



Financial Inclusion

SUMMIT

AUGUST 22, 2017 ► ORLANDO

ASSURING PEOPLE WITH DISABILITIES ACCESS TO MAINSTREAM FINANCIAL SERVICES



August 22, 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 Orlando 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 Orlando Financial Inclusion Summit.

Michael Morris

A handwritten signature in black ink that reads "Michael Morris". The signature is fluid and cursive, with the first and last names being clearly legible.

Executive Director

National Disability Institute



July 31, 2017

Welcome!

I want to thank you for your participation today at the National Disability Institute Summit and for your continued support of individuals with disabilities in our community. I am happy to announce that we have declared today as Financial Inclusion and Economic Empowerment Day to assure equality of opportunity, full participation, independent living, and economic self-sufficiency for those with disabilities.

The City of Orlando continues to improve the lives of people with disabilities by implementing policies that improve accessibility, promote employment, and welcome participation in all aspects of urban life. We embrace 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.

Along with the business community, our leadership is working to build financial capability and inclusion for our many residents with disabilities because we believe that greater economic stability, mobility, and security is achievable if the public and private sectors work together to meet the goals of the Americans with Disabilities Act (ADA).

Orlando is making history, today, by committing to reduce poverty and advance financial inclusion for people with disabilities. I am excited 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.

Sincerely,

Buddy Dyer
Mayor



Office of the
Orange County Mayor

Proclamation

WHEREAS, the Americans with Disabilities Act 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, the Americans with Disabilities Act of 1990 marked a milestone in ensuring that no citizen is denied access to employment, education, cultural activities, or community life because of a disability; and

WHEREAS, 27 years after the signing into law of the Americans with Disabilities Act, Americans with disabilities are twice as likely as their non-disabled peers to be living in poverty; and

WHEREAS, Orange County Government created the Disability Advisory Board to promote collaboration, education, and communication in order to effectively meet the diverse needs of individuals across the spectrum with disabilities; and

WHEREAS, Orange County Government has actively embraced the tenets and precepts of the Americans with Disabilities Act, and is committed to building a community in which all citizens have an equal opportunity in all aspects of life; and

WHEREAS, Orange County and the surrounding Central Florida region have become known as an epicenter for diversity and inclusiveness, accepting of people from all cultures, background, abilities and walks of life; and

WHEREAS, building inclusion for our residents with disabilities is part of a pathway to greater economic stability, mobility, and security, which is achievable if public and private sectors work together to meet the goals of the American Disability Act and creating communities in which everyone can live, work, learn and raise a family.

NOW, THEREFORE, I, Teresa Jacobs, by virtue of the authority vested in me as Orange County Mayor, do hereby proclaim Tuesday, August 22, 2017, as

FINANCIAL INCLUSION AND ECONOMIC EMPOWERMENT DAY

in Orange County FL

DONE AND ORDERED this 22nd day of August, 2017.

TERESA JACOBS, ORANGE COUNTY MAYOR



FINANCIAL INCLUSION AND DISABILITY AWARENESS



Tuesday, October 10, 2017, 9:00 AM – 4:00 PM
Goodwill Industries of Central Florida, Inc.
7531 S. Orange Blossom Trail, Orlando, FL 32809

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.

Attendees will leave with new tools, knowledge and confidence to integrate financial well-being strategies into their delivery of service.

Space is limited.

Register on Eventbrite: <http://bit.ly/2umGuWD>.

Program Guide

TIME	AGENDA
10:00 – 10:30 a.m.	<p>Welcome and Introductions</p> <p><i>Michael Morris</i>, Executive Director, National Disability Institute</p> <p><i>Lonnie Bell</i>, Director, Family Services Department, Orange County Government – Presentation of Proclamation</p> <p><i>Rodney Hood</i>, Corporate Responsibility Manager, JPMorgan Chase & Co.</p>
10:30 – 11:15 a.m.	<p>Advancing Financial Inclusion Panel: Challenges and Opportunities for Working-Age Adults with Disabilities</p> <p>MODERATOR: <i>Michael R. Roush</i>, Director Real Economic Impact Network, National Disability Institute</p> <p><i>Linda Rimmer</i>, VP, Vocational & Community Services, Goodwill Industries of Central Florida, Inc.</p> <p><i>Eric Reed</i>, New Horizon Loan Program Director, Florida Alliance for Assistive Services and Technology</p> <p><i>Don Hendricks</i>, Project Manager for the Work Incentives Planning and Assistance (WIPA) Program, Brevard Achievement Center</p>
11:15 – 11:30 a.m.	Break
11:30 – 12:15 p.m.	<p>Advancing Financial Inclusion Panel: Collaboration with Financial Institutions</p> <p>MODERATOR: <i>Janet Hamer</i>, VP, Community Development Manger North and Central Florida, TD Bank</p> <p><i>April Atkins</i>, Community Affairs Specialist (North & Central Florida), FDIC</p> <p><i>Nancy Gresham-Jones</i>, Southern District Community Affairs Officer, Office of the Comptroller of the Currency</p> <p><i>David Foote</i>, Manager, Financial Stability Initiatives, Heart of Florida United Way</p>

TIME	AGENDA
12:15 - 1:00 p.m.	Lunch Keynote Speaker <i>Tasha Carter</i> , Director, Division of Consumer Services, Florida Department of Financial Services
1:00 to 1:15 p.m.	Break
1:15 - 2:15 p.m.	Group Discussions <ol style="list-style-type: none"> 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? 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 ABLÉ account?
2:15 - 3:00 p.m.	Reports and Recommendations from Group Discussions to Full Audience
3:00 - 3:15 p.m.	Call to Action and Commitments from Audience
3:15 - 3:30 p.m.	Next Steps and Wrap Up

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

Speaker Bios

APRIL ATKINS

April Atkins is a Community Affairs Specialist for the Federal Deposit Insurance Corporation (FDIC) covering the North and Central Florida markets for the Atlanta FDIC Region (West Virginia, Virginia, North Carolina, South Carolina, Georgia, Alabama and Florida). In this role, she is responsible for educating insured financial institution representatives, municipal entities and community-based organizations on community reinvestment opportunities, as well as facilitating partnerships between financial institutions and community-based organizations to promote community and economic development in communities of low wealth. Ms. Atkins received her bachelor's from the University of Florida in History and her master's in City and Regional Planning from the Georgia Institute of Technology. She previously served as a co-chair and member of the FDIC's Chairman's Diversity Advisory Council (Atlanta Region).

TASHA CARTER

Tasha Carter currently serves as the Director of Consumer Services, Florida Department of Financial Services. Her professional experience includes more than 17 years of responsibility and broad experience in regulation, advocacy and outreach. In 2011, Ms. Carter was appointed Director of the Division of Consumer Services where she leads a team of more than 120 professionals who assist more than 300,000 insurance consumers annually. In this role, she also spearheads education and outreach initiatives to promote financial education for all Floridians. In 2016, the Division released My Money, a comprehensive and inclusive financial literacy program and resource clearinghouse for individuals with developmental disabilities, their family members and caregivers. Ms. Carter is a graduate of Florida State University.

ALICE CODAY

Alice Coday is the Executive Director of the Financial Empowerment Network (Network) in Washington State, advancing financial empowerment through partnerships which support access to financial coaching, products and resources. Bank On Seattle-King County is one of five major initiatives of the Network. Prior to joining the Network, Ms. Coday worked in the commercial finance and nonprofit sectors. She continues to provide leadership in nonprofit management and facilitation plus the design and instruction of financial education. She has an MBA and numerous professional certifications and is a consultant with National Disability Institute.

JOHN FINCH

John Finch serves as the Director of ABLE United at the Florida Prepaid College Board. He is helping facilitate the development and successful implementation of ABLE United including day-to-day operations, contract, financial and communications management. Previously, Mr. Finch served at The Arc of Florida in various capacities, including Director of Dental Services which seeks to help individuals with intellectual and developmental disabilities receive much needed emergency dental care. With experience in both the nonprofit social services field and financial sector, John continues to strive to make a difference in people's lives.

DAVID FOOTE

David Foote is Manager, Financial Stability Initiative - Heart of Florida United Way where he manages the organization's Financial Stability Initiatives. Prior to joining United Way, he was Senior VP for Private Banking at Comerica Bank and Senior VP for Commercial Banking for Fifth Third Bank. Mr. Foote began his banking career with the Federal Reserve Bank of Chicago and was Vice President of Finance with JPMorgan Chase. He has been an adjunct professor with Davenport University's MBA program and a member of the Board of Directors of the President Ford Boy Scout Council in West Michigan. Mr. Foote sits on the Board of Directors for the Florida Prosperity Partnership. He received a Bachelor of Arts in Finance from the University of Illinois and an MBA from Loyola University of Chicago.

NANCY GRESHAM-JONES

Nancy Gresham-Jones is a District Community Affairs Officer for 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 Georgia, Alabama, Arkansas and Tennessee. Ms. Gresham-Jones received her B.A. degree from Spelman College in Atlanta, Georgia and M.S.W. degree from Fordham University in New York City. She is certified as a Housing Development Finance Professional, as well as an Economic Development Finance Professional, by the National Development Council.

JANET HAMER

Janet Hamer is Vice President, Community Development Manager for TD Bank in north and central Florida. In this position, she is responsible for managing community relationships and supporting regional market retail and commercial staff in developing and implementing responsive community development lending, service and investment to revitalize and stabilize low- and moderate-income communities and promote financial empowerment for individuals throughout the TD Bank footprint. Ms. Hamer is active in numerous community development and professional groups, both nationally and in Florida, including serving as Vice Chair on the board of National Disability Institute, past board chair and co-founder of the Florida Prosperity Partnership, Florida Supportive Housing Coalition Board and board member of the Florida Alliance of CDCs. She also volunteers at the Bethune Cookman University VITA site.

DON HENDRICKS

Don Hendricks is the Project Manager for the Work Incentives Planning and Assistance (WIPA) program with Brevard Achievement Center, currently serving 15 counties in the state of Florida. He has presented Social Security benefits planning in the state of Florida for more than 16 years. As a WIPA certified Community Work Incentives Coordinator (CWIC), Mr. Hendricks is trained by the Social Security Administration (SSA) to provide information and planning services to beneficiaries about employment and how it affects their benefits, to explore with the individual how best to utilize the various work incentives available to them and to explain how the Ticket to Work program can assist in this transition back to work. In addition, he assists with enhancing the self-sufficiency of beneficiaries through managing their own benefits responsibly and enabling informed choices regarding their future.

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.

ERIC REED

Eric Reed is the Director of the New Horizon Loan Program for FFAST, Inc. He has been in this position since March 2015 and is responsible for the daily operations of the direct lending program and the bank guarantee program. Prior to joining the team at FFAST, Mr. Reed was a banker for 13 years, working in both consumer and commercial banking and lending.

LINDA K. RIMMER

Linda K. Rimmer has more than 35 years of experience in the area of social services, most of which have been with Goodwill Industries. Before joining Goodwill Industries of Central Florida, where she has been the Vice President of Vocational and Community Services for the past 21 years, she had also worked with Goodwill in Florida, Texas and Pennsylvania. Ms. Rimmer is Board Chair of La Amistad Foundation; she also serves on the Executive Committee and the state Board of Directors for the Florida Prosperity Partnership. She has a Master's degree from the University of South Florida and is a Certified Rehabilitation Counselor; a Certified Vocational Evaluator; a surveyor for the National Accreditation Agency, CARF; and a graduate of the Leadership Orlando program.

MICHAEL ROUSH

Michael 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.

Collaborators

ABLE UNITED



Saving for the future is a way of life for some; but for individuals with disabilities, fear of losing benefits has prevented many from building financial security. ABLE United offers a new way for individuals with disabilities to save for a better life experience. ABLE United allows for the creation of savings and investment accounts for Floridians with disabilities without negatively impacting government benefits like Supplemental Security Income or Medicaid. ABLE account holders can build assets and use funds tax-free on a variety of qualified disability expenses such as housing, education and assistive technology.

Website: ableunited.com

AGENCY FOR PERSONS WITH DISABILITIES



The Agency for Persons with Disabilities (APD) works in partnership with local communities and private providers to assist people who have developmental disabilities and their families. APD also provides assistance in identifying the needs of people with developmental disabilities for supports and services.

Website: apd.myflorida.com

BREVARD ACHIEVEMENT CENTER



The Social Security Administration has awarded a cooperative agreement to Brevard Achievement Center to provide Work Incentives Planning and Assistance (WIPA) services. This program was initiated as part of the Ticket to Work and Work Incentives Improvement Act; its purpose is to support individuals between the ages of 14–65 who receive Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI), and their advocates, by providing them with accurate information on the various benefits and work incentives they may be eligible for through the Social Security Administration. The mission of the program is: to empower individuals with disabilities to make informed choices about employment; increase the financial freedom of individuals with disabilities; and enhance the self-sufficiency of individuals with disabilities through managing their own benefits responsibly.

Website: bacbrevard.com

CAREERSOURCE CENTRAL FLORIDA



CareerSource Central Florida (CSCF) is the region's premier workforce solution, delivering tailored services to both businesses and career seekers. By targeting select industries, the organization works with businesses to find and attract the "right" talent they need to thrive. Serving Sumter, Lake, Orange, Osceola and Seminole Counties, CSCF features teams of recruitment experts across the region that deliver demonstrated results using a concierge approach. Through trusting and collaborative partnerships, CSCF helps businesses and career seekers achieve greater success today, for tomorrow. CareerSource Central Florida engages with the Florida Unique Abilities Partner Program and other community organizations, demonstrating its dedication to strengthening communities and the economy by helping Floridians with untapped talents to become more independent through career opportunities.

Website: careersourcecentralflorida.com



CENTRAL FLORIDA DISABILITY CHAMBER OF COMMERCE

The mission of the Central Florida Disability Chamber is to provide information and education on business creation and growth, specifically designed for the needs of people with disabilities.

Website: cfdisabilitychamber.org

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



FLORIDA PROSPERITY PARTNERSHIP

The mission of Florida Prosperity Partnership (FPP) is providing pathways to economic security through a state-wide coalition of organizations.

Website: FloridaProsperityPartnership.org

FAAST



The mission of Florida Alliance for Assistive Services and Technology (FAAST) is to improve the quality of life for all Floridians with disabilities through advocacy and awareness activities that increase access to and acquisition of assistive services and technology. The New Horizon Loan Program is a preferred interest rate loan program open to all Floridians with disabilities to help provide an alternative financing solution for the purchase of assistive technology. For those who qualify, the program may be used for any type of assistive technology including modified vehicles, home modifications, mobility equipment, communication devices, hearing and vision devices and recreational equipment. The program also has a telework and self-employment loan component. Information regarding additional funding sources, financial education and credit building education are also offered to all those who apply or inquire.

Website: faast.org



GOODWILL CENTRAL FLORIDA

Since 1959, Goodwill Industries of Central Florida has provided vocational and job placement services to hundreds of thousands of people with disabilities and other barriers to employment. With 28 retail stores and 27 Donation Xpress locations in Orange, Seminole, Osceola, Brevard, Lake and Volusia counties, Goodwill directly channels more than 90 percent of its annual revenue into programs that enable individuals to secure long-term employment and become self-sufficient.

Website: goodwillcfl.org



HEART OF FLORIDA UNITED WAY

Heart of Florida United Way fights for the health, education and financial stability of every person in Central Florida. Founded in 1939, Heart of Florida United Way is Central Florida's largest supporter of local health and human service agencies. In 2015-2016, it managed more than \$46 million dollars in total resources, including over \$18.6 million raised during the annual campaign that helps fund nearly 60 local health and human service programs. It also operates the United Way 2-1-1 Information and Assistance helpline, the EITC tax credit initiative, Mission United, Destination Graduation, the Volunteer Resource Center, the Gifts-in-Kind Center, the Ryan White Part B/General Revenue Program and Emergency & Homelessness Services. United Way is focused on prevention and finding long-term solutions for pressing problems. Known as Investing in Results, this philosophy is guiding our work to move the needle in four critical impact areas: Education, Income, Health and Basic Needs.

Website: www.hfuw.org



INTERNAL REVENUE SERVICE

Assist 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

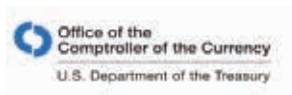


NATIONAL DISABILITY INSTITUTE

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

OFFICE OF THE COMPTROLLER OF THE CURRENCY



OCC's 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

ORANGE COUNTY GOVERNMENT FAMILY SERVICE DEPARTMENT



Promotes self-sufficiency for Orange County citizens who are at-risk due to health, disability, age or other circumstances beyond their control by identifying needs and providing appropriate resources.

Website: orangecountyfl.net



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



1667 K Street, NW
Suite 480
Washington, DC 20006
202.296.2040
realeconomicimpact.org



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