

2019 Top Financial Well-Being Links for People with Disabilities, Family Members and Service Providers

Financial well-being is defined as having financial security and financial freedom of choice in the present and into the future.

A wide variety of websites provide information and tools to help individuals improve their financial well-being. Below are National Disability Institute's (NDI) top financial well-being links for 2019.

Earned Income Tax Credit and Free Tax Preparation

1. [Free Tax Preparation by Volunteers](#)

The Volunteer Income Tax Assistance (VITA) Program offers free tax help to people who make \$55,000 or less and need assistance in preparing their own tax returns. IRS-certified volunteers provide free basic income tax return preparation with electronic filing to qualified individuals. This website provides a search feature to identify VITA programs by zip code.

2. [Get It Back Campaign](#)

The Get It Back Campaign website provides videos, tools and other resources to increase awareness on tax credits and free tax filing services.

Financial Education

3. [Better Money Habits](#)

BetterMoneyHabits.com provides free, easy-to-understand videos and practical tips and tools to help build better money habits. This website was developed by Bank of America in partnership with Khan Academy.

4. [Money Smart](#)

Money Smart is a free comprehensive financial education curriculum created by FDIC. Money Smart is available as an instructor-led curriculum, available in nine languages and braille, and computer-based instruction. Train the trainer videos and workshops are also available to build the capacity of individuals and organizations to provide Money Smart.

5. [Hands on Banking Quick Reference Guides](#)

Hands on Banking Disability Quick Reference Guides provide financial educators, American Job Centers (AJC), vocational rehabilitation (VR) and community-based organizations access to resources and tools to support people with disabilities as they take steps to secure employment and to improve their financial well-being.

Employment

6. [American Dream Employment Network](#)

The American Dream Employment Network (ADEN), a Social Security Administration (SSA) approved administrative EN, is a consortium of service providers and employers working together to create a path for individuals who are currently receiving Social Security disability benefits, and want to return to work or begin working for the first time. ADEN provides return to work services, work incentive advisement and financial wellness services at no cost to the jobseeker.

7. [WorkforceGPS](#)

WorkforceGPS is an interactive online communication and learning platform designed to communicate with and build the capacity of the public workforce investment system to develop and implement innovative approaches to workforce and economic development in the 21st Century economy. Sponsored by the U.S. Department of Labor's Employment and Training Administration (ETA), and made available to the general public, WorkforceGPS offers resources and peer-to-peer connection to help the public workforce system, education professionals and business.

Benefits Planning and Work Supports

8. [Social Security Administration - Ticket to Work](#)

SSA's Ticket to Work Site provides information and tools for SSA beneficiaries who want to work. The site provides information on the Ticket to Work program, work incentives and access to organizations that can assist beneficiaries as they make the choice to return to work.

9. [my Social Security](#)

my Social Security allows individuals to get estimates of future retirement, disability and survivors benefit amounts, review earnings once a year to verify the amounts SSA posted are correct, view the estimated Social Security and Medicare taxes paid, check the status of an application or appeal and get a benefits verification letter.

10. [Red Book](#)

The SSA *Red Book* serves as a general reference source about return to work rules and available work incentives under the Social Security Disability Insurance (SSDI) and the Supplemental Security Income (SSI) programs. The *Red Book* is designed for use by educators, advocates, rehabilitation professionals and counselors who serve people with disabilities.

Asset Development

11. [ABLE National Resource Center](#)

The ABLE National Resource Center (ABLE NRC) is a one-stop resource for information on ABLE accounts. Qualified individuals with a significant disability may save \$15,000 or more per year, while receiving public benefits. This website provides updates on eligibility, ABLE program comparisons, steps to open an account, Qualified Disability Expenses, best practices and more.

12. [America Saves](#)

America Saves, a campaign managed by the nonprofit Consumer Federation of America, uses the principles of behavioral economics and social marketing to motivate, encourage and support low- to moderate-income households to save money, reduce debt and build wealth.