



# Financial Inclusion



SUMMIT

APRIL 30, 2018 ▶ ATLANTA

ASSURING PEOPLE WITH DISABILITIES ACCESS TO MAINSTREAM FINANCIAL SERVICES





April 30, 2018

Remember this day. Remember you were part of the conversation. Remember the people in the room. Remember the enthusiasm and the sense of empowerment.

Twenty-seven years after the signing into law of the Americans with Disabilities Act (ADA), there remain persistent barriers to economic self-sufficiency for people with disabilities. Equal opportunity must include options to build the knowledge and skills necessary to make informed financial decisions, access to financial education and coaching, affordable and accessible financial services and products, inclusion in career pathways and the ability to save and build assets.

The Atlanta Financial Inclusion Summit is about the power of collaboration. Today is about connecting leaders from both the disability community and financial services sector, as well as policy makers, employers, regulators, self-advocates and family members to design the next generation of collective efforts to fulfill the ADA's promise of "economic self-sufficiency."

The ADA set the framework of civil rights and full citizenship. The Achieving a Better Life Experience (ABLE) Act builds on that framework to empower millions of individuals with disabilities and their families to design their own pathway to greater economic stability and freedom.

People with disabilities want to work, save and make informed financial decisions to become more financially stable. Together, we can build opportunity for shared prosperity and the full participation of Americans with disabilities in the economic mainstream.

*Welcome to the Atlanta Financial Inclusion Summit.*

Michael Morris

A handwritten signature in black ink that reads "Michael Morris". The signature is written in a cursive, flowing style.

*Executive Director*  
National Disability Institute



KEISHA LANCE BOTTOMS  
MAYOR



## CITY OF ATLANTA

55 TRINITY AVE, S.W.  
ATLANTA, GEORGIA 30335-0300

TEL (404) 330-6100

April 30, 2018

Greetings:

As the 60<sup>th</sup> Mayor of the City of Atlanta, I am pleased to welcome National Disability Institute (NDI) and attendees to the *National Disability Institute Financial Inclusion Summit*.

The *National Disability Institute Financial Inclusion Summit* is a dynamic and informative forum that provides invaluable resources and support to American's with disabilities. Since 2005, NDI has been committed to building a better future for individuals with disabilities by creating educational opportunities, programs and services that foster economic growth and stability. I applaud your organization's exceptional efforts to enhance our community, and I thank you for your outstanding contributions to our great City, state and nation.

While visiting, I encourage attendees to explore the many attractions Atlanta has to offer including: the Dr. Martin L. King Jr. Center, the Georgia Aquarium, the World of Coca-Cola, CNN Center, Centennial Olympic Park, Woodruff Arts Center, Atlanta Botanical Garden, Children's Museum of Atlanta, National Center for Civil and Human Rights, College Football Hall of Fame and many more. We invite you to engage in our Southern hospitality, sample cuisine at our exquisite restaurants and enjoy the rich and diverse heritage of our city.

On behalf of the people of Atlanta, I extend best wishes to you for a successful summit.

Sincerely,

Keisha Lance Bottoms

# FINANCIAL INCLUSION AND DISABILITY AWARENESS



**Wednesday, June 6, 2018, 10:00 AM – 3:00 PM EST**  
Location TBD

Join National Disability Institute for a FREE training that will provide an overview to strategies and tools that can assist individuals with disabilities and their families move toward financial well-being. We will have a guest speaker from the Federal Deposit Insurance Corporation (FDIC) who will talk about the FDIC's Money Smart financial education program that is designed to help low- and moderate-income individuals outside the financial mainstream enhance their financial skills and create positive banking relationships. Attendees will also learn about My Money an online financial education program developed by Department of Financial Services for individuals with disabilities, parents, guardians and support providers.

*Space is limited.*

**Register on Eventbrite: [bit.ly/NDI-AtlantaTraining](http://bit.ly/NDI-AtlantaTraining)**

# Program Guide

TIME	AGENDA
9:00 – 9:40 a.m.	<p><b>Welcome and Introductions</b></p> <p><i>Michael Morris</i>, Executive Director, National Disability Institute (NDI)</p> <p><i>Judith Fitzgerald</i>, Commissioner, Georgia Department of Behavioral Health and Developmental Disabilities – Welcome on Behalf of the Governor</p> <p><i>Rodney Hood</i>, Corporate Responsibility Manager, Office of Nonprofit Engagement, JPMorgan Chase</p> <p><i>Dietra Grant</i>, Director, Customer Assistance, Relationships and Educational Organization (CARE), IRS</p> <p><i>Frank Nolden</i>, Director, Stakeholder Partnerships, Education and Communication (SPEC), IRS</p>
9:40 – 10:40 a.m.	<p><b>Advancing Financial Inclusion Panel: Challenges and Opportunities for Working-Age Adults with Disabilities</b></p> <p><b>MODERATOR:</b> <i>Kate Brady</i>, Deputy Director, Georgia Council on Developmental Disabilities</p> <p><i>Danny Housley</i>, Assistive Technology Acquisition Manager, Tools for Life</p> <p><i>Arti Sahgal</i>, Founder, Synergies Work</p> <p><i>Zach Bradley</i>, Peer Supporter, Vocational Counselor, Shepherd Center</p> <p><i>Barry Whaley</i>, Director, Southeast ADA Center Burton Blatt Institute</p>
10:40 – 10:50 a.m.	<p><b>Break</b></p>
10:45 – 11:45 p.m.	<p><b>Advancing Financial Inclusion Panel: Collaboration with Financial Institutions</b></p> <p><b>MODERATOR:</b> <i>Sheilah Montgomery</i>, Board Member, 1<sup>st</sup> Choice Credit Union</p> <p><i>Elaine Hunter</i>, Community Affairs Specialist, Savannah Field Office, FDIC</p> <p><i>Olivia B. Alston</i>, Manager, Income &amp; Community Engagement, United Way of Greater Atlanta</p> <p><i>Lance Triggs</i>, President of Field Operations, Operation Hope</p>

TIME	AGENDA
11:50 - 12:50 p.m.	<p><b>Lunch</b>  <b>Keynote Speaker</b></p> <p><i>Doug Jackson</i>, Deputy Director, STABLE Accounts  <i>Tena Blakey</i>, ABLE Board Member and Director of Developmental Disabilities Services for Altrus</p>
12:50 to 1:00 p.m.	<b>Break</b>
1:00 - 2:00 p.m.	<p><b>Group Discussions</b></p> <ol style="list-style-type: none"> <li>1. What can financial institutions and community-based organizations do to increase engagement of working-age adults with disabilities with mainstream financial products and services?</li> <li>2. 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?</li> <li>3. 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?</li> <li>4. How can we expand outreach to the disability community to educate eligible individuals with disabilities about the benefits of opening an ABLE account?</li> </ol>
2:00 – 2:30 p.m.	<b>Reports and Recommendations from Group Discussions to Full Audience</b>
2:30 – 2:45 p.m.	<b>Call to Action and Commitments from Audience</b>
2:45 – 3:00 p.m.	<b>Next Steps and Wrap Up</b>

---

Today's event is made possible through the generous support of JPMorgan Chase.

## Speaker Bios

### **OLIVIA B. ALSTON**

Olivia B. Alston is an Income, Community Engagement Manager with United Way of Greater Atlanta. She leads United Way's Volunteer Income Tax Assistance (VITA) initiative. In this role, Ms. Alston oversees operations, volunteer recruitment, training and budget oversight. The coalition includes 30 sites throughout the Atlanta metropolitan area. As an asset building professional with experience in personal finance, housing counseling, mortgage origination and micro-enterprise training, Ms. Alston is often asked to lead financial education courses with an emphasis on the "soft" side of money. Over the last three tax seasons, the greater Atlanta VITA coalition prepared more than 42,000 tax returns, generating nearly \$44 million in refunds for hard working families. Ms. Alston holds a bachelor's degree from Lincoln University of Missouri and a master's degree from Clark Atlanta University.

### **TENA BLAKEY**

Tena Blakey is the president of the Service Provider Association for Developmental Disabilities and the secretary of Family YMCA Camp IVEY. Ms. Blakey earned a bachelor's degree in Social Work from the University of Georgia and a master's degree in Social Work from the University of South Carolina.

### **ZACHARY BRADLEY, MS, CRC, NCC**

Zachary Bradley is a Vocational Specialist and SCI Peer Support Liaison at the Shepherd Center in Atlanta, Ga. He was injured in 2011 when a tree fell on his car, which resulted in a C-7 AIS A spinal injury. After his injury, Mr. Bradley obtained a Bachelor in Health and Fitness Management (2014) and a Master in Clinical Rehabilitation Counseling (2017). He works with patients with spinal cord injuries and multiple sclerosis. In addition, as a manual wheelchair user with tetraplegia, Mr. Bradley co-treats with nurse educators, therapists and exercise specialists to demonstrate mobility opportunities to patients with tetraplegia. He also speaks with occupational, physical and recreation therapy students, as well as adolescents, about life after a spinal cord injury, the importance of setting goals and overcoming adversity.

### **KATE BRADY**

Kate Brady has worked in the field of disability policy, service and systems advocacy for nearly two decades. She is currently Deputy Director at the Georgia Council on Developmental Disabilities, where she brings experiences from work across multiple systems including Vocational Rehabilitation, Medicaid, Social Security and Workforce Development. Ms. Brady's passion derives from her early experiences as the Customized Employment Coordinator at Cobb Community Services Board. In this role, she coordinated Project Exceed, a U.S. Department of Labor, Office of Disability Employment Policy Customized Employment (ODEP) initiative. She earned a Bachelor in Communications and Performing Arts from St. Andrews Presbyterian College in North Carolina and a Master in Industrial/Organizational Psychology at Clemson University. Ms. Brady is ABD status in achieving a Doctorate of Psychology at the University of West Georgia.

### **JUDY FITZGERALD**

Judy Fitzgerald was appointed Commissioner of the Georgia Department of Behavioral Health and Developmental Disabilities (DBHDD) by Governor Nathan Deal in 2016. She has been with DBHDD since 2012, previously serving in the roles of Chief of Staff and Deputy Commissioner. Prior to joining DBHDD, she served as Vice President of Strategy for View Point Health, one of Georgia's 26 community service boards. She also was the Executive Director for the Mental Health Association of Georgia. Ms. Fitzgerald began her career in the Mental Health Program of The Carter Center, working for former First Lady Rosalynn Carter on advocacy and policy efforts to promote mental health and reduce the stigma of mental illness. Ms. Fitzgerald earned her Master in Social Work from the University of Georgia.



**DIETRA GRANT**

Dietra Grant is the Director of the Customer Assistance, Relationships and Education organization. In this role, she oversees the Stakeholder Partnerships, Education and Communication, Media and Publications and Field Assistance functions of IRS's Wage & Investment Division. Ms. Grant is responsible for critical pre-filing services, including the development of forms, publications and notices that communicate tax requirements. She oversees the IRS's volunteer efforts, providing assistance and support to approximately 90,000 volunteers in nearly 12,000 volunteer sites, to educate and assist taxpayers with tax return filing. She is also responsible for providing face-to-face taxpayer assistance in 376 sites nationwide. Ms. Grant meets these obligations with the support of a workforce of 12 executives and over 2,600 employees.

**RODNEY HOOD**

Rodney Hood is a Corporate Responsibility Manager in the Office of Nonprofit Engagement at JPMorgan Chase & Co. He is responsible for managing relationships with national organizations that assist the bank in strengthening neighborhoods and promoting financial education and inclusion in underserved communities. Prior to joining JPMorgan Chase, Mr. Hood was appointed by President George W. Bush as Vice Chairman of the National Credit Union Administration (NCUA). Before NCUA, Mr. Hood served as a Presidential-Appointee at the U.S. Department of Agriculture where he was the Deputy Administrator of the Rural Housing Service. Mr. Hood is a delegate to the group's Annual Economic Conference in Switzerland. He was also recently elected by the North Carolina Legislature to serve as a member of the Board of Governors for the University of North Carolina College System.

**DANNY HOUSLEY**

Danny Housley is the Assistive Technology Acquisition Manager at Tools for Life, where he manages the Credit-Able program. He finds funding solutions and resources for people with disabilities to increase or maintain their independence. Previously, Mr. Housley has worked at the Center for Independent Living in Atlanta, disABILITY LINK, to support people with disabilities to live in the community of choice, and he is currently a board member for that organization. Mr. Housley is an executive board member of the National Federation of the Blind of Georgia's Atlanta chapter, a board member of the Disability CDFI Coalition and sits on the Community Advisory Council for the Center for Leadership in Disability. He is also a proud member of ADAPT.

**ELAINE M. HUNTER**

Elaine M. Hunter is a Community Affairs Specialist in the Savannah Field Office of the Federal Deposit Insurance Corporation (FDIC) where she serves the state of Georgia. Her responsibilities primarily include developing and participating in programs regarding financial literacy, the Community Reinvestment Act and small business development. She previously served as a commissioned compliance examiner with the FDIC in Raleigh, North Carolina where she conducted bank examinations in the areas of lending and deposit regulations, fair lending and the Community Reinvestment Act.

**DOUG JACKSON**

Doug Jackson has been dedicated to the field of developmental disabilities for 20 years and works with a passion to serve people with disabilities and their families through improving the support system and the support staff. Mr. Jackson's experience includes managing the services of a direct support agency, executive administration in Ohio's County Board of DD system, teaching human services classes at Wright State University, and guiding a state-operated developmental center as the Superintendent. He joined the Office of the Ohio Treasurer of State to help administer Ohio's STABLE Accounts, a financial plan for people with disabilities.

**SHEILAH MONTGOMERY**

Sheilah Montgomery is a 1st Choice Credit Union Board Member. A strategist, communicator, partnership builder and transformational change leader, Ms. Montgomery has dedicated more than 40 years to advancing the financial capabilities of individuals, communities and credit unions.

### **MICHAEL MORRIS**

Michael Morris is the Founder and Executive Director of National Disability Institute. He is a recognized leader on disability public policy regarding workforce and community development, tax and social and economic security. As the first Kennedy Foundation Public Policy Fellow, former legal counsel to the U.S. Senate Subcommittee on Disability Policy and Executive Director of United Cerebral Palsy Associations, Mr. Morris is adept at complex program design and model development with engagement of public and private sector agencies/organizations to transform thinking and behavior concerning financial empowerment for economically vulnerable populations. He received his undergraduate degree in political science with honors from Case Western Reserve University and his law degree from Emory University School of Law.

### **FRANK NOLDEN**

Frank Nolden is the Director, Stakeholder Partnerships, Education and Communication in the Wage and Investment (W&I) Division, where he is responsible for the delivery of tax education, free return preparation services and financial education to our nation's low-income, elderly, disabled, Native American, non-English speaking and rural taxpayers. Prior to this assignment, Mr. Holden served as the Field Director, Accounts Management, Atlanta in the W&I Division. He also served two years as an Area Director in Field Assistance in the W&I Division.

### **AARTI SAHGAL**

Aarti Sahgal is the Founder and CEO of Synergies Work, an organization that empowers entrepreneurs with disabilities. Synergies Work was created as a personal mission that stems from the life experiences of Aarti Sahgal. As a parent of a child with Down syndrome, she is constantly challenging the soft bigotry of low expectations that excludes people with intellectual disabilities from living their true potential. Ms. Sahgal has been working for the past 10 years on building inclusive communities and workforce strategies for individuals with different abilities. In her previous avatar, she worked for 14 years in advertising & marketing. Ms. Sahgal has a Master in Business Management from one of the top management schools in Mumbai, India.

### **LANCE W. TRIGGS**

A commitment to building communities, families and individual lives is the hallmark of the life and 30-year career of Lance W. Triggs. He currently serves as President, HOPE Office of Program Operations in Atlanta, Ga. Under Triggs' leadership, HOPE has served over 3.5 million clients and successfully modified and committed over \$1 billion in loans to home owners in crisis. HOPE has also committed over \$1.5 billion in investments in 103 underserved cities across the United States in the form of youth and adult financial literacy money, credit and foreclosure prevention management counseling, small business technical assistance, digital empowerment initiatives, mortgage and business lending capital to first-time home buyers and entrepreneurs. Mr. Triggs attended Cal State Fullerton and Academy Pacific in California, receiving a diploma in Transportation Management.

### **BARRY WHALEY**

Barry Whaley is the Director of the Southeast ADA Center. Previously, he was a research project director at the University of Kentucky Human Development Institute, working with the Supported Higher Education Project, the ADA Employment Consulting Project and the Kentucky Post School Outcome Center. Mr. Whaley has also worked as a Consultant for Atlas Research, providing technical assistance and training for staff working with the Homeless Veterans Supported Employment Project. He was also the Executive Director of Community Employment, Inc. – a supported employment provider. Mr. Whaley began his career with the "New Neighbors" deinstitutionalization project. He is a founding board member and past president of Kentucky APSE. Mr. Whaley holds two Bachelor of Arts Degrees from Indiana University and a Master of Science in Mediation, Arbitration and Dispute Resolution from Sullivan University.

# Collaborators



## 1<sup>ST</sup> CHOICE CREDIT UNION

1st Choice Credit Union is a not-for-profit financial cooperative. Those who join the credit union become shareholders in a unique financial institution. Earnings above required reserves are returned to members, in the form of lower interest rates on loans and competitive dividends on savings.

**Website:** [1stchoicecu.org](http://1stchoicecu.org)



## THE CENTER FOR FINANCIAL INDEPENDENCE & INNOVATION (CFII)

The Center for Financial Independence & Innovation, Inc. (CFII) is a nonprofit organization dedicated to helping individuals with disabilities and their family members advance their financial independence and security. CFII is guided by its operating philosophy and core values; all people should have the same opportunities to become independent and self-determined; the best way for individuals with disabilities to actualize self-determination is to provide opportunities where they can successfully work on goals to a better economic future in an encouraging and supportive environment; and the values of dignity, independence, individual responsibility, choice and self-direction should be integrated into every aspect of public policy regarding individuals with disabilities.

**Website:** [gatfl.org/cfii.php](http://gatfl.org/cfii.php)



## CREDIT-ABLE

The Center for Financial Independence & Innovation, Inc. (CFII) operates Credit-Able which provides low-interest loans through participating credit unions to enable Georgians with disabilities access to affordable financing for assistive technology and home & vehicle modifications.

**Website:** [gatfl.org/cfii.php](http://gatfl.org/cfii.php)



## FDIC

The Federal Deposit Insurance Corporation (FDIC) preserves and promotes public confidence in the U.S. financial system by insuring deposits in banks and thrift institutions for up to \$250,000 per depositor, per insured bank, for each ownership category by identifying, monitoring and addressing risks to the deposit insurance funds; and by limiting the effect on the economy and the financial system when a bank or thrift institution fails. The FDIC is a recognized leader in promoting sound public policies, addressing risks in the nation's financial system and carrying out its insurance, supervisory, consumer protection, resolution planning and receivership management responsibilities.

**Website:** [fdic.gov](http://fdic.gov)



### GEORGIA COUNCIL ON DEVELOPMENTAL DISABILITIES

The mission of the Georgia Council on Developmental Disabilities (GCDD) is to advance social change, public policy and innovative practices that increase opportunities for individuals with developmental disabilities and families to thrive where they live, learn, work, play and worship in Georgia's communities. The Georgia Council on Developmental Disabilities, authorized under Public Law 106-402, the Developmental Disabilities Assistance and Bill of Rights Act Amendments of 2000, is one of 55 entities of its type in the United States and territories that report to the U.S. Department of Health and Human Services, Administration on Developmental Disabilities. The DD Act defines the role of Developmental Disability Councils as "contributing to a coordinated, consumer and family center and directed comprehensive system of community services that includes needed community services, individualized supports and other forms of assistance that promote self-determination for individuals and families."

**Website:** [gcdd.org](http://gcdd.org)



### GEORGIA DEPARTMENT OF BEHAVIORAL HEALTH DEVELOPMENTAL DISABILITIES

Created by the Governor and General Assembly in 2009, the Georgia Department of Behavioral Health and Developmental Disabilities (DBHDD), and its network of community providers, offer treatment and support services to help people with behavioral health challenges achieve recovery by focusing on their strengths. Through uniquely tailored supports and services, DBHDD helps people with intellectual and developmental disabilities attain independence and lead meaningful and fulfilling lives.

**Website:** [dbhdd.georgia.gov](http://dbhdd.georgia.gov)



### GEORGIA DEPARTMENT OF COMMUNITY HEALTH

The Georgia Department of Community Health (DCH) is one of Georgia's four health agencies serving the state's growing population of over 10 million people. DCH serves as the lead agency for Medicaid and also oversees the State Health Benefit Plan (SHBP) and Healthcare Facility Regulation, impacting one in four Georgians. Through effective planning, purchasing and oversight, DCH provides access to affordable, quality health care to millions of Georgians, including some of the state's most vulnerable and underserved populations. Six enterprise offices support the work of the agency's three program divisions. DCH employees are based in Atlanta, Cordele and across the state.

**Website:** [dch.georgia.gov](http://dch.georgia.gov)



### GEORGIA STABLE

Through the Georgia STABLE program, the State of Georgia offers STABLE accounts to Georgians with disabilities. STABLE accounts are made possible by the federal Achieving a Better Life Experience (ABLE) Act of 2014. STABLE accounts allow individuals with disabilities to save and invest money, without losing eligibility for certain public benefits like Medicaid or SSI.

**Website:** [georgiastable.com](http://georgiastable.com)



## GEORGIA VOCATIONAL REHABILITATION AGENCY (GVRA)

The Georgia Vocational Rehabilitation Agency (GVRA) operates five interdependent programs that help people with disabilities become fully productive members of society by achieving independence and meaningful employment. Their largest programs are Vocational Rehabilitation (VR) Program, Disability Adjudication Services and Roosevelt Warm Springs/Cave Spring Center. Their other two programs, Business Enterprise Program and Georgia Industries for the Blind, serve consumers with visual impairments. GVRA is committed to the principle that people with disabilities are assets and their efforts emphasize eliminating attitudinal barriers, as well as physical ones. GVRA is a strategic partner in helping to build a diverse, qualified and productive workforce, and aims to pursue a comprehensive, coordinated employment agenda. Their programs impact both employers and job seekers and their services are tailored to fit individual needs.

**Website:** [gvs.georgia.gov](http://gvs.georgia.gov)

## INTERNAL REVENUE SERVICE



Stakeholder Partnerships, Education and Communication (SPEC) is the outreach and education function of the Internal Revenue Service Wage and Investment Division. SPEC serves low- to moderate-income taxpayers (defined as within the Earned Income Tax Credit threshold), senior citizens, persons with disabilities, those with limited English proficiency and Native Americans. SPEC is widely known for oversight of the Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs, which offer free tax return preparation and outreach to these taxpayers. SPEC supports outreach to its taxpayers primarily in the areas of tax law compliance, financial education and asset building.

**Website:** [irs.gov/individuals/become-an-irs-partner-to-help-in-your-community](http://irs.gov/individuals/become-an-irs-partner-to-help-in-your-community)

## OFFICE OF THE STATE TREASURER



The Office of the State Treasurer (OST) manages Georgia's cash resources. OST's investment department is responsible for the investment of \$23 billion of assets. OST is responsible for receipt and disbursement of state funds and lottery funds. OST prepares cash flow forecasts to optimize investment returns and provides monthly cash flow forecasts to the Governor's Office of Planning and Budget. OST administers the Local Government Investment Pools (LGIPs) to provide liquidity and investment opportunities to state and local government entities. In addition, OST monitors state entities banking and merchant card relationships and oversees administration of the Path2College529 Plan, Georgia Stable (Georgia's savings plan for people with disabilities) and the Georgia Secure Deposit Program.

**Website:** [ost.georgia.gov](http://ost.georgia.gov)

## NATIONAL DISABILITY INSTITUTE (NDI)



National Disability Institute (NDI) is a national nonprofit organization dedicated to building a better economic future for people with disabilities. The first national organization committed exclusively to championing economic empowerment, financial education, asset development and financial stability for all persons with disabilities, NDI affects change through public education, policy development, training, technical assistance and innovative initiatives. NDI and its Real Economic Impact (REI) Network have helped 2.8 million people with disabilities receive more than \$2.7 billion in tax refunds and credits.

**Website:** [realeconomicimpact.org](http://realeconomicimpact.org)



**SHEPHERD CENTER**

Shepherd Center is a private, nonprofit hospital specializing in treatment and long-term support of individuals who experience catastrophic injuries. It is the largest freestanding specialty hospital in the U.S., with comprehensive programs in spinal cord injury (SCI), brain injury, multiple sclerosis (MS), amyotrophic lateral sclerosis (ALS), spina bifida, post-polio syndrome and other neuromuscular diseases. Shepherd’s mission is to help people who have experienced catastrophic injury or disease to rebuild their lives with dignity, hope and independence, advocating for their full inclusion in all aspects of community life.

**Website:** [shepherd.org](http://shepherd.org)

**SOUTHEAST ADA CENTER**



The Southeast ADA Center is a regional resource center which provides information, training and guidance on the Americans with Disabilities Act (ADA). The Southeast ADA Center is a project of the Burton Blatt Institute at Syracuse University and it is one of 10 regional resource centers funded by the National Institute on Disability, Independent Living and Rehabilitation Research (NIDILRR). NIDILRR is a Center within the Administration for Community Living (ACL), Department of Health and Human Services (HHS). Southeast ADA serves Kentucky, Tennessee, Georgia, Florida, North Carolina, South Carolina, Alabama and Mississippi and provides accurate ADA information, research initiatives and informal technical assistance and training on the ADA to businesses, government and people with disabilities.

**Website:** [adasoutheast.org](http://adasoutheast.org)



**SYNERGIES WORK**

Synergies Work is a nonprofit organization focused on giving people with disabilities the support and the platform to become financially independent entrepreneurs. Our approach is based on the fundamental belief that all individuals have boundless talent, an inherent curiosity to explore and passion to succeed.

**Website:** [synergieswork.org](http://synergieswork.org)



**TOOLS FOR LIFE – GEORGIA’S ASSISTIVE TECHNOLOGY ACT PROGRAM**

Tools for Life, Georgia’s Assistive Technology Act Program, is dedicated to increasing access to and acquisition of assistive technology (AT) devices and services for Georgians with disabilities so they can live, learn, work and play independently and with greater freedom in communities of their choice.

**Website:** [gatfl.org](http://gatfl.org)



**UNITED WAY OF GREATER ATLANTA**

United Way of Greater Atlanta aims to create a community where “all children are well.” By ensuring that every child in the community has the opportunity to reach his or her potential, we are building a strong future for Greater Atlanta – a future where every individual and family in the community can thrive. United Way draws together the efforts of people and organizations across Greater Atlanta’s 13 counties to work collectively on issues most strongly affecting child, family and community well-being.

**Website:** [unitedwayatlanta.org](http://unitedwayatlanta.org)



EQUALITY AND  
FINANCIAL INCLUSION



JPMORGAN CHASE & CO.

We proudly support the National Disability Institute in their work  
to opening the doors of economic opportunity for all.

“Together, we must remove the physical barriers we have created and the social barriers that we have accepted. For ours will never be a truly prosperous nation until all within it prosper.”

– PRESIDENT GEORGE H.W. BUSH AT THE SIGNING OF THE AMERICANS WITH DISABILITIES ACT, JULY 26, 1990

Take the Pledge!  
DISABLEPOVERTY.org  
**DISABLE POVERTY**



1667 K Street, NW  
Suite 480  
Washington, DC 20006  
202.296.2040  
[realeconomicimpact.org](http://realeconomicimpact.org)

