

# Financial Inclusion Summit: San Diego

## **Slide 1: Title**

Financial Inclusion Summit: San Diego; Sept. 19, 2018.

## **Slide 2: Welcome and Introductions**

Welcome and Introductions

Michael Morris

Executive Director

National Disability Institute

## **Slide 3: Presenter**

Vera Moore

Vice President, Corporate Responsibility

Office of Nonprofit Engagement

JPMorgan Chase

## **Slide 4: Why Are We Here?**

A presentation of data on poverty and financial inclusion

Michael Morris

Executive Director

National Disability Institute

## **Slide 5: Why Are We Here?**

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

## **Slide 6: 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 7: 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 8: 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 9: 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 10: 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 11: San Diego Facts**

- People with disabilities in San Diego are:
- More than twice as likely not to have a high school diploma than a person without disabilities (23 vs. 11%).
- Much less likely to have a college degree than a person without disabilities (27 vs. 46%).
- More than twice as likely to not be in the labor force as a person without a disability (75 vs. 28%).
- More likely living below 150% of the poverty level (33% persons with disabilities vs. 21% persons without disabilities).

## **Slide 12: 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 13: Reviewing 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 John Chiang, California State Treasurer

## **Slide 14: Reviewing 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 15: 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 16: 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 17: 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 18: 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 19: Advancing Financial Inclusion Panel: Challenges and Opportunities for Working-Age Adults with Disabilities**

MODERATOR: Suzette Southfox, Education Director, NAMI San Diego

Linda D. Ketterer, Children, Youth & Family Liaison Lead Trainer, NAMI San Diego

Cindy Lennon, Ticket-to-Work Counselor, Able Disabled Advocacy Inc.

Amy Kalivas, Director of Programs, Access to Independence

Paul Wesner, Team Manager, Department of Rehabilitation

### **Slide 20: Presenter**

Suzette Southfox  
Education Director  
NAMI San Diego

### **Slide 21: Support - Educate - Advocate**

National Alliance on Mental Illness, San Diego Affiliate

Founded in 1978

At the heart of our mission is the sharing of information and striving to end the stigma associated with mental health challenges.

### **Slide 22: Peer Employment**

Peer Support Specialist  
Family Support Specialist  
Family Youth Partner  
Family Support Partner  
Peer Health Navigator  
Mentor

### **Slide 23: Understanding How Peer Employment Helps**

Offering Staff with Lived Experience can ...

- Validate Peers' experiences and feelings

- Encourage the exploration and pursuit of community roles
- Convey hope to Peers about their own recovery
- Provide assistance to help Peers accomplish tasks and goals
- Inspire and support others living with mental health conditions, while using their lived experiences
- Describe personal recovery practices and help Peers discover recovery practices that work for them
- Celebrate Peers' efforts and achievements

## **Slide 24: Supporting Peer Employment**

**Support Groups** for peers and family members

**Education classes** for peers and family members (P2P & F2F)

**Career Pathways Webinar** 9 weeks/20 hours Tuesday evenings 9/25-11/27

**Training** for peers, family and BH professionals

**Next Steps** NAMI San Diego Program with Peer and Family Support Specialists

**Noble Works** Peer Mentor Employment and Business Program

**Family Support Partner Coaching** Monthly Support & In-Service 3<sup>rd</sup> Friday of Each Month 1:00 pm-3:00 pm

**IHOT** NAMI San Diego Program with Peer & Family Support Specialists

**PeerLINKS** NAMI San Diego Program with Peer & Family Support Specialists

## **Slide 25: Exploring More About Peer Employment**

NAMI San Diego [www.namisaniego.org](http://www.namisaniego.org)

Substance Abuse Mental Health Services Administration (SAMHSA)

12 Core Competencies

[https://www.samhsa.gov/sites/default/files/programs\\_campaigns/brss\\_tacs/core-competencies.pdf](https://www.samhsa.gov/sites/default/files/programs_campaigns/brss_tacs/core-competencies.pdf)

On Pins and Needles: Caregivers of Adults with Mental Illness

[https://www.caregiving.org/wp-](https://www.caregiving.org/wp-content/uploads/2016/02/NAC_Mental_Illness_Study_2016_FINAL_WEB.pdf)

[content/uploads/2016/02/NAC\\_Mental\\_Illness\\_Study\\_2016\\_FINAL\\_WEB.pdf](https://www.caregiving.org/wp-content/uploads/2016/02/NAC_Mental_Illness_Study_2016_FINAL_WEB.pdf)

Senate Bill 906

<https://camhpro.org/peer-certification-sb614/>

Linda Ketterer, CYFL Lead Trainer

LindaKetterer@namisd.org

Suzette Southfox, Director of Education

SuzetteSouthfox@namisd.org

## **Slide 26: Presenter**

Linda D. Ketterer

Children, Youth & Family Liaison

Lead Trainer

NAMI San Diego

## **Slide 27: Not Every Disability is Visible**

Linda Ketterer

NAMI San Diego Children Youth & Family Liaison Lead Trainer

## **Slide 28: Breathe**

Your body is present ... invite your mind. And may I be so bold and ask you to invite your heart

## **Slide 29: I am Linda.**

I didn't know why I made the life choices I did until I recognized the trauma of my past.

#ourvoicesmatter

Let me show you what it means to be a Family Support Partner.

## **Slide 30: Linda (continued)**

When I was 8 years old, my father died suddenly in a horrible car accident. My mom was left to raise 7 children on her own.

At the age of 13, I began to use drugs to self-medicate. I used alcohol, weed, and eventually Crystal Meth.

At the age of 22, I had my first child. I was addicted to Crystal Meth.

With the next 2 years, I had two more children. I couldn't find a way out of my addiction.

At the age of 30, I was arrested. I went to jail. CWS became involved. My children were 6, 7, & 8 years old. Losing them was my lowest point.

## **Slide 31: Linda (cont.)**

During my time in jail, I received the opportunity to change and the chance to keep my children. I knew I had to do something drastic. I grasped on to every meeting, every resource, and every program I could get my hands on. Through this I learned how people can get county provided assistance. I began to help others the way I had been helped. During this time, I continued to help myself. It is my lived experience that makes me into the woman I am today; strong, confident and resilient.

My name is Linda Ketterer and I am a Family Support Partner (FSP) with NAMI SD in the Children, Youth and Family Liaison program. For 24 years, I've been clean and sober and have been a magnet for resources and people who need them. I believe a FSP has a Master's Degree in life, learning how to navigate through the System of Care (SOC) and in turn, sharing with families in need.

What is a Family Support Partner? We are community resource specialists, strength seekers, hope finders and resiliency reminders.

## **Slide 32: No title.**

[Art of family pictures]

## **Slide 33: Thank You**

### **Slide 34: Presenter**

Cindy Lennon  
Ticket-To-Work Counselor  
Able Disable Advocacy Inc.

### **Slide 35: Presenter**

Amy Kalivas  
Director of Programs  
Access to Independence

### **Slide 36: Presenter**

Paul Wesner  
Team Manager  
Department of Rehabilitation

### **Slide 37: California Department of Rehabilitation**

50 Years of Service  
Department of Rehabilitation

Paul Wesner, MSW  
Staff Services Manager I

### **Slide 38: What We Do ...**

- DOR will provide the range and duration of services necessary to assist clients with disabilities to secure, retain, and regain employment.
- DOR provides services such as vocational or educational training, job search and placement assistance, and rehab assistive technology services and devices.
- DOR also provides Work Incentive Planning to clients receiving services who are on SSI/SSDI.

### **Slide 39: How to Apply for Services ...**

There are three requirements that comprise the application process.

Request services. You can do this through several methods:

Complete and sign a DR 222 - Vocational Rehabilitation Services Application in person, online or by mail; or

Visit an America's Job Center of California and complete an intake application form requesting vocational rehabilitation services; or

Otherwise requesting services from the DOR.

Provide the DOR with information necessary to begin an assessment to determine your eligibility and priority for services.

Be available to complete the assessment process. This includes activities such as attending the initial interview, watching an orientation video, participating in the evaluation of your skills and capabilities, and completing your part of any actions you and your counselor agree upon.

Links available by accessing this slide via internet at  
<http://www.rehab.cahwnet.gov/Apply-4-Services.html>

### **Slide 40: Financial Education**

- Customized Work Incentives Planning with a Social Security Administration / Cornell University certified Planner.

\*This can help them make informed choices about how working will affect their disability income.

- Workshops and classes on budgeting, cost of living, salary and wages of current labor market employment and realistic financial goals.

\*This can help individuals make choices about types of employment they are seeking and how they can afford to live.

### **Slide 41: Questions?**

Paul Wesner, SSMI

[Paul.Wesner@dor.ca.gov](mailto:Paul.Wesner@dor.ca.gov)

(619) 767-2100

### **Slide 42: Advancing Financial Inclusion Panel: Collaboration with Financial Institutions**

MODERATOR: Ronald Wicks, Stakeholder Relationship Tax Consultant, IRS

Mary Salinas Durón, Senior Community Affairs Specialist, FDIC

Bryndan Stueve, Program Officer, Local Initiatives Support Corporation (LISC)

Chase Peckham, Director of Community Outreach, San Diego Financial Literacy Center

Howard Eskew, Associate Professor, San Diego Mesa College

### **Slide 43: Presenter**

Ronald Wicks

Stakeholder Relationship Tax Consultant

IRS

### **Slide 44: Coming Together**

... for a stronger community ... Volunteer Income Tax Assistance (VITA Program)

Ron Wicks, Senior Stakeholder Relationship Tax Consultant

September 19, 2018

### **Slide 45: VITA Program**

- IRS sponsored program that provides free tax filing assistance, using IRS certified volunteers
- Targeted Audience – low to moderate income taxpayers, senior citizens, disabled, rural, LEP



- Partners – Non-profits, government agencies, community and volunteer organizations, educational institutions, AARP TaxAide
- Locations – Non-profits, community and neighborhood (senior) centers, libraries, shopping malls, universities and other convenient locations

#### **Slide 46: Tax Credits for Individuals with Disabilities**

- Earned Income Tax Credit
  - Lower tax due and may be refundable
  - Income less than \$13,460, Individual (or couple with no children)
  - Income less than \$53,930, MFJ with three or more children
  - No impact of EITC on eligibility for other benefits
- Child & Dependent Care Credit
  - Available for working taxpayers to care for:
  - Dependent under the age of 13
  - Spouse or Dependent not physically/mentally able to care for themselves
  - Taxpayer must incur expenses to work or look for work

#### **Slide 47: Tax Credits for Individuals with Disabilities (continued)**

- Credit for the Elderly or Disabled
  - Claim if you are U.S. citizen or a resident alien if either of following applies:
  - You were 65 or older at the end of 2017
  - You were under 65 at the end of 2017, and retired on permanent or total disability
  - Figure the credit on Schedule R
- Business Tax Incentives to help disabled
  - Deduction for costs of removing barriers to the disabled / elderly
  - Disabled access credit / Work opportunity credit

#### **Slide 48: Locate a VITA Site/San Diego EITC Coalition Results**

- Call 2-1-1 or VITA Locator 1-800-906-9887  
2018 (Tax Year 2017) Results
- SD EITC Coalition Program Impact
  - 61 VITA / AARP sites / 630 volunteers
  - 31,092 federal tax returns filed
  - \$40 million in federal refunds returned to San Diego taxpayers
  - 8, 244 EITC claims
  - \$14 million in EITC claims

#### **Slide 49: Presenter**

Mary Salinas Duron  
Senior Community Affairs Specialist  
FDIC

## **Slide 50: Focus on People with Disabilities Money Smart: A Tool to Foster Greater Economic Inclusion**

Mary Salinas Durón

Senior Community Affairs Specialist

Federal Deposit Insurance Corporation

[mduron@fdic.gov](mailto:mduron@fdic.gov)

## **Slide 51: FDIC and Financial Education**

- Reasons for FDIC commitment to Financial Education:
  - Help fight predatory lending
  - Encourage financial institutions to identify and serve untapped markets
  - Assist consumers in shaping their financial futures and navigate a complicated financial landscape
- Convenes banks, government agencies, and community-based organizations to explore resources and promising practices.

## **Slide 52: Money Smart at a Glance**

- Money Smart is FDIC's free financial education curriculum
- Products to teach to others include
  - Money Smart for Young People (Pre-K to Grade 12)
  - Money Smart for Young Adults (ages 12 to 20)
  - Money Smart for Adults (ages 21+)
  - Money Smart for Small Businesses (with the SBA)
  - Money Smart for Older Adults (with the CFPB)
- Self-paced products
  - Computer Based Instruction (an online game)
  - Money Smart Podcast Network

## **Slide 53: Instructor-Led Curriculums**

- Each module is structured identically
  - Comprehensive guide for instructors
  - Take-home booklet for participants
  - PowerPoint and PDF format
- Modules can be taught in any order
- Flexibility to teach portions of modules
- Scenarios for Financial Inclusion
- Money Smart for Young People
  - Lesson Plans for Teachers k-12
  - Parent/Caregiver Guide - A fun way to help children/teens get smart about money.

## **Slide 54: Money Smart for Adults**

Revised/Updated/Modernized Coming This Fall

The Modules:

- Bank on It
- Borrowing Basics
- Check It Out
- Money Matters
- Pay Yourself First
- Keep It Safe
- To Your Credit
- Charge It Right
- Loan To Own
- Your Own Home
- Financial Recovery

In Nine Languages:

- English
- Chinese
- Haitian Creole
- Hindi
- Hmong
- Korean
- Russian
- Spanish
- Vietnamese

Formats:

- Instructor-led
- Self-paced
- Large Print/Braille

### **Slide 55: FDIC Resources**

Money Smart

- [www.fdic.gov/moneysmart](http://www.fdic.gov/moneysmart)
- Catalog: <https://catalog.fdic.gov/store/adults>

Consumer News

- [www.fdic.gov/consumernews](http://www.fdic.gov/consumernews)

Teacher Online Resource Center

- [www.fdic.gov/teachers](http://www.fdic.gov/teachers)

### **Slide 56: Presenter**

Bryndan Stueve

Program Officer

Local Initiatives Support Corporation (LISC)

### **Slide 57: LISC San Diego**

Bryndan Stueve

Program Officer  
Local Initiatives Support Corporation (LISC)

### **Slide 58: Who We Are**

With residents and partners, LISC forges resilient and inclusive communities of opportunity across America—great places to live, work, visit, do business and raise families.

### **Slide 59: Our Model**

LISC is an investor, capacity builder, convener and innovator.

We pool public and private dollars

From corporate, philanthropic, and public support

To invest in people and places

Through grants, loans, equity and technical assistance to support housing, businesses, jobs, financial stability, schools, community safety, youth, public spaces and more.

### **Slide 60: Our Vision**

Every resident should have access to:

Safe and Affordable Housing

Clear & Achievable Pathways to Financial Stability

Safe, walkable and thriving commercial districts

### **Slide 61: Financial Stability**

Financial Opportunity Centers (FOCs)

Career and personal financial service centers that help low- to moderate-income people build smart money habits and attain financial stability

LISC has a network for 85 FOCs across the country that are embedded in local community organizations

Integrated service delivery model

- Job Training & Placement Services
- Financial Coaching & Education
- Income Supports Counseling

### **Slide 62: San Diego FOCs**

MAAC since 1965

International Rescue Committee (2)

### **Slide 63: Financial Opportunity Centers**

A Strategy that Works

77% more likely to secure employment

2x more likely to be employed for 1 year+

76% increased net worth

50% increased net income  
50% increased FICO score

#### San Diego Impacts

1,442 found jobs  
1,124 increased net income (\$710)  
859 increase net worth (\$3,100)  
731 increase credit score

### **Slide 64: Opportunities**

Partnering with LISC  
Shared Best Practices  
Peer-Learning Networks  
Training in Coaching  
Access to Financial Products  
Data & Impact Tracking  
Operating Grants

### **Slide 65: LISC San Diego**

Bryndan Stueve  
619 541 8012  
[bstueve@lisc.org](mailto:bstueve@lisc.org)

### **Slide 66: Presenters**

Howard Eskew  
Associate Professor  
San Diego Mesa College

Chase Peckham  
Director of Community Outreach  
San Diego Financial Literacy Center

### **Slide 67: Industry Meets Academia: The Impact on Student Learning From Collaboration & Partnership in the Classroom & On Campus**

### **Slide 68: The Who**

San Diego Mesa College  
School of Business, Computer Studies & Technologies

- As one of the largest and most successful of California's 114 community colleges, and as the largest college in the San Diego Community College District, Mesa College takes pride in its high academic standards, its excellent programs and services, and its personal approach to helping each individual student succeed.
- Instructor Howard L. Eskew, Jr.

## San Diego Financial Literacy Center

- The San Diego Financial Literacy Center (SDFLC) enhances the financial IQ of San Diego County residents with a focus on youth (K-12 & College), military (active, transitioning and veteran), and low-to-moderate income persons. The financial literacy of our constituents is enhanced through our complimentary and custom built educational seminars and workshops and one v. one coaching.
- Brad Pagano, Managing Director
- Chase Peckham, Director, Community Outreach & Education

## Slide 69: The Why

- Collaboration and partnering between public academia and private sector to equip, prepare, and enable students through experiential learning opportunities with necessary financial skills to manage their personal finances and make sound lifelong financial decisions.

## Slide 70: The Class

- Through practical, “real life” scenarios and aided by mentoring with industry experts, students receive valuable tools and skills needed to successfully navigate the ebbs and flows of their financial lives.
- Project Base Learning: Individual and Group
- Students walk away with an understanding and appreciation for the ...
  - Importance of Personal Financial Planning;
  - Effects of personal financial planning on a person’s emotions, behavior, health and personal relationships; and
  - Consequences of their decisions on the aforementioned factors.

## Slide 71: The Class

- The role that personal and social value play in the setting of financial goals and budgeting for an individual and/or family.
- Record income, expenses, and savings to analyze present financial performance.
- The role of debt in society and strategies for effectively managing credit to achieve financial goals.
- Calculate personal financial net worth.
- Define personal financial goals for the individual and/or family.
- Appraise insurance needs.
- Examine retirement needs and analyze retirement options.
- Importance of developing and maintaining strong personal credit.
- Analyze and interpret a credit report and credit scores.

## Slide 72: Contact

Chase A. Peckham  
San Diego Financial Literacy Center  
9325 Sky Park Court  
Suite 260

San Diego, CA 92123  
Office: (858) 810-7007  
Email: [info@sdfllc.org](mailto:info@sdfllc.org)

Howard L. Eskew, Jr.  
San Diego Mesa College  
7250 Mesa College Drive  
San Diego, CA 92111  
Office (619) 388-5957  
Email: [heskew@sdccd.edu](mailto:heskew@sdccd.edu)  
Website: [www.sdmesa.edu](http://www.sdmesa.edu)

### **Slide 73: Lunch Keynote**

The Honorable John Chiang  
California State Treasurer

### **Slide 74: Break**

### **Slide 75: Group Discussions**

### **Slide 76: 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. Katie and Brittany will be circulating and come to your table.

### **Slide 77: 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 78: 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 79: Reports and Recommendations from Group Discussions to Full Audience**

## **Slide 80: Call to Action and Commitments from Audience**

## **Slide 81: Next Steps and Wrap-Up**

### **Slide 82: Next Steps**

- VOTE! Keep an eye out for emails to vote on priority recommendations and the final list of recommendations
- 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 16, 2018 10:00 AM to 3:00 PM
  - San Diego Housing Commission Achievement Academy, 1122 Broadway, San Diego, CA 92101
- Working Group – join the working group to move the recommendations into action
  - Complete the Disability Workgroup interest form at your table

### **Slide 83: Take Action – Individual**

- 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](http://www.ablenrc.org).

### **Slide 84: Take Action – Organization**

- 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 85: 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 86: Join the REI Network!**

[www.realeconomicimpact.org/rei-network](http://www.realeconomicimpact.org/rei-network)

**Slide 87: Mainstream by 4 Wheel City**

To download the song, go to <http://www.realeconomicimpact.org/pages/mainstream>.

**Slide 88: 4 Wheel City**

**Slide 89: Mainstream – 4<sup>th</sup> Verse**

Don't tell me about disparity got my every day clarity

Stop with the charity

Making it I will set me free

No hand out just hand up

thank you brother thank you sister no more first names call me mister.

We are part of the economy so rap with me in harmony.

I can work I can dream I can be so mainstream.

**Slide 90: Thank You!**

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

Thank you for joining us!