

# Financial Inclusion



SUMMIT

SEPTEMBER 20, 2017 ► NEW ORLEANS



ASSURING PEOPLE WITH DISABILITIES ACCESS TO MAINSTREAM FINANCIAL SERVICES





September 20, 2017

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 New Orleans 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 New Orleans Financial Inclusion Summit.*

A handwritten signature in black ink, reading "Michael Harris". The signature is fluid and cursive, with a large initial "M" and "H".

Executive Director  
National Disability Institute



# City of New Orleans Office of the Mayor



## Certificate of Recognition

*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...";*

*Whereas, 27 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;*

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

*Whereas, the City of New Orleans 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;*

*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;*

*Whereas, New Orleans is making history, today, to commit to disable poverty and advance financial inclusion for people with disabilities;*

Now, Therefore, I, Mitchell J. Landrieu,  
Mayor of the City of New Orleans, hereby proclaim September 20, 2017 to be

### **Financial Inclusion and Economic Empowerment Day**

*to begin aligning our values and vision with action that brings together the financial community with the disability community and government to make the ADA's goal of advancing economic self-sufficiency a reality for all Americans with disabilities.*

In Witness Whereof, I have hereunto set my hand  
and caused the great seal of the City of New Orleans  
to be affixed this 20<sup>th</sup> day of September the year 2017.

Mitchell J. Landrieu  
Mayor, City of New Orleans



# FINANCIAL INCLUSION AND DISABILITY AWARENESS



**Friday, November 3, 2017, 9:00 AM – 4:00 PM CDT**

United Way of Southeast Louisiana.

2515 Canal Street | New Orleans, LA 70119

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/NewOrleansTraining](https://bit.ly/NewOrleansTraining).**

# Program Guide

TIME	AGENDA
9:00 – 9:30 a.m.	<p><b>Welcome and Introductions</b></p> <p><i>Michael Morris</i>, Executive Director, National Disability Institute</p> <p><i>Bambi Polotzola</i>, Executive Director, Governor’s Office of Disability Affairs, Office of the Governor John Bell Edwards, Presentation of Proclamation</p> <p><i>Larry Bagneris</i>, Director of the Human Relations Commission, City of New Orleans, Presentation of Proclamation</p> <p><i>Yvette Ruiz</i>, Vice President, Office of Nonprofit Engagement, JPMorgan Chase &amp; Co.</p>
9:30 – 10:30 a.m.	<p><b>Advancing Financial Inclusion Panel: Challenges and Opportunities for Working-Age Adults with Disabilities</b></p> <p><b>MODERATOR:</b> <i>Georgette K. Wallace</i>, Workforce Development Specialist, Louisiana Workforce Commission</p> <p><i>Eva Belcas</i>, Executive Director, Access to Meaningful Employment (AcME)</p> <p><i>Vincenzo Pasquantonio</i>, Community Work Incentive Coordinator, Advocacy Center Louisiana</p> <p><i>Tyana Daquano</i>, Public Information Officer, Louisiana Office of Student Financial Assistance</p> <p><i>Sharese Morton</i>, Manager, Financial Loan Program, Louisiana Assistive Technology Access Network (LATAN)</p>
10:30 – 10:45 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>Michael Roush</i>, Director, Real Economic Impact Network, National Disability Institute</p> <p><i>Regina Austin</i>, Community Affairs Specialist, FDIC</p> <p><i>Nancy Gresham-Jones</i>, Southern District Community Affairs Officer, Office of the Comptroller of the Currency</p> <p><i>Odessa Adams-Payne</i>, Vice President, Financial Capability, United Way of Southeast Louisiana</p> <p><i>Willie Ann Jones</i>, Senior Stakeholder Relationship Tax Consultant, Internal Revenue Service</p>

TIME	AGENDA
11:45 - 12:45 p.m.	<b>Lunch</b> <b>Keynote Speaker</b> <i>Kelvin Boston</i> , Author and Financial Journalist
12:45 to 1:00 p.m.	<b>Break</b>
1:00 - 1:45 p.m.	<b>Group Discussions</b> <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 ABL account?</li> </ol>
1:45 - 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>

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

# Speaker Bios

## ODESSA ADAMS-PAYNE

Odessa Adams-Payne is the Vice President of Financial Capability for United Way of Southeast Louisiana. She is one of the primary organizers and Chairperson of the Asset Building Coalition of Southeast Louisiana (ABC-SELA), and is also the Co-chair of Alliance for Economic Inclusion's Financial Education and Asset Building Steering Committee. Ms. Adams-Payne has extensive experience in working with IDA programs and community-based housing initiatives. Prior to her employment at United Way, she worked with the Road Home Program and the Governor's Office of Disability Affairs. When Hurricane Katrina devastated the Gulf Coast Area, Ms. Adams-Payne was employed by Louisiana State University's (LSU) Human Development Center where she worked as a Housing Coordinator and facilitated Community Housing Advocacy Networks (CHANs) in targeted areas. She earned her bachelor's in Business Administration and her master's in Social Work from Southern University at New Orleans.

## REGINA AUSTIN

Regina Austin currently serves as the FDIC Community Affairs Specialist for the Jackson Field Office covering the state of Mississippi. Ms. Austin's duties include promoting financial stability for the unbanked and underbanked, with a key focus on expanding and collaborating with financial institutions and community organizations to support FDIC's Economic Inclusion Initiative, National Survey of Unbanked and Underbanked Households and the Money Smart Financial Education Program. Ms. Austin is a two-decade veteran of community development and banking experience. Prior to joining FDIC, Ms. Austin served as the executive director of the Minority Capital Fund of Mississippi, and also worked as the senior deputy director of the Community Business Center for Fannie Mae. Ms. Austin is a graduate of Jackson State University. She holds a master's in Business Administration and a bachelor's in Accounting.

## EVA BELCAS

Eva Belcas is the Executive Director of Access to Meaningful Employment, Inc. She received her master's in Rehabilitation Counseling from Louisiana State University Medical Center and is a Certified Rehabilitation Counselor. Ms. Belcas is a strong advocate of inclusion. Her professional interest focuses on building partnerships with members of the business community who seek to create and foster a diversified workforce. Ms. Belcas has served on several committees and boards that focus on increasing opportunities for economic independence of persons with disabilities. Her favorite honor is when a client of AcME, Inc. achieves a personal goal through work.

## KELVIN BOSTON

Kelvin Boston is the host of the Moneywise television series. Moneywise is the premiere multicultural financial affairs program that airs nationally on public television stations and the Retirement Living cable network. The Moneywise series empowers viewers with useful financial, medical, digital, and entrepreneurial information. Mr. Boston recently launched Moneywise Mobile Enterprises, a wireless marketing company, which connects underserved households to economic opportunities in the digital economy. Mr. Boston also serves as the President of the Moneywise Foundation, which provides financial educational resources and training sessions to underserved communities. Mr. Boston is the bestselling author of "Smart Money Moves for African Americans." He has received numerous awards for his work to promote prosperity, economic justice and financial education for all Americans.



**TYANA DAQUANO**

Tyana Daquano is the Public Information Officer for the Louisiana Office of Student Financial Assistance (LOSFA). As a member of LOSFA, she travels between the Red Stick and New Orleans for presentations to high school students and parents on college access. She also serves as the agency spokesperson – most recently helping promote LA ABLE, Louisiana's Achieving a Better Life Experience program, which allows families to save for disability-related expenses for their loved ones. Prior to joining LOSFA, Ms. Daquano had an 11-year career as a television reporter/anchor. She earned her bachelor's in Mass Communication from Virginia Commonwealth University.

**NANCY GRESHAM-JONES**

Nancy Gresham-Jones is a District Community Affairs Officer for the Office of the Comptroller of the Currency (OCC), assigned to the Atlanta Field Office. She serves as a liaison to governmental organizations, community groups and national bank customers on the Community Reinvestment Act (CRA) and community development issues. She is responsible for providing technical assistance and training on community and economic development, convening key stakeholders to identify community development needs and facilitating partnerships among financial institutions, community-based organizations and others for banks in Alabama, Arkansas, Georgia and Tennessee. Ms. Gresham-Jones received her bachelor's degree from Spelman College in Atlanta, Ga. and her M.S.W. from Fordham University, N.Y. She is certified as a Housing Development Finance Professional, as well as an Economic Development Finance Professional, by the National Development Council.

**WILLIE ANN JONES**

Willie Ann Jones serves as an Area 2 Senior Stakeholder Relationship Tax Consultant (SRTC) for the Stakeholder Partnerships, Education and Communication (SPEC) office within the Wage & Investment Division of the IRS. In her position, Ms. Jones is responsible for building and maintaining partnerships with key stakeholders in 12 parishes located in the southeastern area of Louisiana. She seeks to create and share value by informing, educating and communicating with her shared customers, including those who are low- to moderate-income, elderly, people with disabilities, Native Americans, those with limited English proficiency and rural taxpayers. She focuses on assisting taxpayers in satisfying their tax responsibilities through the Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs. Ms. Jones is the Relationship Manager for the Asset Building Coalition of Southeast Louisiana (ABC of SELA), as well as AARP-Louisiana.

**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 UCP 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 is an Accredited Financial Counselor, a Community Partner Work Incentives Counselor and has a master's degree in Human Behavior.

**SHARESE MORTON**

Sharese Morton is the Program Manager for the Financial Loan Program at LATAN (Louisiana Assistive Technology Access Network). She has been employed at LATAN for five years. Ms. Morton became the Financial Loan Coordinator in August 2015. In March 2017, she was promoted to the Program Manager. She enjoys working with individuals to help them improve their quality of life through purchasing Assistive Technology for community living, education and employment. Ms. Morton is passionate about the work she does because she has a son with autism. She is also currently assisting with the American Red Cross Project, which includes assisting individuals/families, that were affected by the August 2016 flood, in replacing their medical equipment and or supplies that were damaged by the flood.

### **VINCENZO PASQUANTONIO**

Vincenzo Pasquantonio is a Community Work Incentives Coordinator at the Advocacy Center of Louisiana, the state's protection and advocacy system for people with disabilities. As an organizer involved in many causes in his community, his work at the Advocacy Center seeks to promote integration, equity and financial success through employment for people with disabilities. Mr. Pasquantonio obtained his bachelor's degree from George Washington University and his master's degree from Louisiana State University.

### **MICHAEL R. ROUSH**

Michael R. Roush, M.A., AFC®, is the Director of the Real Economic Impact Network at National Disability Institute (NDI) and serves as a subject matter expert on financial capability strategies for persons with disabilities. He provides training and technical assistance across the country on Volunteer Income Tax Assistance (VITA), financial education, financial coaching/counseling and other asset development strategies to empower individuals, organizations and other stakeholders on the importance of economic self-sufficiency for persons with disabilities. Mr. Roush is the co-author of multiple financial education/asset building curriculums for students and adults with disabilities and has trained more than 2,000 individuals on how to integrate the curriculums into their organization's delivery of service. He is an Accredited Financial Counselor and a Community Partner Work Incentives Counselor.

### **YVETTE EDEN RUIZ**

Yvette E. Ruiz joined JPMorgan Chase in 2014 and serves as Vice President, Community Relations Manager for the Office of Nonprofit Engagement, based in Austin, Texas. Primarily focusing on supporting the needs of low-income communities, Ms. Ruiz's work with community thought leaders and nonprofit organizations advances policies and programs that are key to economic growth and prosperity. In 2015, Ms. Ruiz was appointed by Mayor Steve Adler's office to serve on the City of Austin Commission for Women, and asked by Commissioner Sherri Gallo to serve on the City of Austin Hispanic and Latino Quality of Life Commission. She received a Bachelor of Science degree in Public Relations with a minor in Business from the University of Texas at Austin.

### **GEORGETTE WALLACE**

Georgette K. Wallace, M.P.A., M.S., is a native of Kenner, La. and has lived in Baton Rouge since 2002. Since 2009, Georgette has been a Workforce Development Specialist with the Louisiana Workforce Commission and responsible for managing the Disability Program Navigator and Disability Employment Initiative Grants. She has extensive experience with efficiently completing start-up activities; working with other disability employment service providers; developing and implementing employment strategies; and numerous other assets that have helped propel the Disability Initiatives to heights that are creating a more robust service delivery method, thus increasing overall program performance. She is currently the Statewide Coordinator for the Social Security Administration's Ticket to Work Program. Ms. Wallace received her Bachelors of Arts in Political Science; a Masters in Public Administration; and a Masters in Criminal Justice from Southern University and A&M in Baton Rouge.

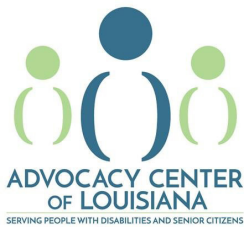
# Collaborators



## ACCESS TO MEANINGFUL EMPLOYMENT

The mission of Access to Meaningful Employment (AcME) Inc. is to provide services to persons with disabilities with the goal of enhancing their independence and quality of life. AcME, Inc. was founded as a non-profit in 1988 by a group of six families who had adult children with disabilities exiting high school. The families envisioned opportunities for inclusion in the workforce as essential for their children. With pooled resources and a small grant, AcME, Inc. was founded to achieve their vision.

**Website:** [dhh.la.gov/index.cfm/directory/detail/5350/catid/135](http://dhh.la.gov/index.cfm/directory/detail/5350/catid/135)



## THE ADVOCACY CENTER OF LOUISIANA

The Advocacy Center of Louisiana protects, empowers and advocates for the human and legal rights of people with disabilities and seniors living in Louisiana so that they can live an integrated life in the community, free from abuse, neglect and exploitation. Employment related programs include:

- Work Incentives Planning & Assistance - Provides Social Security beneficiaries with specialized planning and assistance on how employment may affect their Social Security benefits, healthcare and other benefits they receive.
- Client Assistance Program - Provides advocacy and legal representation to clients of Louisiana Rehabilitation Services.
- Protection & Advocacy for Beneficiaries of Social Security - Provides advocacy and legal representation to address barriers to employment.

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



CITY OF NEW ORLEANS

## CITY OF NEW ORLEANS

New Orleans is working to make all City programs, services and facilities accessible to all persons, especially those with disabilities. The Americans with Disabilities Act is the federal law that mandates Title II accessibility to streets, passageways, curb cuts, and signage. Public transportation remains a principle focus of our rebuilding efforts. Just as we seek to improve physical accessibility, the city strives to improve communications, equal access to employment and accommodations in all public meetings as our part of the ADA.

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



## 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)



### INTERNAL REVENUE SERVICE

The Internal Revenue Service (IRS) assists taxpayers in satisfying their tax responsibilities by building and maintaining partnerships with key stakeholders, seeking to create and share value by informing, educating and communicating with our shared customers.

**Website:** [irs.gov](https://irs.gov)



### LOUISIANA ASSISTIVE TECHNOLOGY ACCESS NETWORK

Louisiana Assistive Technology Access Network (LATAN) is a nonprofit organization that helps people of all ages access assistive technology. LATAN serves the entire state of Louisiana. Our main office is located in Baton Rouge and we have another location in Shreveport. LATAN has a demonstration center that houses over 600 devices. We offer programs such as the Device Loan (a try before you buy service), Financial Loan (financial assistance to purchase AT), and the AT Marketplace (free device reuse service). LATAN also provides technical assistance to emergency management agencies and helps address AT equipment needs during emergencies.

**Website:** [latan.org](https://latan.org)



### LA ABLE—LOUISIANA OFFICE OF STUDENT FINANCIAL ASSISTANCE

The Louisiana Office of Student Financial Assistance (LOSFA) has a mission to provide college access information to all students – with a concentration on assisting students from low income families and first generation college attendees. Some of our outreach efforts include: mentoring, financial aid workshops and professional development for high school guidance counselors. LOSFA performs the functions of the state relating to programs relating to financial assistance and is responsible for administering the state's grant programs, the state's 529 college savings plan (START), and the merit based scholarship program, known as TOPS. This now also includes the Louisiana Tuition Trust Authority (LATA) administering the LA ABLE 529A Program through LOSFA.

**Website:** [osfa.la.gov](https://osfa.la.gov)



### LOUISIANA WORKFORCE COMMISSION

The Louisiana Workforce Commission's (LWC) vision is to make Louisiana the best place in the country to get a job or grow a business, with a goal of being the country's best workforce agency. The LWC's mission is simple and straightforward, they put people to work. The LWC is ideally positioned and structured to support and serve Louisiana's employers, job seekers and workforce partners to ensure that Louisianans acquire and maintain satisfying, family-sustaining careers

**Website:** [laworks.net](https://laworks.net)





## OFFICE OF THE COMPTROLLER OF THE CURRENCY

The Office of the Comptroller of the Currency's (OCC) Community Affairs Department supports the agency's mission in ensuring a vibrant national banking system by helping national banks and federal savings associations to be leaders in providing safe and sound community development financing and making financial services accessible to underserved communities and consumers, while treating their customers fairly.

**Website:** [occ.treas.gov](http://occ.treas.gov)

## UNITED WAY OF SOUTHEAST LOUISIANA



United Way of Southeast Louisiana's seeks to eradicate poverty in Southeast Louisiana. United Way has embarked on a journey to renew how they approach creating lasting change. Through research and engagement, it became clear that poverty is the fundamental issue in the region and the root cause of many social problems. This led United Way to a bold new vision aimed at eradicating poverty. The goal of this plan is to present a compelling path forward toward a stronger, prosperous and more equitable region. United Way of Southeast Louisiana wants businesses and individuals to join in developing strategies and partnerships to educate and empower people, which in turn will lift them out of poverty and create a stronger community.

**Website:** [unitedwaysela.org](http://unitedwaysela.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 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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