NDI

Five Key Strategies to Achieving Financial Wellness-(ZOOM)

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>> Good morning, everyone, thank you for joining us for our webinar today. As part of the Financial Wellness for People with Disabilities initiative. Today's webinar is Five Key Strategies to Achieving Financial Wellness. Next slide, please.

My name is Michael Roush. I'm director of the Real Economic Impact Network at the National Disability Institute. Before we get started, we'd like to go over some housekeeping tips.

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Technical assistance... if you experience any technical difficulties during the webinar, please use the chat box to send a message to the NDI host or e‑mail Maggie Redden at mredden@ndi‑inc.org.

Please note, this webinar is being recorded and the materials will be placed on the following website. First... placed on the National Disability Institute's website at nationaldisabilityinstitute.org. Click on resources, webinars, and you'll see the recording.

The recording will also be placed on the Illinois Council on Disabilities website.

Before we get into the portion of our webinar, the content we have, we would like to ask you three polling questions, to see how familiar you are with the different topics that we will be covering today. Maggie, if you could put up the polling question, great.

So... if you could take a, two seconds to answer these three questions that have popped up. That would be great. We'll wait one more second. All right... Maggie, we can close the poll. Thank you all for taking a moment to answer. For those of you who are new, I just want to share a little bit of information about the National Disability Institute. We're excited to be working with the Illinois Council on Developmental Disabilities. To learn more about the National Disability Institute, please go to nationaldisabilityinstitute.org.

Okay... we'd like to say thank you to the Illinois Council on Developmental Disabilities for their participate to help build the Financial Wellness for People with Disabilities.

With that, I'd like to turn it over to Mariel Hamer.

>> Mariel: Good morning, and thank you, Michael. I'm so excited to welcome everyone to the webinar today. This is the second of many more that are to come. For those of you who are not familiar with the Illinois Council on Developmental Disabilities, our mission is to help lead change in Illinois so all people with developmental disabilities exercise their rights to equal opportunity and freedom.

The council's vision is that every person in Illinois has the same rights, opportunities, and ability to exercise choices so they can achieve self‑worth and personal fulfillment in all aspects of life.

What is important to know is we are guided by a five‑year state plan and excited to see the impact and increased individual and family advocacy in Illinois as a result of our grant, the National Disability Institute.

With that said, I want to thank NDI for the rich resources they are bringing to Illinois. NDI has been shown to be effective in addressing the unique needs of the developmental disability community, as it relates to achieving financial wellness.

This initiative, with NDI, will allow the council the opportunity to provide a more‑targeted approach in providing financial wellness resources, through education and training and so... that said, today's information is super important and I'm very appreciative to all of you for taking time out to sit and learn. And so... with that said, I'll hand it back to Michael.

>> Michael: Great, thanks so much, Mariel, I'm glad you're able to join us today. This is great, thank you. Next slide... great. For our agenda, our time together, we're going to look at some specific statistics regarding Illinois disability statistics and looking at the financial well‑being of individuals.

We've been working on this to build the better financial future for individuals with disabilities and particularly, individuals with developmental disabilities. Through our work, we really have narrowed it down to focus on five things, really. Looking at key, financial stability, or financial wellness strategies that when we navigate these different strategies, they can help us achieve and work towards achieving financial stability or financial wellness.

And so... what we're going to do, we're going to provide an overview of key financial stability strategies and those key strategies include public benefits, and work support. Important, first, to understand all the public benefits that we, potentially, are eligible for, understand the ins and outs of each of them, but also, look at work supports that are attached to them. We're going to assign work supports and Katie will be sharing examples with you.

Employment is one of our key strategies, we need wages to build our financial stability, our financial wellness. We also, another key strategy is free tax preparation and... looking at the Earned Income Tax Credit and other favorable tax credits that we, as individuals with disabilities, can potentially access.

The fourth key strategy we'll be talking about is financial education and financial coaching. It's important that we have the knowledge and skills and that we understand how to manage our money, how to create a spending plan, the importance of having a bank account and then, of course, putting that into, into action.

So... our fourth key strategy that we look at is financial education. You'll learn more about that today and then, the final, out of the five key strategies, is asset development. And asset development is an important component here, as we, those are the items that help us build our financial wellness. And those items have helped us achieve that goal. Whether it's owning a home, owning a car, or continuing my education, my education is an asset. So... asset development is a key component, and we'll share some additional information on that strategy.

For each of these strategies, we're going to share with you resources and tools, we believe that, if you have the information in these key strategies, where do you go to get more information? We believe, very strongly, that each time we talk about these strategies, that we must share resources that you can access.

We'll then open it up for questions and answers and if we close out today's webinar, we'll also share with you, some additional training opportunities as we continue to build the awareness on financial wellness for people with developmental disabilities.

Next slide. So... I'm grateful today that my colleague, Katie Metz, who is the Manager of Financial Empowerment & Inclusion at the National Disability Institute will be sharing more information with us today on these key strategies. Katie has been with us, I believe, for, going on ten years. I think. And... has worked a lot in the field to help organizations and help individuals navigate these five key strategies, but help them build their financial wellness.

So... with that, I'd like to turn it over to Katie to do her presentation for us.

>> Katie: Thank you, Michael, thanks, can you hear me okay?

>> Yep.

>> Katie: Great. Thank you, Michael. Special thank you to Mariel and the Illinois Council on Developmental Disabilities for the opportunity to share this information today.

So, to all of you, good morning, welcome, as my colleague mentioned, I'm Katie Metz. I've been working in the disability field over 20 years. The first half of my career, I served as ADA coordinator and manager of disability services for the mayor's office in Jacksonville Florida. For the past nine years, I've been working with NDI to further economics, self‑sufficiency for persons with disabilities and their families. I commend each of you for joining us today as you strive to learn more and help us in achieving our extradition where people with disabilities have equaling access to financial stability.

So... let's get started. Let's take a quick look at the numbers that help us assess the foundation of why we're having and why we need to continue to have this ongoing conversation about financial wellness for persons with disabilities, not only through this series of webinars, but also on upcoming train‑the‑trainer events that you'll hear about.

These statistics indicate the social and economic status of noninstitutionalized people with disabilities in Illinois. We use the data from the 2017 American Community Survey, which can be found in the 2017 annual disability status report compiled by Cornell University. The comparisons are made to people without disabilities and across disability types.

So... as you see here, 11% of overall Illinois population report having some type of disability. 39% of adults are employed, compared to 80% of those without a disability. 24% of adults with disabilities work full‑time. The status report primarily looks at the working age population because the employment gap between people with and without disabilities is often a major focus of government programs and advocacy efforts.

So... as many of you know or can imagine, employment can be a key factor in the social integration in economic self‑sufficiency of working people with disabilities.

25% of working age people with a disability live in poverty compared to 10% without disabilities. As a quick note, you can find other states and national disability statistics at the website referenced. Disabilitystatistics.org.

The Americans with Disabilities Act passed in 1990. Congress recognized the presence of disabilities, physical and/or mental, shouldn't diminish a person's right to fully participate in all aspects of society. However... Americans with disabilities are frequently limited because of failure of institutional barriers. Ensuring equality of equal opportunity, full participation, independent living and economic self‑sufficiency for individuals with disabilities.

We've come a long way, but we still have a lot more work to do.

The key to achieving these goals is the ability of people with disabilities to become financially stable. It's generally only possible through employment, high‑quality and affordable Health Care and ready to access financial information and services.

29 years after the signing into law of the Americans with Disabilities Act, there remain persistent barriers to economic self‑sufficiency for people with disabilities. As we noted earlier, 1/3 of whom live below the poverty line.

It's important that we talk about making this paradigm shift to acknowledge that ‑‑ next slide, please. Acknowledge that public benefits in exchange for a life of poverty is a bad deal for everyone. Individuals with disabilities live in poverty at higher rates than anyone else in America. We need to make sure the new conversation is talked about in, in what we're doing in the future.

And... it really is the only way to ensure equal opportunity and full participation.

Let's talk about the five key strategies. At National Disability Institute, we focus on these five key strategies. Michael kind of mentioned some of them before, we'll go into a little more depth now. These are really important to help an individual build their financial well‑being. As we noted before, they include public benefits and work supports. Employment. Free tax preparation. Financial education literacy and education. Financial coaching, asset development.

We believe as we assist an individual to move to financial stability, that this holistic approach of accessing tools and resources in each of these key categories, provides the framework, which enhances their self‑sufficiency.

We'll look at these in more detail and provide resources and tools for each category. Let's start by identifying a goal. Everyone has goals in life, often tied to financial goals. Is there something you need or want to purchase that you need to save for? The goals may change over time, but... we all have goals and we all have dreams in our lives, right?

For example... youth's goal is likely to be different from an adult's goal or senior's goal. Maybe it's saving for a concert or school in your youth, but... as we get older, it may be saving for a car or home or retirement. Sometimes it helps to set a short‑term goal to meet within three months, maybe then, a one‑year goal and five‑year goal.

But I think it's important to keep in mind during the process of setting goals that they're never fully complete. Once you meet one goal, we're often working towards or striving towards another goal in the future.

Let's talk about the next step. Key benefits, excuse me, key strategy number one. Benefits planning and work support. Once an individual establishes their goal, we begin to look at each of these five categories to see which programs and tools an individual may assess or access to help them achieve their goal and/or take steps towards building that goal.

The first category is benefits planning and work support. It's really important for us to look at all of the public benefits that an individual can receive as well as look at the work supports that are available to them.

You might be wondering, what do you consider benefits planning and what do you consider a work support? Here's some important definitions. Public benefits are those benefits made available by the federal, state, or local government to assist people who need help with food, Health Care, day‑to‑day expenses.

When it comes to work support, they're the support that lead to an increase in job retention or job placement, as well as possible advancement in their employment status. There are a variety of public benefits available to individuals if they qualify.

So... a few examples might be... public benefits such as Supplemental Security Income, Social Security Disability Insurance, Medicaid, Medicare, et cetera. Work supports may include Social Security administrative work incentives and Medicaid buy‑ins, family self‑sufficiency programs, et cetera.

Some of the work incentives for SSI are listed... excuse me, next slide. The work incentives are listed here. I'm sorry... go back one slide. My apologies. Thanks, Maggie. The Social Security Administration has two programs to support individuals who meet the Social Security Administration's disability standard. They're not permanent benefits and are evaluated periodically.

Many people with disabilities who received these, either Social Security Disability Insurance, SSDI, or Supplemental Security Income, SSI, many people who receive either of these, want to return to work, but they're unsure of what will happen if they do so and what will happen to their benefits.

Social work incentives are available and they do make it possible for individuals to test their ability to go back to work, while they continue to receive some or all of their cash and health benefits.

On the next slide are a few examples of work incentives. I encourage you to join our next webinar, November 14th, The ABCs of Social Security Benefits and Work Support. This webinar will be presented by our colleague and national expert on Social Security Administration and the different aspects, when it comes to Social Security benefits, as well as the support.

There are a number of benefits and supports available that we talked about. Often these benefits can be very confusing and overwhelming to navigate. Which is why after you review some of the resources that you'll find, it's also important to get to know the local partners that are administering what we call WIPA. Work Incentives Planning and Assistance. They can truly be a valuable resource to the work being done. They're invaluable for persons with disabilities in understanding benefits and returning to work. Each WIPA has a community work incentives coordinator, which is called a CWIC and they're trained experts who work with individuals, one‑on‑one, to provide truly in‑depth counseling about benefits and the affect that work might have on your benefits.

Who is eligible? Anyone currently receiving Supplemental Security Income, Social Security Disability Insurance or Social Security Childhood Disability Benefits, and is looking for work or thinking about work.

On the next slide, we give you examples. We will have these slides available for download in the near future, you can access this information and again, we will talk more in‑depth on our November 14th webinar next month.

So... quickly to go over the public benefits and work supports, these are examples. HUD, section 8: Family Self‑sufficiency Program. SNAP has a food stamps program and so does TANF. These are each, different, public benefits that provide work support to help increase in job retention, placement and possible advancement.

The key message here is that it's really important for an individual to look at each of the public benefits and the work support programs that are available. Get with your WIPA or CWIC to talk through the different opportunities are available. What benefits you're currently receiving, what you might be able to apply for and what programs are available that you may be eligible for.

For those programs that the individual is already receiving support from, it's really important to see if they're eligible for any of these individual supports and it will drive them towards assisting them in reaching their employment and financial goals.

Let's look at employment, strategy number two. So... now that we understand a little about the benefits planning and the work support, and how that might tie into our holistic approach towards reaching our goals, we really believe that employment needs to better ‑‑ employment opportunities, outcomes for individuals.

Once an individual understands their benefits and their work support, they're better‑equipped to choose what employment works best for them and really work towards a path to increasing income and then achieving their financial goals.

We all need employment to help us build our wealth.

Several types of employment we look at. Full‑time, part‑time, seasonal, self-employment, maybe competitive employment, apprenticeship, customized employment, sheltered employment and supported employment.

It's important for us to remember, when we talk about employment, it doesn't necessarily mean just a full‑time job, although, that might be great for many, it may not be the right fit for some.

So... we want to talk about and look at, what are the different types of employment and what are the different opportunities for individuals with disabilities to really be able to learn how they can improve their income and in turn, improve their financial wealth.

We encourage you, strongly, when you're talking about employment to partner with and visit your local American Job Centers. Different things in different places. What you can do is really establish a relationship with your local American Job Centers. Under the WIOA, Workforce Innovation Opportunity Act. American Job Centers are tasked with providing a full range of assistance for job seekers, specifically persons with disabilities, all in one area. They offer youth employment placement, senior employment placement, mock interviews, resume preparation, career counseling, referrals, all sorts of wonderful services that can really help in providing career and exploration, maybe career pathways and training and assistance in finding a job.

So... there's really a single aspect point to help individuals find a job, identify training, and then gain skills and growing industries.

We have the website, again, listed here. You can find your American Job Center by visiting jobcenter.usa.gov or the direct link included in the slide.

Let's move on to key strategy number three. Number three, free tax preparation. It's, this strategy is really where we look at and help an individual to achieve financial goals when it comes to what individuals may often not think about, right? Filing your taxes.

They may not think they need to file taxes, due to lower wages or they're afraid to receive a refund, that could potentially affect or impact their public benefits. But... if an individual receives a public benefit and... files a tax return... receiving a refund, they have 12 months to spend down the amount of the refund before it impacts their eligibility for SSI or Medicaid.

So... this is often a key factor in explaining to individuals, to say, if eligible, they could file their taxes, receive a refund and potentially tax credits, such as my colleague mentioned earlier, the Earned Income Tax Credit. This money might assist them in really working towards their goals, or working towards lifting out of poverty, for those individuals who are working towards doing other things. Such as going back to school and saving for the future.

One such way free tax preparation services are available is through VITA. Our goal is to educate individuals on free tax prep services and allow individuals to keep the money they would have spent to have their taxes done in their pocket. There's a couple resources that we've given you here. That are important to look at when it comes to free tax preparation services.

As I mentioned, Volunteer Income Tax Assistance, VITA, is a program that offers help to people who make $56,000 or less, for persons with disabilities, elderly, and limited English‑speaking taxpayers who need assistance in preparing their own taxes.

That $56,000 or less is an adjusted gross income of a household and does fluctuate from year to year. So... we always encourage individuals to check with the IRS every year to see, or your local VITA site to see what the income limit is for that year. The VITA program is made up of IRS‑certified volunteers who provide free basic income tax return preparation with electronic filing to qualified individuals. They offer free tax help for those who qualify and you can use the link that's listed here. IRS.treasury.gov/free tax prep. To find either your local VITA site or if you're interested in doing free self-tax preparation, there are options also available at this site, for what they call free file, in which individuals can do their taxes for free, through a self‑preparation tool online.

Our next key strategy is financial education, financial coaching. This assists individuals in achieving their goals. Financial coaching is working with a coach to assist you in achieving your financial goals. It's a really integral step in ensuring that individuals know what they need and how to save money to reach their financial goals. Financial education... there are a wide variety of topics that are covered in financial ‑‑ next slide, please ‑‑ financial literacy programs. Some of them include banking, saving, investing, credit, debt management, rent versus homeownership and these are just a few key tools that are listed in, in different financial education curriculums that you might find.

A few, just off the top. Next slide. That we often work with and recommend... and you'll learn more about in the future are the FDIC money smart program, hands on banking, better money habits, the UIC, building financial wellness curriculum and National Disability Institute's website, you can find a multitude of resources, curriculums that are available to provide support for persons with disabilities to improve their financial well‑being.

More about Money Smart. The FDIC's Money Smart financial education program can help people of all ages enhance their financial skills and really create positive banking relationships.

They developed this tool to help low and moderate income individuals understand basic financial services, develop money management skills and how to use banking services effectively.

First released in 2001 and it's been regularly updated since, it has a long track record of success. It is available in English, Spanish, Chinese, Korean, and the Vietnamese and it is free of charge to the user. So... there are several different methods for learning and teaching individuals about financial services, that you can obtain, by going to this website. You can get copies of this curriculum sent to you or download different options for instructions and curriculums or take a self‑pace course by clicking the Money Smart link at FDIC.gov/consumers/consumer/moneysmart. Next slide?

Hands on Banking was developed by Wells Fargo as a free public service. It's truly an innovative, entertaining program that contains no commercial content on a variety of financial education topics. It is also free. It's engaging, it's noncommercial. And available in both English and Spanish. It teaches people in all stages of life about the basics of responsible money management, including how to create a budget, save and invest, borrow responsibly, buy a home, establish a small business, and many more.

They really provide ‑‑ there are self‑directed courses where you can take in depth, financial literacy at different stages of life. They also offer classroom resources for educators, and really help families to kind of look at their goals, individuals to look at their goals, and... figure out ways to better take‑charge of their financial future.

So... recognizing that this was really an important first‑step to financial stability and independence, NDI worked with Wells Fargo to release 15 quick financial education reference guides and five supplemental guides for persons with disabilities. These guides are designed to provide financial educators, American Job Centers, VR, community based organizations access to resources and tools, specifically for persons with disabilities. These disability‑specific materials are developed to complement the existing hands‑on banking instructor guides for young adults, adults and entrepreneurs.

They're easy to ‑‑ excuse me ‑‑ their guides are to provide easy to read statistics, information and resources for individuals with disabilities, who may experience common barriers that relate to employment, medical benefits, transportation, money management, homeownership and several other barriers as they take steps towards financial well‑being and self‑sufficiency.

These guides also cover disability sensitivity and information for educators and instructors of young adults, adults and entrepreneurs with disabilities, and again, including various topics and there's numerous tips, tools, resources and links that are provided. You can download the hands on banking reference guide at nationaldisabilityinstitute.org/downloads/‑reference‑guides. You can access the Hands on Banking curriculum at handsonbanking.org.

Our next curriculum we'll talk about briefly is Better Money Habits, developed by Bank of America and Khan Academy as a free online financial education tool. It's a simple way to get real, practical knowledge about money. Again... it's completely free. The tools and information on bettermoneyhabits.com help people to make smarter, more‑confident financial decisions.

Developed in partnership with NDI, there are specific lessons for persons with intellectual disabilities. You may access these resources and tools at bettermoneyhabits.bankofAmerica.com/community/en/lessons/financial‑independence‑first‑steps. Again, we encourage you to visit these resources. All of them are really great financial literacy and educational tools that have, that have really worked to provide free resources to the community and we have worked with each of them to ensure that disability is included in the different financial education curriculum, tools, and resources that have been provided.

Our fifth key strategy is asset development. Our final strategy. As we have put the other strategies into action, asset development assists the individual to build assets to help them achieve their financial goals. So... as we worked in all these different sets, we want to help the individual understand that asset development really is key initiating those financial goals and a lifetime of financial economic self‑sufficiency.

Asset development could include many things, buying a car, going back to school, buying a house, or even starting in a business. On the next slide, just see examples of these assets.

Because... oftentimes, individuals do ask us, what the examples of assets are. They're really anything that has value. So... it doesn't necessarily just mean physical or concrete things, it can also be education, work history, those things that help you build towards a better and brighter future of employment opportunities. Your circle of support, which really can do the same.

Help you both in your employment opportunities, as well as your quality of life, overall. The circles of support can include family, friends, anyone who has an interest in ensuring an individual with a disability is able to meet their financial goals and work towards that better financial stability. Your home, your small business, your savings, your retirement are also, of course, included in the traditional types of assets.

So... what are we doing here, as was he achieve our goals? Next slide.

We're working together to help build the financial well‑being of individuals with disabilities. Again... we believe that this holistic approach of taking all five of these steps, including benefits, planning, work support, employment, free tax preparation services, financial literacy, and education, and asset development can serve as the building blocks to help an individual achieve their financial goals. It's really important that an individual looking to achieve these financial goals, look at each one of these strategies, as they're working with their family or their friends or their community‑based organizations, whoever it might be, that is working with them to assist them in achieving their goals. But they also help them look at each of these strategies as a move towards their path towards financial and economic self‑sufficiency.

So... what do we need to do? We need to create new expectations. We want to assume that people want to better their lives. We want to engage people with disabilities in the conversation so individuals with disabilities are making their decisions and letting people know what it is that they want to achieve as their goals and aspirations. We want to provide simplified opportunities for individuals to improve their financial wellness so that we're not discouraged by achieving this goal, but we make sure it is realistic and we're able to help individuals move towards their goals.

We also have, we want to acknowledge the limited financial education of all, including those with disabilities, so that we can work towards improving that educational opportunity.

So... just as you have seen, assume the desire to move beyond poverty. We want to make sure that individuals understand and know there, is a possibility and it is, it is possible to move up, outside and beyond poverty to achieve the goals that want to be achieved.

Expect the system to adjust and to support this movement. When we create these types of expectations, individuals begin to understand and work toward achieving their goals, believing that these things can be done and should be done to make sure we all have equal access to achieving our goals.

I'm going to turn it back over to my colleague, Michael Roush for questions.

>> Michael: Thanks for sharing this information. We do have several questions. I want to remind you, if you have a question, you can submit it in the Q&A box and we will try to get to as many as we can. I know Katie shared a lot of information on the different resources and tools that are available, and as she mentioned, this presentation will be available, as well as the recording, so you can go back and review it and also, the transcripts will be available as well.

Before we get into the Q&A portion, I would like to ask Maggie, if you could put the polling question back up. And... if we could take a few seconds to answer the question again. The post‑webinar polling question. You'll see them on your screen. If you take a couple minutes to please answer them, that'd be great. A couple seconds, not a couple minutes.  
[laughter]

>> Michael: All right... so we can close the poll. Great. Thank you, all, so much for answering those questions. And we do have several questions that have come in, we'll get started. I want to mention, as we look at the five key strategies that Katie had gone over, there is asset development, and... one of the assets that she mentioned as an example is saving. And... an opportunity to help individuals build assets and savings is through enable accounts. In future webinars, we'll talk more about enable accounts. Enable accounts allows an individual who qualifies to save up to $15,000 per year without it impacting their eligibility for public benefits.

So... as individuals say, well, I can't save, because it will impact my public benefits. Now we have this opportunity that changes that, as Katie mentioned, about expecting these systems to adjust to support the movement. Enable accounts create that movement for us, where we see the system adjusting to support the idea that financial wellness, financial stability is my right as an individual with a disability and just because I might receive a public benefit, a needs‑based benefit, Katie shared about the proper growth of the Civil Rights legislation, the Americans with Disabilities Act, the Americans with Disabilities Act does state that one of my proper goals is economic self‑sufficiency. So... when we learn how to navigate these five key strategies, we identify opportunities and ways that we are able to save money, where we can achieve those different goals that we have.

So... I do see that there's, we're still getting sound on our ‑‑ okay... the sound is working. Okay... so... let's go to our questions here. So... the first question is, and Katie, you and I can go back and forth in answering these. So... we'll have you start and if there's something to add or you want to defer to me, let me know.

So... the first question is, where do I start on my path to financial wellness?

>> Katie: The first place to start is to really determine, what we talked about earlier, what is your goal? What is it that you want to do? We do some exercises and other trainings where we create what we call the American Dream board. You really look at sitting down to visualize, what is it that you want to save for in the future? Whether that's what we talked about earlier, in the next three months, maybe a short‑term goal or in the next year, or... in your future as a whole. Where you want to go in life. Determine first, what is the goal you want to achieve? And then, I think the next, very‑important step, as we talked about briefly was, is the benefits planning and work support.

So... that, if you are receiving some type of public benefit... I feel like it is extremely important to understand what your benefits are, what the rules surrounding those benefits are and to reach out to a WIPA, CWIC, work incentive coordinator to learn and help them help you to navigate through your benefits and determine, can I go back to work? Yes... most‑likely, in most‑situations you can. And what are the work supports out there to help you do that? If that's something you're interested in doing. And looking at, at those pieces, as well as different ways to save. I think those are the most‑important first‑steps is identifying what the goals are, who in your circle of support can help in initiating those goals and talking to your local CWIC if you're receiving benefits, so... you have a full understanding of what your benefits are and what the supports out there are, so you can really work towards achieving that goal. Michael, you may have something to add to that?   
 >> Michael: Nope... I think you said it good. Katie was sharing the five key strategies of the circle. The first is goal, establishing what that goal might be. For each of us, a goal that I have, a financial goal that I have, Katie might have a completely different financial goal. That's how we get to make these plans unique to us. It's really important that we identify what is important to us, that we'd like to achieve.

So... the next person that came in, we kind of already answered this, but... it says, I have limited funds, I don't think achieving financial wellness is possible ‑‑ as I mentioned, before we went into the Q&A, is that... as you start to look at these five key strategies, we'll navigate and look at different resources available. That you're potentially eligible for. Opens the door for individuals to see that financial wellness is possible. We'll share information at the end of the upcoming training, upcoming trainings that we'll be having and... we will be going deeper into each of these different strategies, as well as activities, and more about how to use the different resources and... share examples of how individuals have achieved financial wellness, even when they have limited funds.

The next question that came in is what role does the Stock Market play in retirement planning? Good question. Katie, do you want to start or you want me to start?   
 >> You can start. Go ahead, Michael.

>> Sure... so... of course, as we look at the Stock Market and how it plays into retirement planning, as you, an individual saves money, maybe through their work or... through a 401K or other means through your local bank... you know... if you start to accumulate a savings, investing it often is something we do to help grow our money and so... the Stock Market does play an important role and depending on how you invest your money to grow... I don't think it's too much in a curriculum, but we have other tools we'd be happy to share on investments and... looking at the different ways of how to determine your retirement planning and what stage of life you're in. Are you a conservative saver, conservative investor, or aggressive investor? We'd be happy to talk to you more if you want to reach out to us. I'll put the e‑mail that you can send comments to and we can send additional tools to you. Send them to ask@ndi.inc.org. Okay... great.

So... the next question is, individuals I work with have limited reading levels and creating a spending plan is difficult. Well... I'll start with this. Katie mentioned the better money habit lessons, there were some other tools as well. We believe that financial education should be available to all. We have to recognize that we all are diverse learners. How I learn is a different way than, maybe, Katie or somebody else learns. So... through our work, we have really looked at that piece of diverse learners and what that means.

So... we have, like on Better Money Habits and other tools where a spending plan is used creating images. Not cartoons, but images. If you have a spending plan and you use a spending plan and charge rent or housing, next it is a picture of a house. As we put a budget together, you'll see an image of groceries.

What we've seen is that, by creating these tools, for all, for all... that, individuals are able to, regardless of their reading level... be, to be able to have a proactive approach, but to be able to create their own spending plans, that you participate in our trainings that will be coming up. You'll see similar activities. You will be able to access them on the Better Money Habits site. I do think we have some on our website, but we'll doublecheck that.

The next question is, are there any self‑pay financial education curriculums from those that you shared? Do you want to take that one?   
 >> Sure!  
 >> Yeah... perfect.

>> Yeah... so... each of the different financial education curriculums that we shared do have different opportunities to, to do some self‑learning. FDIC's money‑smart curriculum, specifically, if you go online! A self‑paced curriculum that you can work through and take while online. Those include, as we mentioned before, in different areas of life. Whether that's for a young adult, an adult, senior, et cetera.

So... we really, really encourage you to take a look at each of the financial education curriculums. That offer different opportunities for self‑learning. In different variety of ways. They could be used to do that, either for yourself, or if you are working with a population that you may want to have a hybrid of opportunities, in which you're doing both training and classroom setting or... through different programs and services or... if you want to direct individuals to taking that self‑paced course to online tools, you can take a look at each of those and see what might fit best, the needs of the population that you might be working with. Michael?   
 >> Great... thanks so much, Katie. All right... so we're coming up to the top of the hour. If we could go to the next slide.

So... we hope you're able to join us next month, again, for our next webinar. We hope you enjoyed the first one, and the second one and please tell all of your friends, your colleagues and anybody else to join us for our next webinar. Our next webinar will be on November 14th at 10:00 a.m. and... that's central time. Our topic is on ABCs of Social Security Benefits and work supports and where to find the experts. Because you registered for this webinar, you'll get the registration link so you can register for our next webinar.

We're fortunate to have Maureen, who is part of our team, who comes from the Social Security Administration. She will be with us to provide us a high-level overview of Social Security benefits and work support. This is an important phase, a step for us to fully understand as we move on to the other key strategies. I'll send a reminder that the archived webinars are on the National Disability Institute's website, as well as the Illinois Council on Developmental Disabilities website as well. Next slide, please?

So we hope you'll also be on the lookout, later, this year. We'll be sending out a notice, where we'll be doing the financial wellness for people with disabilities train‑the‑trainer session. It's designed to provide individuals an understanding of the five key strategies and a variety of financial education and financial capability topics.

The training will be in February and we're still working on the exact dates and location. We're still in the development phase for that. If you're interested in this and would like to get on the distribution list, to apply, only 25 people at a time will be able to attend the training. You can send an e‑mail to Katie at kmetz@ndi‑inc.org. Then we'll make sure you're on the list, and make sure you receive the information when the application and the registration form comes out. Next slide?

If you have any questions on this project or Financial Wellness for People with Disabilities and additional strategies, send us an e‑mail at ask@ndi‑inc.org and one of our technical assistants, team members, will answer those questions for you.

Again... we'd like to say thank you to the Illinois Council on Developmental Disabilities for supporting this project and working this closely, bringing the awareness, on Financial Wellness for People with Disabilities. We really appreciate the support and this opportunity.

In closing, I'd like to say thanks to Katie Metz for sharing this information with us today. Also, thank you to Maggie Redden for running everything and the behind the scenes and the technical assistance. As well as to Lori Schaller [phonetic] who is part of our team, who helped put this presentation together. So... with that, thank you to my colleagues and thank you to each of you for spending this time with us. We appreciate it and we look forward to seeing you or talking to you in November. Have a great day, everyone.

[Presentation concluded at 12:00 p.m. ET].

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