



Atlanta

## Financial Inclusion Summit Priority Recommendations



### A. What can financial institutions and community-based organizations do to increase engagement of working-age adults with disabilities with mainstream financial products and services?

1. Engage a diverse group of individuals with disabilities in focus groups to find out what products and services they actually need and then refine existing products and services or develop new ones to respond to identified needs. – *Pam felt very important to look at moving forward*
2. Add disability-friendly financial products and services to job fairs and “career days.” – *Danny very important to have materials and not just accessible but a tool they use rewordify.com that allows for a level of comprehension that is easier to understand for individuals with I/DD*
3. Provide disability etiquette/sensitivity training regarding all types of disabilities to financial institution representatives. A culture of inclusion should be supported by all levels of the organization. – *Sheilah*
4. Develop a checklist/self-evaluation tool to effectively rate progress in meeting the needs of people with disabilities specifically for financial institutions to use. – *Pam’s team is already involved in and a good check and balance – self assessment tool to be distributed – Lisa Oliver happy to add*

### B. What can financial institutions do to keep customers with disabilities in the banking system and invest in long-term customer relationships? As a person with a disability, what do I want from a banking relationship?

1. Adopt Bank On standards for products and services and engage the disability community to be part of Bank On Atlanta activities. – *Sheilah and Olivia are both on Bank On and can work on engaging PWD – Sheilah has a variety of financial institutions but do not have a PWD or organization PWD on the Bank On -*
2. Make sure all new bank products and services are accessible and tested by people with different types of disabilities.
3. Partner with the Georgia STABLE program to offer financial education to STABLE account owners. – *Sheilah agreed this would be a great opportunity and bring Doug Jackson to BankOn to speak – Brandy from GA STABLE may be available as well.*
  - a. \*Brittany to pass along Brandy’s information

**b. Email Sheilah to suggest Danny as a Bank On**

- 4. Add-OnEnsure PWD have access to resources that educate PWD on how to choose best Bank and/or CU for individuals to choose best for their circumstances.**

### **C. What can disability organizations do to improve financial capability for people with disabilities? Who could they collaborate with to increase availability of financial education and coaching?**

- 1. Start earlier. Introduce basic financial concepts to students in kindergarten and continue to develop knowledge and skills through high school, including ESE students. *Danny likes 1 & 2 Pam agree – teachers used to teach business education source – Worth our time to review what is already out there and what can do to infuse this regular and ESE (Section 504) classes***
- 2. Include financial skills development in individual education plans (IEPs) and individual plans for employment (IPEs). – *Danny & Pam agree- Researching programs and***
- 3. Utilize October as National Disability Employment Awareness Month (NDEAM) to hold special events that connect setting financial goals and informed decision making with employment objectives. – *working together to identify opportunities for making this an actionable item***
- 4. EXTRA \*\*\*Persona of current impact of products and services that are needed and include financial capability**
  - a. Credit ABLE Danny does these types of topics disability sensitivity etc.**

### **D. How can we expand outreach to the disability community to educate eligible individuals with disabilities about the benefits of opening an ABLE account?**

- 1. Create a statewide network of individuals who have been trained to educate others about the benefits of an ABLE account.**
- 2. Diversify the marketing and outreach of ABLE to faith-based groups, banks, credit unions, pediatricians and VR counselors. *Charlie Miller love this one – love to see CiL, ESE teachers, VR counselors to get training about this because these individuals are really 1<sup>st</sup> individuals pwd see***
- 3. Focus on employers to educate their employees about ABLE accounts and match ABLE contributions.**
- 4. Have an “ABLE Day” statewide with special events and educational webinars that feature current account owners and families to explain why they opened an account and their financial goals. – *Danny loves this idea and coordinating disability organizations CILs, other centers to reach through partners and networks***