

# Financial Inclusion



SUMMIT

SEPTEMBER 19, 2018 ► SAN DIEGO

ASSURING PEOPLE WITH DISABILITIES ACCESS TO MAINSTREAM FINANCIAL SERVICES





September 19, 2018

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-eight 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 San Diego 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 San Diego Financial Inclusion Summit.*

Michael Morris

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

*Executive Director*  
National Disability Institute

# Program Guide

TIME	AGENDA
10:00 – 10:30 a.m.	<b>Welcome and Introductions</b> <i>Michael Morris</i> , Executive Director, National Disability Institute (NDI) <i>Vera Moore</i> , Vice President, Corporate Responsibility, Office of Nonprofit Engagement, JPMorgan Chase
10:30 – 11:15 a.m.	<b>Advancing Financial Inclusion Panel: Challenges and Opportunities for Working-Age Adults with Disabilities</b> <b>MODERATOR:</b> <i>Suzette Southfox</i> , Education Director, NAMI San Diego <i>Linda D. Ketterer</i> , Children, Youth & Family Liaison Lead Trainer, NAMI San Diego <i>Cindy Lennon</i> , Ticket-to-Work Counselor, Able Disabled Advocacy Inc. <i>Leticia Zuno</i> , Executive Director, Access to Independence <i>Paul Wesner</i> , Team Manager, Department of Rehabilitation
11:15 – 11:30 a.m.	<b>Break</b>
11:30 – 12:15 p.m.	<b>Advancing Financial Inclusion Panel: Collaboration with Financial Institutions</b> <b>MODERATOR:</b> <i>Ronald Wicks</i> , Stakeholder Relationship Tax Consultant, IRS <i>Mary Salinas Durón</i> , Senior Community Affairs Specialist, FDIC <i>Bryndan Stueve</i> , Program Officer, Local Initiatives Support Corporation (LISC) <i>Chase Peckham</i> , San Diego Financial Literacy Center <i>Howard Eskew</i> , San Diego Mesa College
12:15 – 1:00 p.m.	<b>Lunch</b> <b>Keynote Speaker</b> <i>John Chiang</i> , California State Treasurer

TIME	AGENDA
1:00 to 1:15 p.m.	<b>Break</b>
1:15 - 2:15 p.m.	<b>Group Discussions</b> <ol style="list-style-type: none"> <li>1. What can financial institutions and community-based organizations do to increase engagement of working-age adults with disabilities with mainstream financial products and services?</li> <li>2. What can financial institutions do to keep customers with disabilities in the banking system and invest in long-term customer relationships? As a person with a disability, what do I want from a banking relationship?</li> <li>3. What can disability organizations do to improve financial capability for people with disabilities? Who could they collaborate with to increase availability of financial education and coaching?</li> <li>4. How can we expand outreach to the disability community to educate eligible individuals with disabilities about the benefits of opening an ABLE account?</li> </ol>
2:15 – 3:00 p.m.	<b>Reports and Recommendations from Group Discussions to Full Audience</b>
3:00 – 3:15 p.m.	<b>Call to Action and Commitments from Audience</b>
3:15 – 3:30 p.m.	<b>Next Steps and Wrap Up</b>

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



## Speaker Bios

### JOHN CHIANG

John Chiang was elected on Nov. 4, 2014 as California's 33rd State Treasurer. As the state's banker, he oversees trillions of dollars in annual transactions, manages a \$75 billion investment portfolio and is the nation's largest issuer of municipal bonds. In addition, Mr. Chiang chairs financing authorities that help provide good paying jobs, better schools, improved transportation, quality health care, more affordable housing and a cleaner environment. In November 2015, he unveiled DebtWatch, a powerful new website that offers the public user-friendly access to three decades of data related to debt issued by state and local governments. Prior to being elected Treasurer, Mr. Chiang served from 2007-2014 as State Controller. Mr. Chiang graduated with honors from the University of South Florida with a degree in finance. He received his law degree from the Georgetown University Law Center.

### MARY SALINAS DURÓN

Mary Salinas Durón is a Senior Community Affairs Specialist with the Federal Deposit Insurance Corporation's (FDIC) Community Affairs Branch. She joined the FDIC in 2010 and is responsible for furthering the FDIC initiatives in financial education, economic inclusion, community development, small business and Community Reinvestment Act (CRA) compliance. Ms. Durón has extensive banking and financial services experience. She has a BA from Loyola Marymount University and an MBA from UCLA.

### HOWARD ESKEW

Howard Eskew serves as an Associate Professor at San Diego Mesa College in the Business Department. Mr. Eskew has a passion for providing financial education and focuses his work on business, accounting, entrepreneurship and personal finance. He created the Financial Literacy Speaker Series, a five-part series that covers personal finance topics and is open to the entire Mesa College community. Mr. Eskew also works with the San Diego Financial Literacy Center (SDFLC). His work with the SDFLC includes having SDFLC and its partners speak in classrooms. In April 2018, Mr. Eskew and Chase Peckham presented on the power of collaboration among industry and academia at the Financial Educators Conference in Orlando, Florida. Mr. Eskew holds two bachelor's degrees: one in Computer Systems and the other in Leadership. He also has an MBA and a Master's in Accounting.

### LINDA D. KETTERER

Linda D. Ketterer is currently working at the National Alliance on Mental Health (NAMI) San Diego as a Children, Youth & Family Liaison Lead Trainer. Through her personal story, she helps provide the family voice through a number of trainings for Child Welfare Services workers, foster parents and Behavioral Health Services providers. Ms. Ketterer helped train the first San Diego County Pathways to Well-Being Training for Trainers in March 2014 and continues teaching in triads for both the Pathways to Well-Being One Day Overview and the Child and Family Team (CFT) Facilitation trainings. In 2005, Ms. Ketterer received a BA in Liberal Studies, with an emphasis on education, from San Diego State University, and has multiple subject teaching credentials for pre-K through adult.

### CINDY LENNON

Cindy Lennon has over 18 years of experience at Able-Disabled Advocacy managing workforce development programs for special populations, including individuals with disabilities, Veterans and Social Security disability and welfare recipients. She has been instrumental in creating the service delivery strategy for A-DA's IT training programs and currently manages A-DA's IT apprenticeship program—the first IT apprenticeship program in the state of California. Ms. Lennon also oversees A-DA's Ticket to Work program for Social Security disability recipients who wish to get off benefits and support themselves by working.

**VERA MOORE**

Vera A. Moore is a Vice President in the Office of Nonprofit Engagement (ONE) at JPMorgan Chase & Co. She is responsible for fostering relationships with nonprofit organizations involved in advocacy and service to low- to moderate-income communities. Ms. Moore works with community advocates and JPMorgan Chase senior leaders to build initiatives that advance access to opportunity and economic mobility. Prior to joining JPMorgan Chase, she served as the Director of the Urban Youth Empowerment Program and the National Urban League where she oversaw a \$10 million workforce development, education and training program targeted to youth living in poverty. A former Manhattan Borough President's Office of Community Planning Fellow, Ms. Moore holds a Master's in Urban Planning from New York University and completed her undergraduate degree at the University of California, Los Angeles.

**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. Mr. Morris was the first Kennedy Foundation Public Policy Fellow, in addition to being a 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. Mr. Morris received his undergraduate degree in political science with honors from Case Western Reserve University and his law degree from Emory University School of Law.

**CHASE PECKHAM**

Chase Peckham is the Director of Community Outreach for the San Diego Financial Literacy Center. In this role, he serves as the organization's liaison to high schools, colleges, associations, local businesses and the armed services community. He focuses on financial wellness, education and awareness, and he oversees educational content, serving clients and the general public. Prior to working in financial literacy, Mr. Peckham was the Associate Publisher of Golf Inc., an industry trade magazine. He began his career with the San Diego Padres. During his 10 years with the Padres, he held many roles including Video Production Assistant and Senior Editor/ Producer. Mr. Peckham earned a 1999 Emmy Award for the Padres highlight video: "A Season of Heroes." He has a bachelor's degree in communications from the University of San Francisco.

**SUZETTE SOUTHFOX**

Suzette Southfox has been a figure in San Diego's nonprofit sector for 25 years and currently serves as the Director of Education with the San Diego affiliate of the National Alliance on Mental Illness (NAMI San Diego.) She oversees a Career Pathways program for persons living with mental health challenges and their family members. Ms. Southfox is a Peer; a person who lives with a mental health challenge. She is a Family Member, whose loved ones live with mental health challenges. She is the parent of a very young adult who lives with mental health challenges. She knows firsthand that individuals with mental health challenges often struggle to find respite, support and help, not to mention job skills, career encouragement or even employment.

**BRYNDAN STUEVE**

Bryndan Stueve is a Program Officer with Local Initiatives Support Corporation (LISC) in San Diego. He believes in partnership building and collaboration within a multi-stakeholder environment. His responsibilities include administration and implementation of LISC's Financial Opportunity Center (FOC) network and neighborhood-based Economic Development & Commercial Corridor Revitalization programs. Prior to joining LISC in 2017, Mr. Stueve managed the Microenterprise Program at the International Rescue Committee (IRC) in San Diego. Working from within IRC's Financial Opportunity Center, he directed programs that provided business training, financial coaching and lending services to refugee and low-income entrepreneurs.

### **PAUL WESNER**

Paul Wesner serves as a Staff Service Manager in the San Diego District Office of the Department of Rehabilitation. Prior to joining the Department of Rehabilitation three years ago, he worked as a Rehab Counselor for the California and Ohio Departments of Rehabilitation. Mr. Wesner has more than 20 years of experience working with people with disabilities, which all began with guiding students with disabilities at a college in Ohio. Mr. Wesner obtained his Master's in Social Work from the Ohio State University.

### **RONALD WICKS**

Ronald Wicks is a native San Diegan and began his career with the Internal Revenue Service (IRS) in 2001 and is a Senior Stakeholder Relationship Tax Consultant with the Stakeholder Partnerships, Education and Communication (SPEC) Unit. SPEC is the outreach and education function of the IRS Wage and Investment (W&I) Division. His primary responsibility is overseeing the Volunteer Income Tax Assistance Program (VITA) and AARP TaxAide Program in San Diego County. Mr. Wicks was instrumental in creating a county-wide coalition of 22 partners including the United Way as the lead organization, along with the Community Action Partnership, the County of San Diego, Health & Human Services and other nonprofit organizations.

### **LETICIA ZUNO**

Leticia Zuno is the Executive Director of Access to Independence of San Diego, Inc., which is a nonprofit Center for Independent Living serving individuals with disabilities. Ms. Zuno is a recognized leader in the disability-advocacy realm, having served in the National Council on Independent Living's Diversity Committee, the Social Services Transportation Advisory Council and the Area Agency on Aging representing disability interests. She won an elected seat for local government in 2012 and currently serves an appointed role by the County Board of Supervisors as a Planning Commissioner. Ms. Zuno is also a certified ADA consultant and trainer. She holds an undergraduate degree in English and French Literature, a Masters in Governance and Leadership and a law degree in Civil Rights.



# Collaborators



## ABLE-DISABLED ADVOCACY INC.

Able-Disabled Advocacy is a nonprofit organization that has provided vocational skills training and employment assistance to individuals with disabilities, Veterans, high school dropouts, long-term unemployed and others with barriers to employment in San Diego County for the past 40 years. During the past decade, A-DA has specialized in providing Microsoft Office and IT training to individuals who need to upgrade their skills in order to enter the local job market. A-DA offers vocational skills training that includes construction, administration and IT training options. The organization is an Employment Network (EN) offering assistance to Social Security disability recipients in the Ticket to Work program.

**Website:** [able2work.org](http://able2work.org)



## ACCESS TO INDEPENDENCE

Access to Independence is a federally-funded Center for Independent Living (CIL) with a mission to promote full participation of people with disabilities; to help them maximize their independence and fully integrate them into the community.

CILs are non-residential, nonprofit organizations run by people with disabilities for all people with disabilities, in any age group. They provide a variety of free programs, services and resources throughout San Diego and Imperial Counties in California and on the island of Oahu in Hawaii and consider advocacy and transition to be the foundation of independent living.

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



## CALABLE

CalABLE is scheduled to open to the public in late 2018. The new program will allow people with disabilities to establish a tax-advantaged ABLE savings account and save up to \$15,000 per year, and up to \$100,000 total, without losing vital public benefits such as Supplemental Security Income (SSI). Earnings in these accounts are not subject to federal or California state income tax, so long as the earnings are spent on qualified disability expenses.

**Website:** [treasurer.ca.gov/able/](http://treasurer.ca.gov/able/)



## CALIFORNIA DEPARTMENT OF REHABILITATION

The California Department of Rehabilitation (DOR) administers the largest vocational rehabilitation program in the country. The Department has a three-pronged mission to provide services and advocacy that assist people with disabilities to live independently, become employed and have equality in the communities in which they live and work. DOR provides consultation, counseling and vocational rehabilitation, and works with community partners to assist the consumers they serve.

**Website:** [rehab.cahwnet.gov](http://rehab.cahwnet.gov)



## FDIC

The Federal Deposit Insurance Corporation (FDIC) preserves and promotes public confidence in the U.S. financial system by insuring deposits in banks and thrift institutions for up to \$250,000 per depositor, per insured bank, for each ownership category by identifying, monitoring and addressing risks to the deposit insurance funds; and by limiting the effect on the economy and the financial system when a bank or thrift institution fails. The FDIC's Money Smart financial education tools can be used to teach people of all ages about money. An updated and enhanced curriculum to teach adults is coming soon!

**Website:** [fdic.org/moneysmart](https://fdic.org/moneysmart)



## FIRST BANK

First Bank, a subsidiary of FB Corporation, is one of the largest privately-owned banks in the country. As a family-owned business with four generations of independent, single-family ownership, First Bank offers the stability and experience with long-term planning that helps businesses and the communities in which they operate, grow and thrive. With more than \$6.6 billion in assets and 94 locations throughout California, Missouri and Illinois, First Bank has developed a relationship-driven approach to offer comprehensive solutions for clients in commercial and consumer banking, wealth management, mortgage banking and more.

**Website:** [firstbanks.com](https://firstbanks.com)



## GOODWILL INDUSTRIES OF SAN DIEGO

Goodwill San Diego provides employment and training opportunities for people with disabilities. Currently, people with disabilities account for 48 percent of Goodwill's workforce. Goodwill uses the revenue from the sale of donated goods at its 24 retail stores, six bookstores and three after-market facilities to fund job training programs and employment services. Goodwill has four community employment centers in San Diego that assist the job seeker with their job search, providing resume and job application assistance, mock interviews and hiring event preparation. The centers also provide a Job Readiness Certification Program and soft skills workshops. Since 1930, all center services are provided at no charge by career advisors.

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



## INTERNAL REVENUE SERVICE

Stakeholder Partnerships, Education and Communication (SPEC) is the outreach and education function of the Internal Revenue Service Wage and Investment Division. SPEC serves low- to moderate-income taxpayers (defined as within the Earned Income Tax Credit threshold), senior citizens, persons with disabilities, those with limited English proficiency and Native Americans. SPEC is widely known for oversight of the Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs, which offer free tax return preparation and outreach to these taxpayers. SPEC supports outreach to its taxpayers primarily in the areas of tax law compliance, financial education and asset building.

**Website:** [irs.gov/individuals/become-an-irs-partner-to-help-in-your-community](https://irs.gov/individuals/become-an-irs-partner-to-help-in-your-community)

## JPMORGAN CHASE & CO.

### JPMORGAN CHASE & CO.

JPMorgan Chase & Co. (NYSE: JPM) is a leading global financial services firm with assets of \$2.6 trillion and operations worldwide. The Firm is a leader in investment banking, financial services for consumers and small businesses, commercial banking, financial transaction processing and asset management. A component of the Dow Jones Industrial Average, JPMorgan Chase & Co. serves millions of consumers in the United States and many of the world's most prominent corporate, institutional and government clients under its J.P. Morgan and Chase brands.

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

### LOCAL INITIATIVES SUPPORT CORPORATION



For 40 years, Local Initiatives Support Corporation (LISC) has forged resilient and inclusive communities of opportunity across America – great places to live, work, visit, do business and raise families. LISC mobilizes corporate, philanthropic and public support, providing loans, grants and equity investments, policy support and technical and management assistance to help residents realize their goals. In collaboration with community development organizations and partners, LISC staff identify local priorities and challenges, delivering the most appropriate technical assistance, trainings and resources to meet those needs. LISC envisions a San Diego where every resident has access to safe and affordable housing, a clear and achievable path to a family-sustaining career and access to safe, walkable and thriving commercial corridors in their community.

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

### NAMI SAN DIEGO



The National Alliance on Mental Illness in San Diego (NAMI San Diego) is the community's voice on mental illness. NAMI is a part of the National NAMI Organization. NAMI San Diego was founded in 1978 by family members of people with mental illness. We have a threefold mission: support people with mental illnesses and their families by helping them find coping mechanisms for their daily struggle with brain disorders; educate people who have mental illness, their families and the general public about mental illness with the goal of dispelling ignorance and stigma; and advocate for more research and an improved system of mental health services across the nation. At the heart of NAMI San Diego's mission is the sharing of information and striving to end the stigma associated with mental illness. NAMI offers numerous resources including a Helpline, support groups, educational meetings, newsletters and more.

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

### NATIONAL DISABILITY INSTITUTE (NDI)



National Disability Institute (NDI) is a national nonprofit organization dedicated to building a better economic future for people with disabilities. The first national organization committed exclusively to championing economic empowerment, financial education, asset development and financial stability for all persons with disabilities, NDI affects change through public education, policy development, training, technical assistance and innovative initiatives. NDI and its Real Economic Impact (REI) Network have helped 2.8 million people with disabilities receive more than \$2.7 billion in tax refunds and credits.

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



### 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 their constituents is enhanced through complimentary and custom built educational seminars and workshops. Working collaboratively to bring real, relevant and non-duplicative resources to San Diego is the cornerstone of the SDFLC.

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



### SAN DIEGO MESA COLLEGE

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, San Diego Mesa College takes pride in its high academic standards, its excellent programs and services and its personal approach to meeting student challenges and helping each individual student succeed. Mesa's holistic, student-centered approach makes it the Leading College of Equity and Excellence.

**Website:** [sdmesa.edu](http://sdmesa.edu)



### SELF-HELP FEDERAL CREDIT UNION

Self-Help Federal Credit Union is a community development credit union that serves anyone seeking affordable financial services, with an emphasis on underserved communities and families. Chartered in 2008, Self-Help Federal Credit Union is a new institution. However, through partnership mergers, they have served communities in California since 1936. Self-Help currently has 29 branches, \$973 million in assets and serves more than 77,000 people. Self-Help is committed to delivering safe and affordable savings, transparently-priced accounts and a full suite of loans – small dollar, citizenship, unsecured consumer, credit building, auto and mortgage – often to borrowers who could not access responsible services elsewhere.

**Website:** [self-helpfcu.org](http://self-helpfcu.org)



### UNION BANK

Union Bank® is a member of Mitsubishi UFJ Financial Group (MUFG). MUFG is headquartered in Tokyo and has a global network that includes over 1,800 locations in more than 50 countries. With close to 150,000 employees and approximately 300 entities worldwide, MUFG provides access to commercial banking, trust banking, securities trading services, credit cards, consumer banking and finance, asset management, leasing and other services. Through close partnerships with its operating companies, MUFG aims to "be the world's most trusted financial group" by responding flexibly to customers' financial needs, serving society and fostering shared and sustainable growth for a better world.

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

# FINANCIAL INCLUSION AND DISABILITY AWARENESS



**Tuesday, October 16, 2018, 10 AM – 3 PM PT**

San Diego Housing Commission | 1122 Broadway, San Diego, CA 92101  
Achievement Academy, First Floor

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.

*Space is limited.*

**Register on Eventbrite: [bit.ly/NDI-SanDiegoTraining](https://bit.ly/NDI-SanDiegoTraining)**



NOTES:



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



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