

# Financial Inclusion

A graphic featuring a white piggy bank on the left and a white line forming an upward-pointing arrow on the right. A red circle with a white dollar sign (\$) is positioned at the top of the arrow. A horizontal line with a dashed segment extends from the piggy bank towards the arrow. A dotted red line runs horizontally across the middle of the graphic, passing behind the word 'SUMMIT'.

SUMMIT

NOVEMBER 16, 2016 ► COLUMBUS

ASSURING PEOPLE WITH DISABILITIES ACCESS TO MAINSTREAM FINANCIAL SERVICES



November 16, 2016

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-six 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 Columbus 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 *Columbus Financial Inclusion Summit*.

Michael Morris

A handwritten signature in black ink that reads "Michael Morris". The signature is fluid and cursive, with a small mark above the final "s".

*Executive Director*





Office of the Mayor  
City of Columbus  
Ohio

# PROCLAMATION

*WHEREAS, the Americans with Disabilities Act (ADA) states that the "Nation's proper goals regarding individuals with disabilities are to assure equality of opportunity, full participation, independent living, and economic self-sufficiency..."*; and

*WHEREAS, 26 years after the signing into law of the ADA, Americans with disabilities are twice as likely as their non-disabled peers to be living in poverty and nearly 50 percent remain unbanked or underbanked; and*

*WHEREAS, the City of Columbus is dedicated to working with the disability community to promote economic advancement, equal opportunity, and full inclusion to meet the diverse needs of over 50,000 individuals across the spectrum of disabilities who live and work in Columbus; and*

*WHEREAS, the City of Columbus continues to improve the lives of people with disabilities by adopting and implementing policies that improve accessibility, promote employment, and welcome participation in all aspects of urban life; and*

*WHEREAS, the City of Columbus embraces the diversity, culture, and contributions of our many residents with disabilities in our schools, in government, in the workforce, and in our social and economic mainstream; and*

*WHEREAS, building financial capability and inclusion for our many residents with disabilities as part of a design of a personal pathway to greater economic stability, mobility, and security is an achievable goal if public and private sector interests work together to meet the goals of the ADA; and*

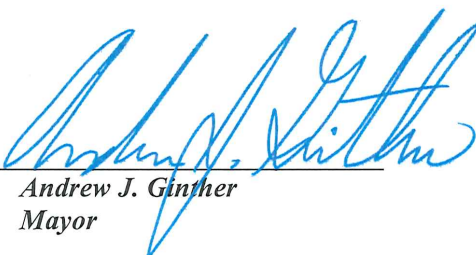
*WHEREAS, the City of Columbus is committed to advancing financial inclusion for people with disabilities;*

*NOW THEREFORE, I, Andrew J. Ginther, Mayor of the City of Columbus, Ohio, do hereby proclaim November 16, 2016 to be*

## *Financial Inclusion and Economic Empowerment Day*

*in Columbus and urge all residents of Columbus to recognize the Americans with Disability's goal of ensuring economic self-sufficiency for all Americans with disabilities.*

*IN WITNESS WHEREOF, I have hereunto set my hand and caused the Great Seal of the Mayor of the City of Columbus, Ohio, to be hereto affixed this 22<sup>nd</sup> day of August 2016.*

  
Andrew J. Ginther  
Mayor

# Program Guide

TIME	AGENDA
9:00 – 9:30 a.m.	<b>Welcome and Introductions</b> <i>Michael Morris</i> , Executive Director, National Disability Institute <i>Amy Furash</i> , Executive Director, Business Operations, JPMorgan Chase & Co. <i>Rick Isbell</i> - ADA Coordinator, Office of the Mayor, Presentation of proclamation <i>Mayor Andrew J. Ginther</i> , Welcome Video
9:30 - 10:00 a.m.	<b>Why Are We Here? A Presentation of Data on Poverty and Financial Inclusion</b> <i>Michael Morris</i> , National Disability Institute Executive Director
10:00 – 10:45 a.m.	<b>Columbus: Advancing Financial Inclusion Panel: Challenges and Opportunities for Individuals with Disabilities</b> <b>MODERATOR:</b> <i>Michael Morris</i> <i>Courtney Mullin</i> , Project Manager, Ohio DB 101, Ohio Department Developmental Disabilities, Employment First <i>Brandy N. Avery</i> , Director of Financial Empowerment Services, Columbus Urban League <i>Katie Frederick</i> , Executive Director, American Council of the Blind of Ohio <i>Stephanie Hoffer</i> , Professor of Law, The Ohio State University Moritz College of Law
10:45 – 11:00 a.m.	<b>Break</b>
11:00 - 11:30 – a.m.	<b>Your Money, Your Goals (YMYG): Building Inclusion and Disability Awareness</b> <i>Alice Coday</i> , Financial Empowerment Specialist, Financial Empowerment Network, Seattle

TIME	AGENDA
	<b>Group Discussions</b>
11:30 – 12:30 p.m.	<ol style="list-style-type: none"> <li>1. Outreach to Disability Community</li> <li>2. Expanding Financial Education and Coaching to People with Disabilities</li> <li>3. Improving Financial Inclusion for People with Disabilities by Financial Institutions</li> <li>4. Building Public-Private Sector Collaboration</li> </ol>
12:30 – 1:45 p.m.	<b>Lunch</b> <b>Keynote: ABLE Accounts – A New Pathway to Financial Inclusion and Independence</b> <i>Juliana Crist, Director, Ohio's STABLE Accounts, Office of the State Treasurer</i>
1:45 – 2:45 p.m.	<b>Reports and Recommendations from Group Discussions to Full Audience</b>
2:45 – 3:00 p.m.	<b>Next Steps and Wrap Up</b>

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

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# Speaker Bios

## BRANDY AVERY

Brandy Moorehead currently serves in joint appointment as the Founder & Visionary of The Financial Power Network LLC and the Director of Financial Empowerment Services for The Columbus Urban League. Since launching the financial education programs at the Columbus Urban League early in 2016, Brandy has helped nearly 160 people increase their credit scores an average of more than 60 points. She has also held leadership posts at The Ohio State University Medical Center, Bridge Credit Union and PFS Investments. Brandy is the co-author of the 30 Day Fi\$cal Bootcamp Workbook: Basic Training for Financial Fitness, has been featured in Who's Who Black Columbus Emerging Leaders, 2012 & 2015, and was the recipient of Wittenberg's University Dr. Martin Luther King Jr. Leadership Award in 2003. She earned a Bachelor of Arts from Wittenberg University and is a Licensed Financial Service Professional with more than a decade of experience.

## ALICE CODAY

Alice Coday is the Director of the Financial Empowerment Network | Seattle-King County in Washington State, advancing financial empowerment through partnerships which support access to financial coaching, products and resources. The Network secures the collaboration of organizations in providing quality financial empowerment services and helping agencies make connections with each other to improve outcomes for their clients. In 2016, the Financial Empowerment Network | Seattle-King County took a tri-county approach to increase their ability to expand services and leverage resources. Known as the Puget Sound Cohort, they joined the Pierce County Asset Building Coalition and Snohomish County Asset Building Coalition, along with Hopelink and Goodwill, in facilitating CFPB's Your Money, Your Goals (YMYG) trainings. In 2016, they have offered 15 training events with 282 frontline staff trained.

## JULIANA CRIST

Juliana Crist is the Director for STABLE Accounts, Ohio's ABLE program. She began her career as a healthcare attorney working at a private firm. She later transitioned to government practice and spent two years clerking at the Ohio Supreme Court. Juliana joined the Treasurer's Office in late 2015 to spearhead the STABLE Account initiative. She oversaw the successful launch of STABLE Accounts, the country's first ABLE program, in June 2016. Since then, Juliana and the STABLE team have been busy traveling across the country talking to families, disability organizations, service providers, other states and government agencies about STABLE Accounts.

## KATIE FREDERICK

Katie Frederick currently serves as Executive Director of the American Council of the Blind of Ohio, a statewide nonprofit organization that advocates for and provides information and referral to people who are blind or visually impaired. Prior to working for ACB-Ohio, Katie worked as an Accounting Technician at the Defense Finance Accounting Service. As a person who is blind, Katie has worked with many organizations, agencies and companies helping test websites and applications for accessibility for people with disabilities.

## AMY FURASH

Amy Furash is the National ADA Coordinator for JPMorgan Chase and is a member of the firm wide Oversight team working to deliver accessible products and services to customers. Amy has been with JPMorgan Chase for 32 years. Currently, Amy directs all areas of the firm to provide accessible experiences for customers. She has an undergraduate degree from Miami University and a JD from Capital University.

**MAYOR ANDREW J. GINTHER**

Andrew J. Ginther was elected the 53rd mayor of Columbus on November 3, 2015, succeeding Mayor Michael B. Coleman. Mayor Ginther previously served on Columbus City Council from 2007-2015, and as president of Council from 2011 until assuming the Office of Mayor on January 1, 2016. Under his leadership, Columbus topped the Midwest in job creation, adding 50,000 jobs while wages grew more in Columbus than any other big city in America. Looking forward, Mayor Ginther will work to create the strongest middle class in America, promote a thriving economy and ensure every person is equipped for the jobs of the 21st century. Mayor Ginther earned a Bachelor of Arts Degree in political science from Earlham College, and studied abroad at the University of Ulster and Queen's College in Northern Ireland.

**STEPHANIE HOFFER**

Stephanie Hoffer is a Professor of Law at The Ohio State University Moritz College of Law. She specializes in domestic and international taxation and is the mother of George, a five-year-old boy who happens to have Down syndrome. Professor Hoffer's latest research has focused on the ABLE Act, a federal law that allows states to create tax-preferred savings programs for individuals with qualifying disabilities. In addition to testifying in front of Ohio legislative committees and the Federal Treasury on the subject, Professor Hoffer also has consulted with the State of Ohio on the creation of its program and has given presentations about the new law across the country and here in Ohio.

**RICHARD A. ISBELL**

Richard Isbell served in the Air Force from 1986-1993 and was part of Operation Desert Storm. He is a Disabled Veteran and proud to be serving veterans and people with disabilities alike. He became the Veterans Affairs Coordinator for former Mayor Michael B. Coleman in December of 2004. Rick has the distinction of being the first full-time Veterans Affairs Coordinator for a City municipality in the State of Ohio. In 2008, he was given the additional title of ADA Coordinator. His main goal is to be a truthful and reliable liaison for the City of Columbus. Rick takes very seriously the duty of being a conduit of information and services to people with disabilities, City employees who are serving, veteran organizations and the community at large.

**MICHAEL MORRIS**

Michael Morris is the Founder and Executive Director of National Disability Institute. Michael 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, and as a former legal counsel to the U.S. Senate Subcommittee on Disability Policy, and Executive Director of United Cerebral Palsy Associations, Michael 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. Michael received his undergraduate degree in political science with honors from Case Western Reserve University and his law degree from Emory University School of Law.

**COURTNEY MULLIN**

Courtney Mullin works with the Ohio Department of Developmental Disabilities as a project manager with the Employment First team. In her role at DODD, she works on projects regarding benefits-related training and information, pilot grants, communication efforts, data collection and analysis, Employment Navigation and the online community of practice, Loop Ohio. Prior to Courtney's work with DODD, she was a fellow through the Leadership Education in Neurodevelopmental Disabilities program at the Nisonger Center at the Ohio State University, where she completed a master's in social work and public administration with an emphasis in disability policy. Courtney has a long history of both direct care and administrative roles in developmental disability programs.

## Collaborators



### APPRISEN

The mission of Apprisen is to help people improve their financial well-being through counseling, community outreach and financial education. Apprisen is a 501(c) (3) nonprofit focused on building the financial health of individuals in our community. We are a member of the National Foundation for Credit Counseling (NFCC), accredited by the Council on Accreditation (COA) and approved by the Executive Office of the U.S. Trustees (EOUST) and the Department of Housing and Urban Development (HUD). Apprisen has been in business for more than 60 years and is constantly evolving and adapting to the personal financial needs of those families in our communities. We have helped more than half a million individuals and families learn to manage money, balance their budgets and get out of debt.

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



### CITY OF COLUMBUS

There's an energy and excitement in Columbus that's going to hit you as soon as you arrive. Big things are happening here, and you're invited to join in. The city is booming, and not just in population. The Columbus Museum of Art added a spectacular new wing, and the Scioto Mile puts 33 acres of new riverfront parkland in the heart of downtown. The innovative food scene melds artisan food producers with imaginative chefs to create meals that are far greater than the sum of their parts. Nationally acclaimed distilleries work together with brewers, coffee roasters and high-end cocktail bars, black box stages, music halls and dive bars to deliver unforgettable nightlife. Neighborhoods on all sides of downtown are bursting with new places to eat and shop, and artists are shaping new areas of the city into dynamic spaces to explore. It's time to get to know the Columbus that grew up when you weren't looking.

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



### COLUMBUS URBAN LEAGUE

The Columbus Urban League stands as Central Ohio's oldest and most successful family advocate. Fighting for equity and justice for nearly a century, the organization has emerged as a respected, relevant and effective force in overcoming poverty. Its coaches and experts, who come from and uniquely understand the urban community, rely on a holistic array of best practice initiatives focused on economic transformation, foundational education and family stabilization to touch and transform the lives of more than 7,000 people a year. Under the leadership of its first female CEO and president, Ms. Stephanie Hightower, the Columbus Urban League is now ranked among the top five percent of all 88 urban league affiliates across the country.

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





### DISABILITY RIGHTS OHIO

Disability Rights Ohio (DRO) is the federal and state designated Protection and Advocacy System and Client Assistance Program for the state of Ohio, providing legal advocacy and rights protection to a wide range of people with disabilities. The mission of DRO is to advocate for the human, civil and legal rights of people with disabilities in Ohio.

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



### GOODWILL COLUMBUS

Goodwill Columbus is the sixth largest nonprofit organization in central Ohio and among the top 50 employers. Each year, we provide 1.2 million hours of training, job placement programs and work programs for individuals with developmental disabilities. Our diverse, mission-driven programming ranges from specialized rehabilitation programs to career services and commercial operations – all designed so individuals with disabilities and other barriers can be embraced as valued and dignified members of our community. Goodwill Columbus is a member of Goodwill Industries International, an association of 181 independent member organizations throughout the United States and Canada.

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



### NATIONAL DISABILITY INSTITUTE

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)



### THE OFFICE OF THE OHIO TREASURER OF STATE

The Treasurer of State is the state's cash manager and chief investment officer with the duty of managing and collecting public funds. The core mission of the office is to protect, collect and invest Ohio's tax dollars. Josh Mandel serves as the 48th Treasurer of the State of Ohio. He was first elected in 2010 and re-elected to serve his second term in November 2014. When Treasurer Mandel took office in 2011, Ohio's finances were ranked 43rd in the country and the state faced an \$8 billion budget hole. At the end of his first term, Ohio's financial ranking had improved to 7th and the state had more than a billion-dollar surplus.

**Website:** [tos.ohio.gov/](http://tos.ohio.gov/)



### OHIO BANKERS LEAGUE

The Ohio Bankers League (OBL) is the trade association for the Ohio banking industry – and is Ohio’s only organization focused on meeting the needs of all banks and thrifts in the Buckeye State. For more than 100 years, the OBL has been the voice of the Ohio banking industry fostering a cooperation that has made it one of the strongest and most reputable financial trade associations in the country. By linking banks, bankers and industry experts – and by pooling their intellectual and capital resources – the OBL serves as a powerful creator of knowledge and collective resources. The association is comprised of 200 FDIC-insured financial institutions including commercial banks, savings banks, and savings and loan associations ranging in size from just over \$13 million in assets to more than \$2.5 trillion.

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



### OHIO DEVELOPMENTAL DISABILITIES COUNCIL

The mission of the Ohio Developmental Disabilities Council (Ohio DD Council) is to create change that improves independence, productivity and inclusion for people with developmental disabilities and their families in community life. The Ohio DD Council is one of a national network of state councils committed to self-determination and community inclusion for people with developmental disabilities. The Ohio DD Council has over 30 members. Sixty percent represent people with developmental disabilities and parents and guardians of people with developmental disabilities. The remaining members include representatives from state agencies, non-profit organizations and agencies providing services to people with developmental disabilities. Ohio DD Council members are appointed by the Governor.

**Website:** [ddc.ohio.gov](http://ddc.ohio.gov)



### OHIO STATEWIDE INDEPENDENT LIVING COUNCIL

The Ohio Statewide Independent Living Council (OSILC) is committed to promoting a philosophy of consumer control, peer support, self-help, self-determination, equal access and individual and systems advocacy in order to maximize leadership, empowerment, independence, productivity and to support full inclusion and integration of individuals with disabilities into the mainstream of American society. Established in 1992 by amendments to the Rehabilitation Act of 1973, OSILC has seven governor-appointed council members from Ohio’s disabilities community and seven non-voting members from state agencies. OSILC works to provide a statewide network of independent living services and supports so that people with disabilities can independently live, work and participate in their communities.

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



### STABLE ACCOUNT

A STABLE Account is an investment account available to eligible individuals with disabilities. STABLE Accounts are made possible by the federal Achieving a Better Life Experience (“ABLE”) Act passed by Congress in December of 2014. STABLE Accounts allow individuals with disabilities to save and invest money without losing eligibility for certain public benefits programs like Medicaid, SSI, or SSDI. Earnings in a STABLE Account are not subject to federal income tax, as long as they are spent on “Qualified Disability Expenses.” Ohio House Bill 155 implements the federal ABLE Act in Ohio. The Office of Ohio Treasurer Josh Mandel administers STABLE Accounts.

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



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

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



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