

The Hands on Banking® Community of Practice: Best Practices and New Resources

December 12, 2018

3:00 – 4:00 PM EST

Today's Moderator/Presenter



Katie Metz

Manger, Financial Empowerment & Inclusion
National Disability Institute

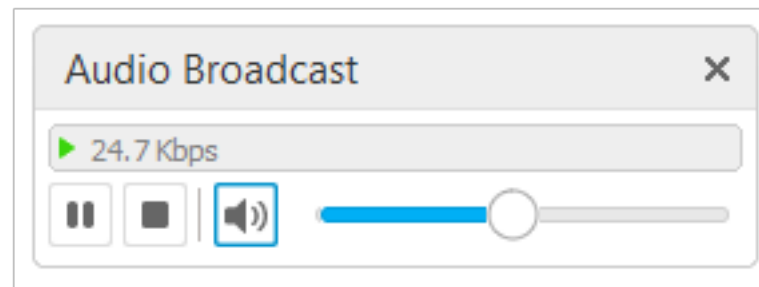
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Please note: This webinar is being recorded and the materials will be placed on the National Disability Institute website at www.realeconomicimpact.org

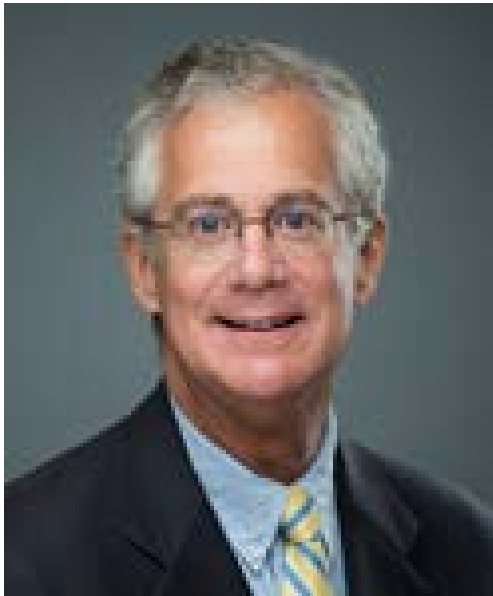
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Agenda

- Welcome and Introductions
- 2018 *Hands on Banking* Community of Practice
 - Overview of the Community of Practice Goals and Purpose
 - Recap *Hands on Banking* and NDI Supplemental Guides
 - Outcomes and Lessons Learned
- NEW Resources: National Disability Institute and *Hands on Banking* Ten-Minute Training Series
- Q&A
- Wrap Up

Welcome & Introductions



Michael Morris, J.D.
Executive Director
National Disability Institute

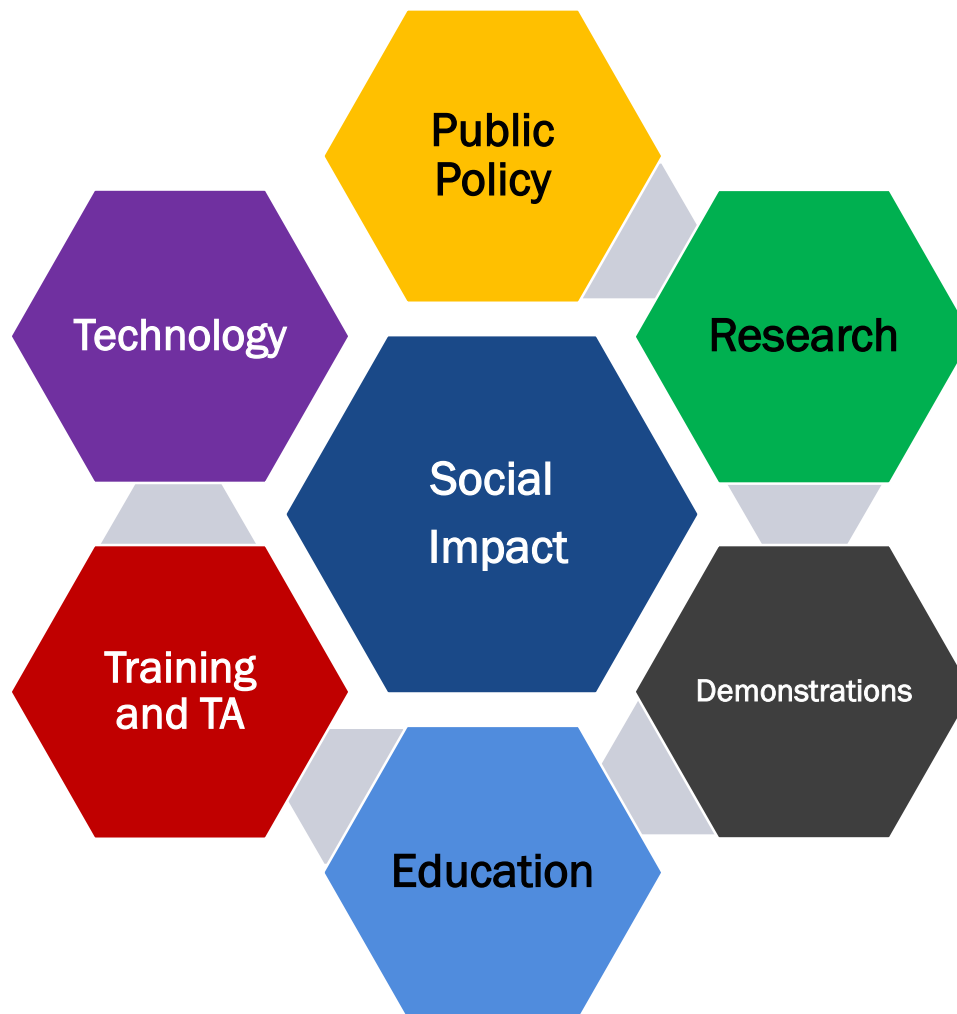
National Disability Institute: History

- In 2000, very few disability organizations or government agencies wanted to talk about or address the challenges of poverty confronting millions of Americans with disabilities every day.
 - Incorporated in 2005 as a 501(c)3 nonprofit.
 - The Board of Directors are thought leaders in disability and financial communities.
 - 35 staff located in 10 states and is headquartered in Washington, D.C.
- In 2018, NDI has over 20 public and private funders with activities touching target audiences in all 50 states.

National Disability Institute: Mission

The mission of National Disability Institute (NDI) 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's Six Strategies to Achieve Social Impact



National Disability Institute: 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.

National Disability Institute: 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.

National Disability Institute: Strengths

- 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 more than 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.

Welcome from Wells Fargo



Kathy Martinez
Senior Vice President
Disability Market Segment & Strategy
Wells Fargo Bank

EAPO Vision and Mission

Vision

Wells Fargo will become the **bank and employer of choice** for people with disabilities, their families, companions and caregivers.

Mission

We will realize our vision and welcome people with disabilities and their companions to Wells Fargo by

- Ensuring our products and services are accessible
- Meeting and anticipating the needs of our diverse customers and valuing their business

We will proactively advance accessibility internally by

- Ensuring accessibility is woven throughout Wells Fargo's culture
- Providing access to workforce technology and tools
- Holding each other and our partners accountable to accessibility standards
- Supporting team members with disabilities

Community of Practice, Curriculum and Tools Review

Hands on Banking Community of Practice

Goal: Learn from one another's experiences using HoB curriculum and related disability supplemental guides to enhance the financial health of persons with disabilities

Objectives:

- Engage in a conversation that explores new and innovative resources, tools and case examples;
- Exchange technical assistance, support and guidance amongst the group;
- Build the financial health of young adults, adults, seniors and entrepreneurs, inclusive of persons with disabilities, by utilizing the supplemental and disability reference guides while integrating the ready-to-use *Hands on Banking* financial education curriculum within their service deliveries.

Community of Practice at a Glance

Background

- November, 2017 launch of HoB materials
- April, 2018 Launch of Community of Practice
 - 76 members registered from across the nation

Monthly

- Resources Shared 1st Week Monthly
- Interactive Meetings Held 3rd Week Monthly
 - April: Goals and expectations of Community of Practice
 - May: Customer Flow / Adult HoB curriculum
 - June: WIOA / Work Incentives / Young Adult HoB curriculum
 - July: Consumer Engagement
 - August: Financial Education / American Job Centers / Financial Wellbeing Assessment
 - September: Employment / TTW / HoB Advancing Entrepreneurship
 - October: HoB and Military and Veteran Curriculum
- Discussion Board
- Challenge of the Month
- Technical Assistance

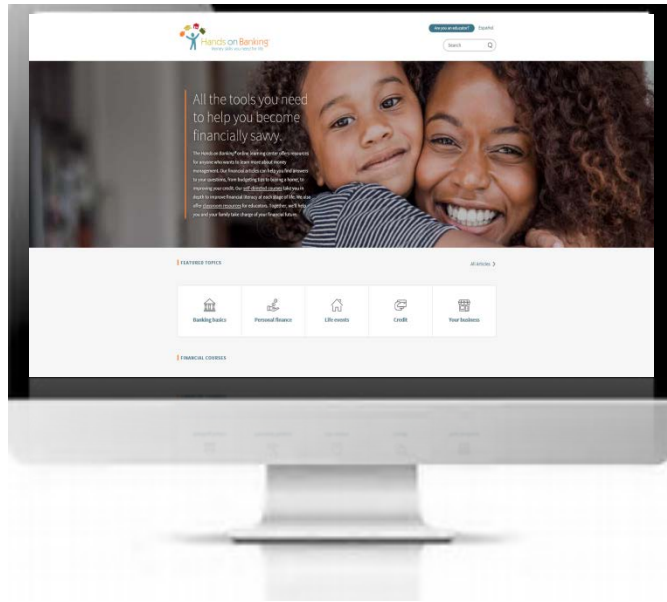
Where to Find the *Hands on Banking* Curriculum

NDI's *Hands on Banking* URL:
handsonbanking.org/ndi

Hands on Banking



A comprehensive suite of financial education articles, courses and tools designed for self-paced or group learning



- Award winning, **free financial education**
- Available in **English and Spanish**
- **No commercial content**, no product ties
- Widely used in **schools and by nonprofits** for nearly 15 years
- Extensive **age-specific** (children through senior adults) and **custom** audience (entrepreneurs, military) curriculum
- **Flexible Web-based and traditional instruction** delivery channels

<https://handsonbanking.org>

<https://elfuturoentusmanos.org>

Financial Education to Financial Inclusion

Since 2016, NDI released a variety of tools and resources to complement the *Hands on Banking* instructor guides for adults, young adults and entrepreneurs and to assist partners with integrating financial education into their programs and services.

- Quick Reference Guides
- Disability Supplemental Guides
- Integrating Financial Education Programs into the American Job Centers and Community-Based Organizations Toolkit

www.realeconomicimpact.org/financial-education/disability-reference-guides

Presenter



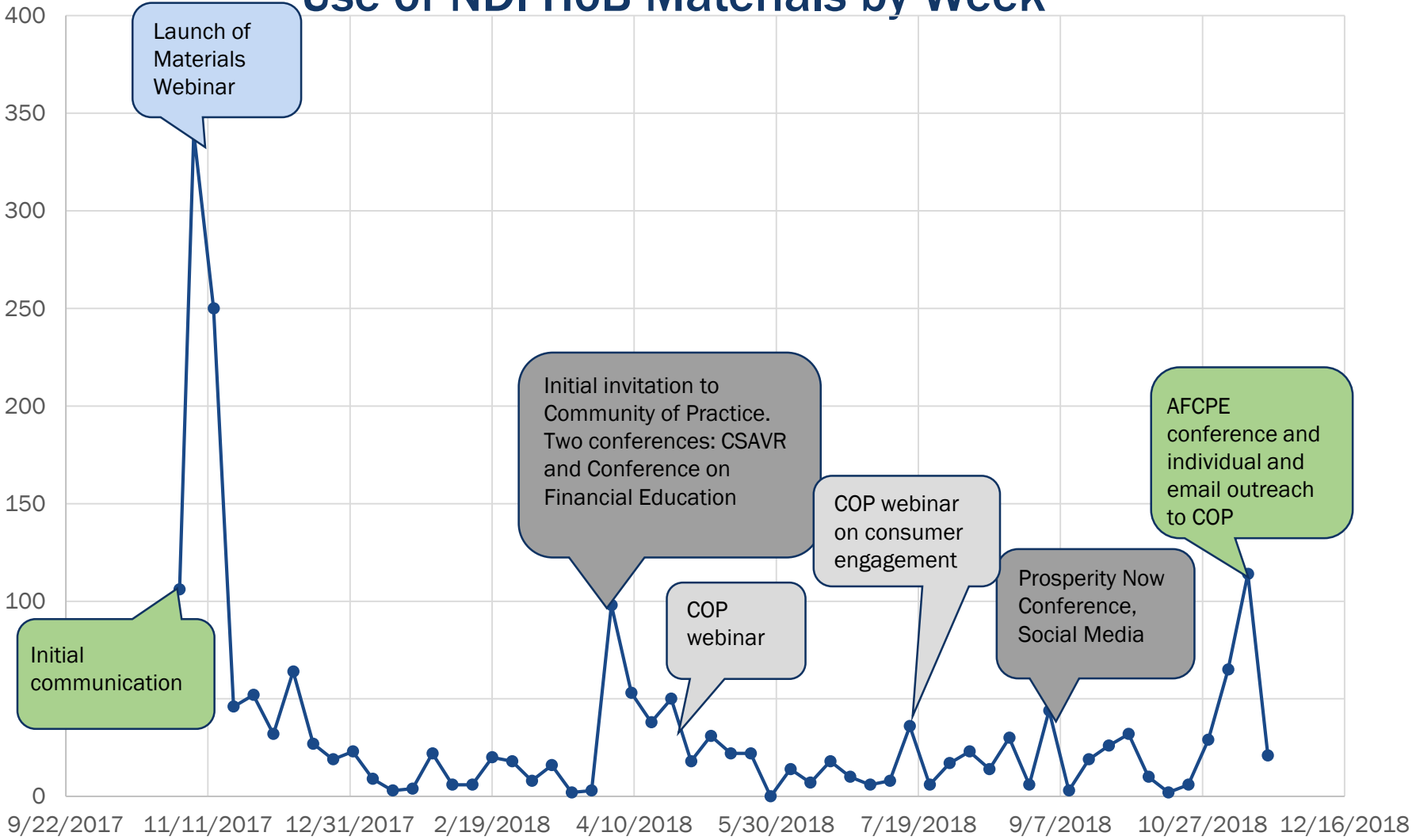
Laurie Schaller, BA
Manager Financial Empowerment
National Disability Institute

Project Goals:

- Encourage providers to view and evaluate the HoB materials;
- Encourage providers to start using HoB and the NDI tools;
- Encourage providers who previously used financial education tools to increase the number of customers who have disabilities within their financial education services;
- Ensure that providers were comfortable using the materials effectively; and
- Identify innovative and effective strategies for using HoB materials.

Goal: Increase HoB Awareness

Use of NDI HoB Materials by Week



Goal: Increase in Knowledge of HoB

COP participants had little knowledge of HoB prior to kickoff, however, some were using other financial education materials.

- Prior to the kickoff, only 1 COP member was familiar with the materials.
- Of the 62 people who registered for the first webinar, 25% were using a financial education curriculum in their program.

COP members who were already using a financial education curriculum were more likely to actively participate in the COP than those who were not.

- Data indicates that individuals who were using some type of financial education materials, predominantly non-HoB materials, were more likely to attend the monthly meetings indicating they were committed to offering financial education and were looking for the right tools and strategies. Thirty-one percent of COP participants who were already using financial education curricula participated in multiple COP calls, compared with only 13% of those who were not using any curriculum.

Evaluation of HoB Materials:

Responses to the question, "In what ways does Hands on Banking meet the needs of your community?"

- It puts the information in one convenient place
- It is differentiated
- It helps give different options in trying to teach and help clients
- It provides the people I support to be as independent as possible
- It has wonderful videos for youth and practice exercises

Responses to the question, "What topics, materials, or supports would be a helpful addition to Hands on Banking to help you meet the needs of your audience?"

- Materials for visual Deaf learners (videos)
- Make a disability-specific section so you don't have to use the search
- Ongoing maintenance/ updates

Best Practice 1:

- **Integrated Financial Counseling into Workforce Service Delivery using HoB materials:** Recognizing that financial crises can derail a job search, Geri Walsh from Rehabilitation Initiatives, an American Job Center in Albany, integrates financial counseling into the job search services. Clients complete a financial health assessment at intake. Counselors use the assessment to identify financial crises and draw on HoB resources to provide one-on-one financial counseling to address those needs. During the one-on-one meetings, she provides HoB quick reference guides that address the specific issues that client is addressing. Because the resource is easily printable, she is able to give it to the client for future reference. For example, she provided the IRA information to a client who expressed concern about saving for retirement. The client reported the information helped her research options for retirement savings.

Best Practice 2:

- **Used HoB information in a Financial Boot Camp:** Toni Jackson, a housing specialist with the City of High Point, NC incorporated the Entrepreneurship and Financial Capability information as a part of her presentation within a 5-Week Financial Boot Camp for individuals who are working towards self-sufficiency in a local Family Success Center.

Best Practice 3:

- **Used HoB materials to empower staff:** Mary McLaughlin from the Workforce Center in Tompkins County, NY interviewed staff in order to identify what they needed to improve their ability to holistically meet the needs of their clients. Based on the interviews, she recognized that the Workforce Center staff is uncomfortable discussing finances with their clients. She will be using the Quick Reference Guides and Supplemental Guides as part of her staff empowerment campaign to increase the staff's comfort in discussing finances. The guides also provide the staff a level of confidence in their knowledge and can back up what they tell a client with written materials. As the Disability Resource Coordinator for the Disability Employment Initiative (DEI) in in her area, Mary is charged with bring disability-relevant resources to the community. She has shared HoB materials with the school system so they could integrate information about finances into their youth work supports. She has also planned to offer a repeating series of in-person financial capability workshops.

Best Practice 4:

- **Distributed HoB materials at conferences:** Gina Vincent (FDIC) provides technical assistance and resources around integrating financial education within service delivery. Prior to the Community of Practice, she reported using primarily the Money Smart curriculum, but she worked closely with Wells Fargo in New Mexico and Colorado and has held two economic empowerment conferences where HoB materials were introduced. The conferences included disability providers and financial institutions with the Center for Developmental Disabilities and the ARC learning of the HoB materials. The fact they are in the communities, has facilitated discussions and having a brick and mortar in the community makes as difference.

Promising Practices:

- Several COP participants reported that they are in the process of developing or revising their systems.
- An Employment Network Program is revising their method of working with clients and plans to integrate HoB materials into the new service delivery system;
- A researcher is putting together a package of resources suitable for people with mental health disabilities. These resources will be used to train financial counselors at a Financial Empowerment Center and also to train peer staff at the Community Mental Health Clinic. Because of the COP, she is likely to integrate aspects of the *Hands on Banking* materials into the training materials.
- WINTAC center staff have been encouraging VR agencies to use HoB to support customers who are pursuing education and employment services.

Presenter



Brittany Thome

**Manager, Workforce Engagement
National Disability Institute**

NEW RESOURCES:

National Disability Institute and *Hands on Banking* Ten-Minute Training Series

Four- part series of trainings each approximately ten minutes in length:

- *Integrating Financial Education into American Job Centers and Community-Based Organizations*
- *Consumer Engagement*
- *Using a Financial Health Assessment*
- *Resource Mapping*

www.realeconomicimpact.org/financial-education/disability-reference-guides

Question and Answer

**Please type your questions in the
Q&A panel.**

NDI's Real Economic Impact Network

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

Learn more about the REI Network at www.realeconomicimpact.org/REI-Network.aspx

Save the Date!

Next Real Economic Impact Network Webinar

January 9, 2019

3:00 PM -4:00 PM EST

Details and Registration Coming Soon!

www.realeconomicimpact.org/REI-Network.aspx

Thank you for joining us today!

If you have questions or need more information please contact us:

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