

Financial Inclusion Summit: Orlando

Slide 1: Title

Financial Inclusion Summit: Orlando August 22, 2017

Slide 2: Welcome and Introductions

Welcome and Introductions

Michael Morris

Executive Director

National Disability Institute

Slide 3: Presentation of Proclamation

Lonnie Bell

Director

Family Services Department

Orange County Government

Slide 4: No title.

Orange County Mayor Teresa Jacobs

[Welcome video from Mayor Jacobs]

Slide 5: Presenter

Rodney Hood

Corporate Responsibility Manager

JPMorgan Chase & Co.

Slide 6: Why Are We Here?

A presentation of data on poverty and financial inclusion

Michael Morris

Executive Director

National Disability Institute

Slide 7: Why Are We Here? (continued)

- To Learn
- To Build a Bridge
- To Reduce Poverty and Advance Financial Inclusion among Americans with Disabilities

Slide 8: The Promise of the Americans with Disabilities Act (ADA)

“... the Nation's proper goals regarding individuals with disabilities are to assure equality of opportunity, full participation, independent living, and economic self-sufficiency for such individuals ...”

Slide 9: Data from FDIC, FINRA Investor Education Foundation and U.S. Census Bureau tells us:

- Adults with disabilities are twice as likely to live in poverty as those without disability.
- The disparity in the poverty rate between people with and without disabilities grows with age.
- Of households headed by an adult with disability, 46 percent were unbanked or underbanked and more likely using alternative financial services (such as pawnshops and payday lenders), as compared to 28 percent of households headed by a person without a disability.
- Of households headed by an adult with a disability, 41 percent reported having no savings accounts, as compared to 19 percent of households headed by a person without a disability.

Slide 10: 2015 FINRA Foundation National Financial Capability Study

- 70 percent of people with disabilities did not have an emergency fund to cover three months of expenses, as compared to 54 percent of people without disabilities;
- 55 percent of people with disabilities responded they could not come up with \$2,000 in an emergency, as compared to 32 percent of people without disabilities;
- Only 31 percent of people with disabilities had determined their retirement savings needs, as compared to 41 percent of people without disabilities;
- 42 percent of people with disabilities used methods of non-bank borrowing, such as a pawnshop or payday loan, as compared to 25 percent of people without disabilities; and
- 62 percent reported they were “not at all satisfied or somewhat dissatisfied” with their current financial condition, as compared to 44 percent of people without disabilities.

Slide 11: What Else Do We Know?

- Less likely to have both checking and savings accounts
- Less likely to have a savings account
- More likely to use direct deposit
- More likely to use prepaid cards

Slide 12: Indicators of Financial Stress

- Overdrew checking account (33% v. 18%)
- Were late with mortgage payment (31% v. 14%)
- Have taken a hardship withdrawal from a retirement account (21% v. 7%)
- Have taken a loan from a retirement account (23% v. 10%)

Slide 13: Orlando Facts

People with disabilities in Orlando are:

- More than twice as likely not to have a high school diploma than a person without disabilities (21 vs. 9%).
- More than twice as likely not to have a college degree than a person without disabilities (17 vs. 37%).
- More than three times more likely to not be in the labor force as a person without a disability (71 vs. 21%).
- More likely living at or below 150% of the poverty level (46% persons with disabilities vs. 28% persons without disabilities).
- Almost twice as likely to be unbanked or underbanked than a person without a disability.

Slide 14: No Single Solution

While there is no single solution or strategy to reduce poverty, increase income and saving, and to advance financial inclusion among Americans with disabilities, this Summit will identify and design strategic opportunities for sustainable change at an individual and a community level.

Slide 15: Review the Agenda

- Advancing Financial Inclusion Panel: Challenges and Opportunities for Working-Age Adults with Disabilities
- Advancing Financial Inclusion Panel: Collaboration with Financial Institutions
- Lunch with guest keynote speaker Tasha Carter, Director, Division of Consumer Services, Florida Department of Financial Services

Slide 16: Review the Agenda (continued)

- Roundtable group discussions to make practical suggestions on future actions for sustainable change
- Review of group recommendations
- Call to action and commitments from audience
- Next steps and wrap-up

Slide 17: Frame the Discussion of Financial Capability and Financial Well-being

- Ultimate goal is to support people with disabilities to achieve financial well-being
- To better understand the connection and pathway to financial well-being, consider:
Financial Education (Knowledge and Skills) → Financial Capability (Actions) → Financial Well-being (Positive Outcomes)

Slide 18: Financial Education

- Financial education provides the knowledge and skills an individual needs to effectively manage one's money.
- Financial education topics include:
 - Setting financial goals
 - Identifying income vs. expenses

- Planning and maintaining a household spending plan
- Managing checking and savings services
- Developing and maintaining good credit
- Identifying needs over wants
- Avoiding money traps and recognizing predatory lending practices
- Comparing financial products and services

Slide 19: Financial Capability

Financial capability is defined as the application of knowledge and skills to make informed decisions when it comes to one's finances.

Examples:

- Learning how to balance a checkbook in a financial education class and balancing a checkbook on a regular basis
- Better understanding the amount of money one has to spend and taking action to reduce banking overdraft fees

Slide 20: Financial Well-being

Financial well-being is the outcome of combining the knowledge and actions to make positive financial decisions.

For individuals with and without disabilities, financial well-being produces:

- An improved economic future,
- Increased long-term planning,
- Improved physical and mental health,
- Better choices about where to live, and
- Greater level of social, civic and economic participation.

Slide 21: Advancing Financial Inclusion Panel: Challenges and Opportunities for Working-Age Adults with Disabilities

MODERATOR: Michael R. Roush, Director, Real Economic Impact Network, National Disability Institute

Linda Rimmer, VP, Vocational & Community Services, Goodwill Industries of Central Florida, Inc.

Eric Reed, New Horizon Loan Program Director, Florida Alliance for Assistive Services and Technology

Don Hendricks, Project Manager for the Work Incentives Planning and Assistance (WIPA) Program, Brevard Achievement Center

Slide 22: Presenter

Linda Rimmer

VP, Vocational & Community Services

Goodwill Industries of Central Florida, Inc.

Slide 23: Hiring Persons with Disabilities

Slide 24: Lies, #*\$@ Lies & Statistics

- Unemployment rate for Florida, June 2017 = 4.1%
- Florida Unemployment Rate for persons with disabilities = 11.5%
- Labor market participation rate for persons with disabilities = 31%
- Floridians ages 16-65 with a disability = 1.13 million
- Florida Veterans with a service-connected disability = 163,000
- Part-time employment rates for persons with disabilities = 34%

Slide 25: Keeping Good Company

- Starbucks
- Goodwill
- Publix
- Walgreens
- Northrop Grumman
- AT&T
- Rosen Hotel Group

Slide 26: Myths Around Hiring Persons with Disabilities

- Individuals with disabilities don't have the right skills for the job
- Supports or accommodations in the workplace are too expensive
- Hiring a person with a disability makes business vulnerable to litigation
- Obtaining information on how to hire persons with disabilities is difficult
- Persons with disabilities are not able to work full-time
- Hiring a person with a disability will hurt the bottom line
- Customers are uncomfortable being served by a person with a disability

Slide 27: Realities Around Hiring Persons with Disabilities

- Persons with disabilities often have the same skills and training as persons without disabilities
- Job accommodations are often free (most often requested is a flexible work schedule,) and average less than \$500
- Businesses employing persons with disabilities may be able to utilize tax incentives to pay for accommodations
- Workers with disabilities are average or above average in performance, attendance and safety
- Workers with disabilities are not "job hoppers"
- Working alongside a person with a disability has been shown to create positive morale in the workplace
- Assistance with hiring, training and coaching is often available and free for businesses that hire individuals with disabilities

Slide 28: Making the Business Case for Hiring Persons with Disabilities

- Opens a significant pool of talent to your business
- Loyal employees and low rates of turnover

- Business and tax incentives available
- Funds available for needed adaptive modifications and technology
- Today's powerful adaptive technology is affordable and readily available
- Hiring persons with disabilities increases diversity and inclusion in the workplace
- Improves overall workplace employee and customer engagement

Slide 29: Presenter

Eric Reed
 Director
 New Horizon Loan Program
 Florida Alliance for Assistive Services and Technology

Slide 30: FFAST – Who, What, Where:

Independence is Priceless
 We make it Affordable
 Who is FFAST
 Mission of FFAST
 Communities Served
 Programs and Services Offered

Slide 31: What is the New Horizon Loan Program?

- The New Horizon Loan Program is a preferred-interest loan program of the Florida Alliance for Assistive Services and Technology, Inc. (FFAST).
- The New Horizon Loan Program is enabled through the Assistive Technology Act of 2004, originally funded by the Rehabilitation Services Administration.
- The program offers Floridians with disabilities credit opportunities while purchasing Assistive Technology (AT), which is equipment and associated services that will improve their overall quality of life.
- The New Horizon Loan Program offers Assistive Technology Loan and Small Business or Telework Loan Programs.
- The New Horizon Loan Program offers funding through a Direct Loan Program and a Bank Guarantee Loan Program.

Slide 32: Loan Program Details

- Loan Amounts up to \$25,000
- No Income Requirements
- Target Minimum Credit Score – 600
- Target Maximum DTI – 50%
- Current Interest Rate -5.50% - 5.50% (subject to change)
- Terms from 6 – 60 Months (84 months for vehicles)
- Secured and Unsecured Loans

Slide 33: Who Are Our Borrowers?

Overall

- 649 Average Credit Score

- 35% DTI Average
- 21% over 700
- 24% below 600
- 22% loans approved with score below 625

Borrowers with SS Income Only

- 28% of all borrowers (past two years – 16 out of 58)
- 634 Average Credit Score
- 34% DTI Average
- Seven below 600 Credit Score
- Three with No Credit Score

Slide 34: Examples of FAAST AT Funding

[Art of assistive technology]

Slide 35: Contact Information

Eric Reed

FAAST New Horizon Loan Program

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Toll Free (844) 353-2278

ereed@faastinc.org

www.faast.org

Slide 36: Presenter

Don Hendricks

Project Manager

Work Incentives Planning and Assistance (WIPA) Program

Brevard Achievement Center

Slide 37: Brevard Achievement Center

WIPA

Ticket to Work Incentives

Slide 38: Work Incentives Planning and Assistance (WIPA)

- Community-based organizations that receive grants from SSA
- Provide free access to work incentives planning and assistance to all Social Security and SSI disability beneficiaries
- The mission of the program is:
 - To promote employment through informed choice on the effect of work on individual benefits
 - To increase the financial freedom of individuals with disabilities

- To enhance the self-sufficiency of individuals with disabilities through managing their own benefits responsibly

Slide 39: Brevard Achievement Center (BAC)

BAC WIPA serves 15 Florida counties:

Brevard
Desoto
Glades
Hardee
Highlands
Indian River
Lake
Martin
Okeechobee
Orange
Osceola
Palm Beach
Seminole
St. Lucie
Sumter

Slide 40: What is a CWIC?

Each WIPA Project has counselors called Community Work Incentives Coordinators (CWIC) who:

- Provide work incentives planning and assistance to Social Security beneficiaries with disabilities;
- Conduct outreach efforts to those beneficiaries and their families who are potentially eligible to participate in Federal or State employment support programs;
- Work in cooperation with Federal, State, private agencies and nonprofit organizations that serve beneficiaries with disabilities.

We are here to help you understand how work will affect you and we will enable you to make informed choices about work.

Slide 41: Disability Benefit Programs

- Social Security Disability Insurance (SSDI)
- Supplemental Security Income (SSI)
- Both SSDI and SSI = Concurrent benefits
- WORK INCENTIVES provide the safety net so you can:
 - Try different jobs
 - Be trained
 - Build skills
 - Gain confidence
 - Start a new career

Slide 42: Plan to Achieve Self-Support (PASS)

- PASS is a Supplemental Security Income (SSI) work incentive that allows a person with a disability to set aside income and/or resources for a specified period of time to achieve a work goal.
- Income and/or resources that are set aside in a PASS are not counted as income and resources in determining SSI eligibility.

Slide 43: Property Essential for Self Support

An SSI provision in which SSI will NOT count certain resources that are essential to a person's means of self-sufficiency. For example, SSA does not count property such as tools or equipment that are used for work. Or, if an individual has a trade or business, SSA does not count property such as inventory.

Slide 44: Individual Development Accounts (IDA)

- Matched savings accounts designed to help low-income and low-wealth families accumulate savings for high return investments in long-term assets such as a house, higher education or a small business.
- A person who is eligible for SSI and/or Medicaid who has an approved IDA account will not have money that is set aside for the IDA count as a resource.

Slide 45: Thank You!

Don Hendricks
WIPA Program Manager
Brevard Achievement Center

Slide 46: Advancing Financial Inclusion Panel: Collaboration with Financial Institutions

MODERATOR: Janet Hamer, VP, Community Development Manger North and Central Florida, TD Bank
April Atkins, Community Affairs Specialist (North & Central Florida), FDIC
Nancy Gresham-Jones, Southern District Community Affairs Officer, Office of the Comptroller of the Currency
David Foote, Manager, Financial Stability Initiatives, Heart of Florida United Way

Slide 47: Presenter

April Atkins
Community Affairs Specialist (North & Central Florida)
FDIC

Slide 48: The FDIC's Economic Inclusion Initiatives

Presented by: April Atkins, Community Affairs Specialist

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Slide 49: Federal Deposit Insurance Corporation

The FDIC is an independent agency created by the Congress to maintain stability and public confidence in the nation's financial system by:

- insuring deposits;
- examining and supervising financial institutions for safety and soundness and consumer protection – including the Community Reinvestment Act;
- making large and complex financial institutions resolvable; and
- managing receiverships.

Slide 50: What is the FDIC's Role in Economic Inclusion?

- The FDIC is committed to expanding economic inclusion in the financial mainstream by ensuring that all Americans have access to safe, secure, and affordable banking services.
- As part of this effort, the FDIC works to fill the research and data gap regarding household participation in mainstream banking and the use of non-bank financial services.

[screen shot of economicinclusion.gov]

Slide 51: What are the FDIC's Economic Inclusion Initiatives?

- FDIC's Pilots: Model Safe Accounts, Small Dollar Loan & Youth Savings
- FDIC's Research & Publications on Banking Status, Alternative Financial Services, Building Assets and Individual Development Accounts
- FDIC's Money Smart Financial Education Curricula

Slide 52: The Money Smart Program

Teach Money Smart:

- Money Smart for Youth – Grades Pre-K-2, 3-5, 6-8, 9-12
- Money Smart for Young Adults – ages 12-20
- Money Smart for Adults
- Money Smart for Small Businesses (w/ Small Business Administration)
- Money Smart for Older Adults (w/ Consumer Financial Protection Bureau)

Learn Money Smart:

- Computer Based Instruction (CBI)
- Money Smart Podcast Network

Slide 53: Money Smart Support - FDIC's Role

- Provide FREE Train-the-Trainer sessions as resources permit
- Distribute the curriculum to potential instructors
- Provide technical assistance, possibly including linking sites interested in delivering financial education with potential instructors
- Produce publications

- Manage Money Smart Alliance
- We want to hear what questions educators have on the curriculum

Slide 54: FDIC's Initiatives to Promote Economic Inclusion of People with Disabilities

Community Affairs is working on:

- Enhancing financial education resources and outreach
- Developing and encouraging Federal, regional, state, and local networks and strengthen communication
- Identifying promising products and services that link people with disabilities to the financial mainstream

Slide 55: Thank You

April Atkins

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www.economicinclusion.gov

Slide 56: Presenter

Nancy Gresham-Jones

Southern District Community Affairs Officer

Office of the Comptroller of the Currency

Slide 57: Community Reinvestment Act (CRA) Overview

- A 1977 Act passed to prohibits redlining (denying or increasing the cost of banking to residents of racially defined neighborhoods), and
- Encourages bank efforts to meet the credit needs of all community members, including residents of low- and moderate-income neighborhoods.
- Supervisory Agencies (OCC, FRB, FDIC)

Slide 58: CRA Key Elements

- Assessment area - Geography
- Community development activities are responsive to community needs
- Low- and moderate-income (LMI) persons or geographies
- Performance context - Community Contacts

Slide 59: Community Development, Defined

- Affordable housing for low- or moderate-income (LMI) individuals
- Community services for LMI individuals
- Promoting economic development by providing financing for small business or farms
- Revitalize or stabilize certain geographies
- Activities that support "eligible uses" under the Neighborhood Stabilization Program

Slide 60: Types of Community Development Activities

Banks undertake three types of community development activities:

- CD Loans
- CD Investments*
- CD Services

* a/k/a “Qualified Investments”

Slide 61: CD Evaluation Factors

- Must have a “primary purpose” of community development
- Must benefit the bank’s AA(s) or a broader regional area that includes the bank’s AA(s)
- May be direct or indirect
- Quantitative Assessment: # and \$
- Qualitative assessment:
 - Responsiveness
 - Degree provided by private investors
 - Innovative and complex (for large banks)

Slide 62: Financial Challenges

For persons with disabilities:

- 28% live in poverty
- 46% are underbanked or unbanked
- 47% have no credit
- 20% less likely to have a savings account
- less likely to have a smart phone or access to the internet at home
- More likely to use alternative financial services

Slide 63: Possible Solutions

- Individual Development Accounts
- Earned Income Tax Credits
- Banks working with CDFIs, such as the Pennsylvania Assistive Technology Foundation
- Innovative banking solutions

Slide 64: Bank Partnerships

What Banks Look for in Partners:

- Capacity
- Proven Performance
- Sustainability
- Assessment and Responsiveness
- Innovation

- Target Market Penetration
- Recordkeeping and Accountability

Slide 65: Bank Partnership Opportunities

Deposit and other Services

- Affordable checking accounts
- Credit-builder loans
- Individual Development Accounts (IDAs)
- Earned Income Tax Credits (EITCs) and VITA sites

Organizational Capacity-Building

- Executives on loan as CD staff
- Board and loan committee membership
- Training for homebuyers/small business owners

Slide 66: OCC Resources

OCC's Fact sheets

- CRA: Community Reinvestment Act (PDF)
- Individual Development Accounts
- Leveraging Earned Income Tax Credits to Reach New Bank Customers

OCC's Financial Literacy Web Resource Directory

Slide 67: Presenter

David Foote

Manager, Financial Stability Initiatives

Heart of Florida United Way

Slide 68: Rock On with Bank On

Joanne Nguyen-Irene Fong

Florida Prosperity Partnership

Slide 69: Bank On National Account Standards (2017-2018)

Core Features

Term: Transaction Account at Banking Institution

Standard: Checking account (including checkless checking); bank- or credit union-offered prepaid

Term: Point of Sale (POS) Capability

Standard: Debit card/prepaid card

Term: Minimum Opening Deposit

Standard \$25 or less

Term: Monthly Maintenance Fee

Standard: If not waivable: \$5 or less

If waivable: \$10 or less; offer at least two options to waive fee with a single transaction (e.g. direct deposit with no minimum deposit, online bill pay or debit card purchase)

Term: Overdraft or Non-Sufficient Funds (NSF) Fees

Standard: None, structurally not possible (e.g. via checkless checking)

Term: Dormancy or Inactivity Fees

Standard: None

Slide 70: Bank On National Account Standards (2017-2018) (continued)

Term: Branch Access

Standard: Free and unrestricted

Term: Telephone banking

Standard: Free and unrestricted (including live customer support)

Term: Use of In-Network ATM

Standard: Free and unrestricted

Term: Use of Out-of-Network ATM

Standard: \$2.50 or less (not including local ATM fee)

Term: Deposit Capability

Standard: Free in branch, at ATM, and direct deposit

Term: Bill Pay by Customer

Standard: Free

Term: Bill Pay by Financial Institution

Standard: Free, if available, otherwise at least four free money orders and/or cashier checks per month

Term: Check cashing for Checks issued by that Bank

Standard: Free

Term: Online and Mobile Banking

Standard: Free

Term: Banking Alerts

Standard: Free

Term: Monthly Statements

Standard: Free paper (or electronic with consumer consent)

Term: Insured Deposits

Standard: Insured by FDIC or NCUSIF

Slide 71: Banks with Product Availability

Academy Bank
Bank of America
Citibank
Fifth Third
Florida Community Bank
Gulf Coast Bank and Trust
Harbor Community Bank
HSBC Bank USA
Intracoastal Bank
JPMorgan Chase Bank
Manufacturers and Traders Trust
New York Community Bank
Ocean Bank
Palm Beach Community Bank
PNC Bank
Preferred Community Bank
Sabadell United Bank
Sanibel Captiva Community Bank
Seacoast National Bank
SmartBank
Stearns Bank
The Huntington National Bank
TotalBank
Union State Bank
United Fidelity Bank, FSB
Valley National Bank
Wauchula State Bank
Wells Fargo
Woodforest National Bank

Slide 72: What/Who is ALICE

- Housing – below average size and cost including utilities
- Childcare – the cheapest legal home-based childcare
- Food – careful purchasing and preparation with no eating out
- Transportation – Gas, insurance and basic maintenance only
- Healthcare – basic out-of-pocket costs with no insurance premiums and ACA penalty
- Miscellaneous – minor cost overruns and other essentials
- Taxes – Social Security, Medicare and Income taxes and credits

www.hfuw.org/meetalice

Slide 73: Overview of ALICE in Florida

At-A-Glance: Florida, 2015
Point-in-Time Data
Population: 20,271,272
Number of counties: 67
Number of households: 7,458,155

How many households are struggling?

ALICE, an acronym for Asset Limited, Income Constrained, Employed, are households that earn more than the Federal Poverty Level (FPL), but less than what it costs to survive (the ALICE Threshold) for the state. Of Florida's 7.5 million households, 14.5 percent earn below the FPL and another 29.5 percent are ALICE, well above the 2007 level.

Slide 74: Overview of ALICE in Florida (continued)

How much does ALICE earn?

In Florida, 67 percent of jobs pay less than \$20 per hour, with three-quarters of those paying less than \$15 per hour. Another 27 percent of jobs pay between \$20 and \$40 per hour. Only 5 percent of jobs pay above \$40 per hour.

Slide 75: Figure 1. Household Income, Florida, 2007 to 2015

[Table showing percent of households above AT, ALICE, poverty in 2007, 2010, 2012, 2015.]

INCREASED INCOME

- Free Tax Preparation
- Job Training and Development (Workforce Partnership)
- Benefits Screening/Enrollment
- Low Interest Car Loans

DECREASED DEBT

- Credit/Debt Workshops
- Financial Coaching
- Budget Coaching
- Access to Affordable Financial Products

INCREASED SAVINGS/BUILD ASSETS

- Individual Development Accounts
- Homeownership Training
- Small Business Training and Support
- Vehicle Purchase & Financing

Slide 76: Keynote Speaker

Tasha Carter
Director
Division of Consumer Services
Florida Department of Financial Services

Slide 77: My Money

Tasha Carter, Division Director
Division of Consumer Services
Florida Department of Financial Services

Helping individuals with disabilities become more independent through financial education.

Slide 78: No title.

[Infographic with text: Floridians with disabilities: 12.9%; working-aged individuals in the U.S. with a disability: 9%; 18.2% employment rate vs. 60.5% employment rate]

Slide 79: Cradle to Career: Pathway to Economic Independence for People with Unique Abilities

HB 7003 (2016)
Employment First Act
Financial Literacy Program

Slide 80: Cradle to Career: Pathway to Economic Independence for People with Unique Abilities

Financial Literacy Program
Qualified Public Depositories
Link to the program from their websites
Have brochures available upon request in any consumer-facing branches

Slide 81: Partner Organizations

ABLE United
FAAST
Commission on Jobs for Floridians with Disabilities
The Arc of Florida
Disability Rights Florida
Florida Department of Education
Florida Developmental Disabilities Council, Inc.
NDI
Agency for Persons with Disabilities

Slide 82: Program Goals

Teach important financial literacy skills
Empower individuals with disabilities and their caregivers

Slide 83: Program Goals (continued)

Make the information accessible
Easy to use, responsive web-based program

Slide 84: My Money

www.MyFloridaCFO.com/MyMoney

Slide 85: No title.

[Screen shot of My Money website]

Slide 86: No title.

[Screen shot of My Money website]

Slide 87: Meet Andy

[Art of Andy]

Slide 88: No title.

[Video: What is money?]

Slide 89: My Monthly Spending Plan

Making a Spending Plan

- Self-paced module
- Step-by-step instructions
- Complete a spending plan with guidance

Slide 90: No title.

[Video: Let's work on a spending plan together.]

Slide 91: No title.

- Interactive Videos
- Games
- How-To Videos
- Resources

Slide 92: My Money

[Screen shot from the How-To Videos page on the My Money website]

Slide 93: Let's Practice Writing a Check

[Video: Let's practice writing a check]

Slide 94: My Money Games

[Screen shot from the Games page on the My Money website]

Slide 95: Welcome to My Money

[Screen shot from the My Money website]

Slide 96: Parent, Guardian and Support Provider Tools

Video 1

- Educational material that complements the lessons found in the "Me" section of the My Money Program

- Tips on teaching money management skills
- Tools to support the teaching process

Video 2

- Information on federal and state assistance programs and benefits
- Guidance on employment assistance, ABLE accounts, and other ways to invest and save money
- Information on organizations or agencies that can help family members, guardians, support providers

Slide 97: Where is My Money?

- QPD Legislative Requirements
- Voluntary Credit Union participation and partnership with the League of Southeastern Credit Unions
- The Arc of Florida and Vocational Rehab's training
- Community events

Slide 98: What You Can Do

- Use My Money
 - Within your organization
 - To teach a class
- Share My Money
 - Brochures
 - Email your contacts
 - Social Media #MyMoney

Slide 99: What You Can Do (continued)

Learning about #MyMoney with @FLDFS at the Financial Inclusion Summit. Check it out!

www.MyFloridaCFO.com/MyMoney

Slide 100: What You Can Do (cont.)

Develop a financial education program.

Slide 101: Questions?

My Money: www.MyFloridaCFO.com/MyMoney

Slide 102: Group Discussions

Slide 103: Instructions for Group Discussions

- Each table should select a recorder to take notes and a spokesperson to share your recommendations with the full audience when we reconvene.
- There are four questions. Each table should prepare recommendations for all four questions.

- You have one hour for group discussion. Please spend the last 15 minutes selecting your priority recommendations. (Top three per question and make sure your spokesperson is prepared to share with the group.)
- If you have a question, please raise your hand. Alice and Michael Roush will be circulating and come to your table.

Slide 104: Group Discussions

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?
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?

Slide 105: Group Discussions (continued)

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

Slide 106: Reports and Recommendations from Group Discussions to Full Audience

Slide 107: Call to Action and Commitments from Audience

Slide 108: Next Steps and Wrap-Up

Slide 109: Next Steps

Webinar - review the recommendations from the Summit

- September 12, 2017; 1:00 PM - more details to follow

Opportunities To Learn More

- NDI will host a one-day training that will look at key strategies and tools to build the financial well-being of persons with disabilities
- October 10, 2017; 9:00 AM to 4:00 PM
- Goodwill Industries of Central Florida, Inc.

Working Group – join the working group to move the recommendations into action

- Complete the Disability Workgroup interest form at your table

Slide 110: What is NDI Doing?

A. DISABLE POVERTY Campaign

- On July 26, 2016, National Disability Institute (NDI) invited individuals, organizations, corporations and financial institutions to join the DISABLE POVERTY social media campaign. (www.disablepoverty.org)
- Campaign focuses on two goals:

- Decrease the number of working age adults with disabilities living in poverty by 50 percent; and
- Increase financial inclusion and the use of mainstream banking products and services by 50 percent.

Slide 111: Disable Poverty

Disable Poverty is a grassroots campaign which aims to increase awareness about the nearly one in three Americans with disabilities that live in poverty and remain outside the economic mainstream.

The two overarching goals of the campaign, to be achieved in the next 10 years, are to: Decrease the number of working-age adults with disabilities living in poverty by 50% Increase the use of mainstream banking products and services among Americans with disabilities by 50%.

Take the pledge at disablepoverty.org.

Slide 112: Take the Pledge and Commit to Action!

[Screen shot from disablepoverty.org.]

Slide 113: Take Action – Individual

- Share the DISABLE POVERTY campaign on social media.
- Write to your legislator (see toolkit for sample letter).
- Use free online tools and resources on financial education such as [Money Smart](#) (FDIC), [Your Money, Your Goals](#) (CFPB), [Hands on Banking](#) (Wells Fargo) and [Better Money Habits](#) (Bank of America).
- Become banked. Compare the financial products and services of banks and credit unions in your local community.
- Consider opening and/or contributing to an ABLE account. Learn more at www.ablenrc.org.

Slide 114: Take Action – Organization

- Have everyone at your organization take the pledge and make a commitment to action.
- Share the DISABLE POVERTY campaign with your members through:
 - Social media
 - Newsletters
 - Community partnerships
- Use the DISABLE POVERTY toolkit.
- Offer financial education classes – use programs like [Money Smart](#) (FDIC), [Your Money, Your Goals](#) (CFPB), [Hands on Banking](#) (Wells Fargo) and [Better Money Habits](#) (Bank of America).
- Create a financial stability peer support group.

Slide 115: Take Action – Company

- Have qualified staff volunteer to teach financial education classes.
- For employees with disabilities, or parents of children with disabilities, allow portion of paycheck to be contributed to an ABLE account.
- Offer paid internships to individuals with disabilities.
- Increase by 10 percent annually the hiring of talented individuals with disabilities.
- Promote matching programs to help individual financial goal achievement.

Slide 116: What is NDI Doing?

B. Financial Inclusion Summits in Two Cities in 2017

- Orlando, August 22
- New Orleans, September 20
- 2016
 - Seattle, September 16
 - Chicago, October 25
 - Columbus, November 16

These Summits bring the government, disability and financial communities together to make practical suggestions to assure people with disabilities access to mainstream financial services.

Slide 117: Join the REI Network!

www.realeconomicimpact.org/rei-network

Slide 118: Thank You!

Summit materials will be available on the National Disability Institute website within two weeks.

Thank you for joining us!