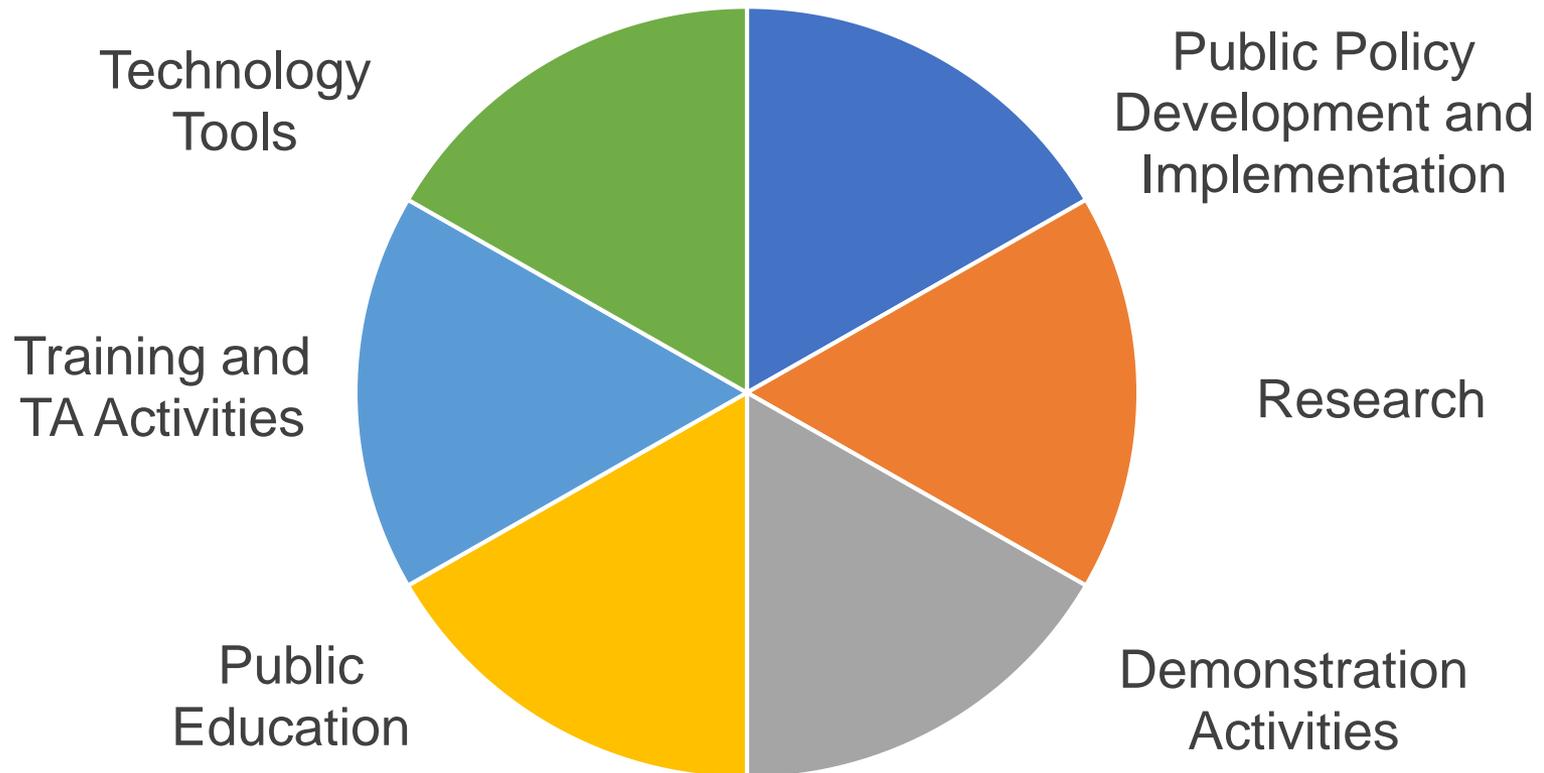
- Leadership: Subject Matter Expertise
- Collaboration
- Innovation
- Testing
- Evaluation
- Documentation
- Knowledge Translation
- Capacity Building

Tools

- Research and Publications
- Training and Materials
- Convening and Work Groups
- Public Education and Conversations
- Pioneering Demonstrations
- Technical Assistance
- Public Policy Development and Oversight

Testing the Power of Collaboration and Innovative Interventions

Six Strategies to Achieve Social Impact



IV. Strength of NDI

- Team of subject matter experts with a majority of staff with direct personal experience with disabilities and deep knowledge of disability service delivery systems.
- Portfolio of over 20 projects being implemented in all 50 states that leverages a Real Economic Impact Network of over 4,400 community partners nationwide that extend our knowledge translation activities.
- Laser focus on poverty reduction, financial capability and financial inclusion that has enabled NDI to build extensive relationships between the disability and financial communities to focus on systems change.

Strength of NDI (continued)

- Recognized for its vision, values, leadership and results.
- Able to unravel the complexities of public benefits and human service systems to design, test and build new intervention models to advance financial capability and independence.

V. NDI – A Decade of Accomplishments

- Partnered with the IRS to help over 2 million low-income taxpayers with disabilities access the Earned Income Tax Credit (EITC) and other favorable tax benefits to receive over \$2.4 billion in tax refunds.
- Built the Real Economic Impact Network with over 4,400 community partner agencies in all 50 states to benefit from NDI subject matter experts (SMEs) and peer support to improve financial stability for people with disabilities.

NDI – A Decade of Accomplishments

- Produced two groundbreaking research reports in collaboration with the FINRA Investor Financial Education Foundation and the FDIC to establish a first-time baseline for banking status and financial behavior for adults with disabilities.
- Pioneered the concept of Financial Inclusion Summits in coordination with FDIC and support of JPMorgan Chase to build a new level of relationships between the disability and financial communities to advance financial education and coaching to the most unbanked and underbanked population.

NDI – A Decade of Accomplishments

(continued)

- Established and manage the ABLE National Resource Center, a collaborative of 25 of the largest and most influential national disability organizations to accelerate ABLE implementation. The interactive website has had more than 2 million visitors.
- Reach and touch over 1 million individuals with disabilities and related stakeholders annually with training and technical assistance activities, demonstration projects, and public education.

NDI – A Decade of Accomplishments (cont.)

- Established and manage four national training and technical assistance (TA) teams under contract with the U.S. Departments of Labor, Education and Social Security Administration to improve cross-system collaboration to advance employment, financial capability and economic stability for youth and adults with disabilities. Provide intensive TA to 26 states on WIOA workforce development implementation, Social Security's Ticket to Work Program, and financial literacy.

VI. NDI Focus Areas

- Financial Inclusion and Capability
- Employment and Career Pathways
- ABLE Adoption and Saving
- FinTech Access and Use

NDI Driving Social Impact



Research Informing Policy and Practice

Banking Status
and Financial
Behavior
FDIC

Financial
Capability
FINRA

Poverty, Disability,
and Race
Moneywise
Foundation

ABLE
Amendments

Employment: WIOA Implementation and Employer Engagement

WINTAC Team
VR System
RSA

LEAD Center
Cross System
US DOL

DEI Grant Initiative
Workforce
Development System
US DOL

Social Security: Systems Change

American Dream
Employment Network
(ADEN)

ABLE Implementation

ABLE National
Resource Center
(ABLE NRC)

AchievABLE App

ABLE
Ambassadors

Evaluation of ABLE
Account Impacts on
Quality of Life
NIDILRR

Financial Inclusion

Real Economic
Impact Network

Financial Inclusion
Summits
JPMC

AT Loan Program
NYC and NJ

Community
Reinvestment Act
(CRA) Technical
Assistance Center for
Financial Inclusion

Empowered Cities
Citi Community
Development

Financial Capability

HandsOn Banking
Training
Wells Fargo

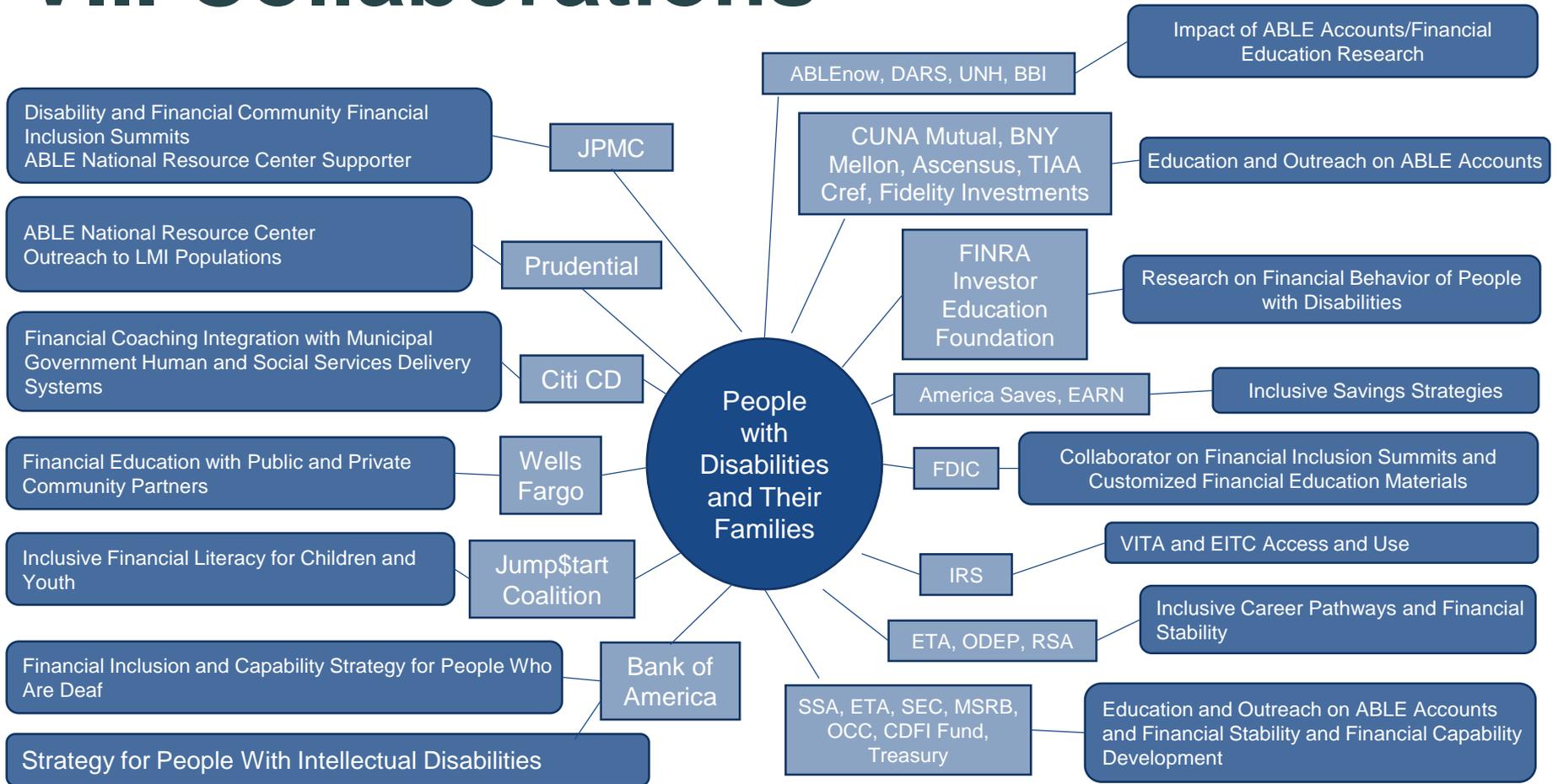
Better Money Habits
Training
Bank of America

Money Smart Training
FDIC

Focus on I/DD Population
with TX, FL, and NC
DD Councils
Bank of America

Focus on Deaf
Community
Bank of America

VII. Collaborations



Evolution in Thinking and Behavioral Change

Anchors

Public Sector

IRS, FDIC, OCC, SSA, CDFI Fund,
US Departments of Treasury,
Labor
Education and Health and Human
Services

Private Sector

Bank of America, Citi Community
Development, JPMorgan Chase,
Wells Fargo, Prudential, TD Bank,
TIAA/CREF, GiftofCollege.com,
FINRA Investor Education
Foundation

Strategies

Customizing Financial Education Tools (Hands on
Banking, Better Money Habits, Money Smart)

Service Delivery Integration of Benefits Planning
and Financial Coaching (Empowered Cities)

Pioneering Research to Establish Baseline on
Financial Behavior of People with Disabilities

Financial Inclusion Summits in Selected Cities
Nationwide

Ticket to Work (American Dream Employment
Network)

ABLE Act Education and Outreach (ABLE National
Resource Center)

Employment and Inclusive Career Pathways
(WINTAC, LEAD Center, Disability Employment
Initiative)

VIII. Individual and Systems Results

Individual

Improved Employment Outcomes
Informed Financial Decision Making
Expanded Financial Goal Setting
Improved Financial Stability
Improved Self-Concept
Participant in Financial Mainstream
Improved Health and Well Being
(financial, physical, emotional)

Systems

Affordable and Accessible Financial
Products and Services
Superior, Sensitive Customer
Service
CRA Investments in Disability
Community
Improved Coordination with ABLE
Accounts
Access and Use of FinTech Tools
Customized Financial Education
Programs