

# Financial Inclusion



SUMMIT

NOVEMBER 14, 2019 ► PITTSBURGH



ASSURING PEOPLE WITH DISABILITIES ACCESS TO MAINSTREAM FINANCIAL SERVICES



November 14, 2019

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-nine 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 Pittsburgh 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 Pittsburgh Financial Inclusion Summit.*

Michael Morris



*Executive Director*  
National Disability Institute



COUNTY OF



ALLEGHENY

**RICH FITZGERALD**  
COUNTY EXECUTIVE

## *Proclamation*

**WHEREAS**, on Thursday, November 14, 2019, the National Disability Institute will host a *Financial Inclusion Summit: Assuring People with Disabilities Access to Mainstream Financial Services* at Beth El Congregation in Allegheny County; the summit will bring together leaders from a variety of sectors to discuss strategies for improving financial access for individuals across the spectrum of disabilities; and

**WHEREAS**, for the past 10 years, the National Disability Institute has held more than 50 summits that bring together representatives from government, the disability community, and the finance industry to increase the understanding of the financial challenges faced by people with disabilities; the Pittsburgh Summit is the most recent and welcome addition to that list; and

**WHEREAS**, Allegheny County has worked with many of our partners to promote the full inclusion of people with disabilities in schools, workplaces, and community life; having financial education is an important part of their success and ensuring that we, as a community, meet the goals of the Americans with Disabilities Act (ADA), which states that the "Nation's proper goals regarding individuals with disabilities are to assure equality of opportunity, full participation, independent living and economic self-sufficiency;" and

**WHEREAS**, financial education and the financial empowerment for people with disabilities results in greater economic stability, mobility and security, and is an achievable goal when public and private sector entities collaborate to meet the goals of the ADA; in Allegheny County, we are committed to advancing financial inclusion for people with disabilities and are grateful to those individuals and organizations which have worked diligently on the Pittsburgh Summit;

**NOW, THEREFORE, BE IT RESOLVED** that I, County Executive Rich Fitzgerald, by virtue of the authority vested in me, do hereby proclaim November 14, 2019 as "Financial Inclusion and Economic Empowerment Day" in Allegheny County and urge all residents to recognize the ADA's goal of ensuring economic self-sufficiency for individuals with disabilities.

**IN WITNESS WHEREOF**, I have hereunto set my hand and caused the Seal of the County of Allegheny to be affixed this 14<sup>th</sup> day of November 2019.

RICH FITZGERALD

# Program Guide

TIME	AGENDA
10:00 – 10:30 a.m.	<p><b>Welcome and Introductions</b></p> <p><i>Michael Morris</i>, Executive Director, National Disability Institute (NDI)</p> <p><i>Dave Schaich</i>, Region Manager, Western Pennsylvania Region, JPMorgan Chase &amp; Co.</p>
10:30 – 11:15 a.m.	<p><b>Advancing Financial Inclusion Panel: Challenges and Opportunities for Working-Age Adults with Disabilities</b></p> <p><b>MODERATOR:</b> <i>Susan Tachau</i>, Chief Executive Officer, Pennsylvania Assistive Technology Foundation (PATF)</p> <p><i>Heather Sedlacko</i>, Director of Programs for Seniors and People with Disabilities, United Way of Southwestern Pennsylvania</p> <p><i>Melva Fair</i>, Chief Executive Officer, CLASS</p> <p><i>Amy Dolan Strano, Esq.</i>, President, ACHIEVA Family Trust</p>
11:15 – 11:30 a.m.	<p><b>Break</b></p>
11:30 a.m. – 12:15 p.m.	<p><b>Advancing Financial Inclusion Panel: Collaboration with Financial Institutions</b></p> <p><b>MODERATOR:</b> <i>Sarah Bainton Kahn</i>, Vice President Corporate Responsibility, Office of Nonprofit Engagement, JPMorgan Chase</p> <p><i>Lee Ann Antol</i>, Community Affairs Specialist, Federal Deposit Insurance Corporation</p> <p><i>Alena Anderson</i>, Program Manager of United for Families, United Way of Southwestern Pennsylvania</p> <p><i>Rebecca Johnson</i>, Manager, Pittsburgh Financial Empowerment Center</p>

TIME	AGENDA
12:15 - 1:30 p.m.	<b>Lunch</b> <b>Keynote Speaker</b> <i>The Honorable Jay Costa</i> , District 43, Pennsylvania State Senate
1:30 to 1:45 p.m.	Break
1:45 - 2:30 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>
2:30 – 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

## **ALENA ANDERSON**

Alena Anderson is the Program Manager for United for Families at the United Way of Southwestern Pennsylvania. United for Families aims to help financially struggling families in the Pittsburgh region achieve self-sufficiency by helping to prevent homelessness, hunger and employment challenges. In her role, Ms. Anderson has the primary responsibility for oversight and expansion of key investments and initiatives aimed at helping families avoid homelessness and meet basic needs, such as the Free Tax Preparation Campaign, United for Women and eviction prevention programs. An innovative and enthusiastic social service professional, Ms. Anderson is thrilled by the opportunity to take her 15 years of experience “in the trenches” effectively serving vulnerable and marginalized populations to the next level. As a member of the Housing Alliance and the National Alliance to End Homelessness, she is adept at engaging corporate, political and community leaders to address complex issues and develop preventive strategies that build stronger families and communities.

## **LEE ANN ANTOL**

Lee Ann Antol is a Community Affairs Specialist with the FDIC’s Community Affairs Program (CAP). Ms. Antol is part of the FDIC’s New York Region, and her primary geographic area of responsibility is the Commonwealth of Pennsylvania. Through partnerships, easily accessible resources (including the free Money Smart financial education curriculum) and expansive stakeholder networks, CAP promotes broad access to banking services across the country. CAP collaborates with federal partners, financial institutions, community-based organizations, and local and State governments to identify and address opportunities for economic inclusion and community development. The team also supports examiners, banks and community efforts to achieve the goals of the Community Reinvestment Act.

## **JAY COSTA, JR.**

Senator Costa has dedicated his life to public service, and making sure state government is used as a force for good – protecting and providing opportunities for those who need it most. Throughout his career, Senator Costa has been a strong, effective promoter of education. Seeking additional funding for K-12, higher education and pre-school, he is recognized as one of the state’s leaders in education. Recognizing his accomplishments, Senator Costa was elected Senate Democratic Leader by his colleagues in 2010.

## **AMY DOLAN STANO**

Amy Dolan Strano is the President of the ACHIEVA Family Trust and was also a long-standing member of the ACHIEVA Family Trust Board of Trustees. Prior to joining ACHIEVA Family Trust, Ms. Dolan Strano spent more than 10 years in the UPMC Corporate Legal Department, representing Western Psychiatric Institute & Clinic and Magee-Women’s Hospital as Associate Counsel. She also represented the Department of Human Services for Allegheny County as Assistant County Solicitor. Ms. Dolan Stano is active in the Allegheny County Bar Association’s Elder Law Committee and Committee on Law and Disability, and is a member of the National Association of Elder Law Attorneys (NAELA), as well as the Pennsylvania Chapter (PAELA). She also serves on the Vincentian Child Development Center Board and is a member of the Estate Planning Council of Pittsburgh.

## **MELVA FAIR, M.S.**

Melva Fair (formerly Gooden Ledbetter) is currently employed as the Chief Executive Officer of Community Living and Support Services. For the past 37 years, Ms. Gooden Ledbetter has supported varying disability populations in the areas of residential, life skills education and vocational supports. She has served on various committees such as the Disability Consulting – Life Care Planning Committee, Education Consulting, Transition Planning and Domiciliary Care Committee with the Allegheny County Area Agency on Aging, as well as many other committees. She served on the Board of Directors for the Brain Injury Association of Pennsylvania and the Greater Pittsburgh Supported Employment Association (GPSEA). She currently serves as the Field Instructor for the School of Social Work for the University of Pittsburgh, on the Advisory Board of the School of Rehabilitation Sciences and on the Board of Directors of the Southwestern Pennsylvania Partnership on Aging (SWPPA).

**REBECCA JOHNSON**

Rebecca Johnson is the Program Manager for the Pittsburgh Financial Empowerment Center (FEC), a new public service offering free, professional, one-on-one counseling to Pittsburgh area residents to help them address their financial challenges and plan for their futures. Before joining the FEC team, Ms. Johnson served as the Director of the Community Assistance and Refugee Resettlement program at Northern Area Multi-Service Center. Her team helped newly-arrived refugees find housing, connect to education resources and find stable jobs as they began to rebuild their lives in Pittsburgh.

**SARAH BANTON KAHN**

Sarah Banton Kahn is Vice President and Community Relations Manager in the Office of Nonprofit Engagement at JPMorgan Chase. In this position, she collaborates with strategic nonprofits that are involved in advocacy and thought leadership to support low- and moderate-income communities. Prior to joining the firm, Ms. Kahn worked at the Consumer Financial Protection Bureau. During that time, she helped start the Office of Financial Empowerment and developed and managed the Bureau's work related to financial coaching and access to credit for economically vulnerable consumers. Before her time at the CFPB, Sarah was the Program Manager for Financial Stability at Goodwill Industries International. She has also worked for the National League of Cities where she focused on the Bank On Cities Campaign, an effort to connect underserved consumers to lower-risk financial products and services, and for U.S. Senator Jack Reed.

**MICHAEL MORRIS**

Michael Morris is the Founder and Executive Director of National Disability Institute. He is a recognized leader on disability public policy regarding workforce and community development, tax and social and economic security. As the first Kennedy Foundation Public Policy Fellow, former legal counsel to the U.S. Senate Subcommittee on Disability Policy and Executive Director of United Cerebral Palsy Associations, Mr. Morris is adept at complex program design and model development with engagement of public and private sector agencies/organizations to transform thinking and behavior concerning financial empowerment for economically vulnerable populations.

**DAVID G. SCHAICH**

David G. Schaich is a veteran banker who joined JPMorgan Chase Bank in 2013 as a Division Manager of Middle Market Banking for the Western Pennsylvania Region. His role expanded to Region Manager of WPA in March of 2016. He is responsible for building and managing the Middle Market Banking Business for JPMorgan Chase, which focuses on businesses in the WPA region with revenues between \$20 million and \$500 million in annual revenues. Prior to joining JPMorgan Chase, Mr. Schaich was with PNC Bank for 19 years, most recently as a Senior Vice President in the Middle Market group of the Corporate Bank. Mr. Schaich began his corporate banking career with SunTrust, gaining extensive experience in both commercial and commercial real estate lending, as well as branch management within the Retail Bank. Mr. Schaich is a native of Pittsburgh and is involved in the Allegheny Conference on Community Development, FEI and ACG of Pittsburgh, as well as the Annual Campaign Chair for Junior Achievement.

**HEATHER SEDLACKO**

Heather Sedlacko, Director of Programs for Seniors and People with Disabilities at United Way of Southwestern Pennsylvania, leads the work impacting seniors and people with disabilities. She works with her team to access the most pressing community needs and directs initiatives and agency investments aimed at creating preventative solutions, including United Way's initiatives United for Caregivers, Open Your Heart to a Senior, and 21 and Able.

**SUSAN TACHAU**

Susan Tachau is a co-founder and Chief Executive Officer of Pennsylvania Assistive Technology Foundation (PATF), a statewide non-profit organization that provides education and financing for assistive technology. Ms. Tachau is a co-author of PATF's financial education book *Cents and Sensibility: a Guide to Money Management*. She also coordinates PATF's Money Club and training programs that incorporate financial education with the establishment of Individual Development Accounts and ABLE accounts. Ms. Tachau serves on several Boards of Directors and advisory committees, including National Disability Institute and the National Disability Finance Coalition. Ms. Tachau and her husband are the parents of three adult children, one of whom is an assistive technology user.



## Collaborators



### ACHIEVA

ACHIEVA was founded in 1951 by a group of family members who all desired the same thing: to ensure their children with disabilities had the same chances in life that all children should be given. Their commitment helped establish a nationwide movement that changed the long history of isolation and segregation for both children and adults with disabilities. ACHIEVA is the only agency of its type in southwestern Pennsylvania that provides lifelong supports. It is a nonprofit parent organization that offers comprehensive services and supports and serves thousands of individuals with disabilities and their families each year.

**Website:** [achieva.info](http://achieva.info)



### ACHIEVA FAMILY TRUST

ACHIEVA Family Trust, part of the ACHIEVA family of corporations, is a nonprofit organization serving as corporate trustee for special needs trusts for more than 2,300 individuals with more than \$135 million in assets under management. Its core focus is working with individuals with disabilities and their families to help them plan for their futures and enhance their lives through the use of special needs trusts. Since 1998, ACHIEVA Family Trust has provided peace of mind to thousands of individuals with disabilities and their families throughout Pennsylvania and several other states.

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



### COMMUNITY LIVING AND SUPPORT SERVICES

Founded in 1951, the mission of CLASS is to support people with disabilities as they explore options, participate in the community and strive toward equality. CLASS was originally chartered as an affiliate of United Cerebral Palsy to serve Allegheny County and the City of Pittsburgh. In 2013, CLASS became independent of the National UCP Organization. Growing from a small diagnostic clinic linked to Children's Hospital, CLASS now reaches thousands of people directly and indirectly in multiple counties across southwestern Pennsylvania. CLASS currently offers residential services, community skills training, vocational programs, attendant care services, outreach, and advocacy.

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



### FEDERAL RESERVE BANK OF CLEVELAND

The Federal Reserve Bank of Cleveland is one of 12 regional Reserve Banks that along with the Board of Governors in Washington DC comprise the Federal Reserve System. Part of the nation's central bank, the Cleveland Fed participates in the formulation of US monetary policy, supervises banking organizations, provides payment and other services to financial institutions and the US Treasury, and performs many activities that support Federal Reserve operations System wide. In addition, the bank supports the well-being of communities across the Fourth Federal Reserve District through a wide array of research, outreach, and education activities.

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





## FDIC

The Federal Deposit Insurance Corporation (FDIC) preserves and promotes public confidence in the U.S. financial system by insuring deposits in banks and thrift institutions for up to \$250,000 per depositor, per insured bank, for each ownership category by identifying, monitoring and addressing risks to the deposit insurance funds; and by limiting the effect on the economy and the financial system when a bank or thrift institution fails. The FDIC is a recognized leader in promoting sound public policies, addressing risks in the nation's financial system and carrying out its insurance, supervisory, consumer protection, resolution planning and receivership management responsibilities. The FDIC furthers its central mission of promoting public confidence in the nation's banking system through financial education, consumer protection, deposit insurance educational outreach, and expanding access to the financial mainstream. The FDIC's Money Smart financial education tools, including a newly updated Money Smart for Adults (MSA) curriculum, can be used to teach people of all ages about money.

**Website:** [fdic.gov](https://www.fdic.gov)



## 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)



## 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:** [nationaldisabilityinstitute.org](https://nationaldisabilityinstitute.org)



### NEIGHBORHOOD ALLIES

Neighborhood Allies is a community development support organization with a mission to support the people, organizations and partnerships committed to creating and maintaining healthy neighborhoods. Through its Economic Opportunity initiatives, it positions individuals and families in Pittsburgh to increase their opportunities, skills and assets. Those initiatives include: Financial Opportunity Centers, Financial Opportunity Center, Fund My Future and Accredited Financial Counseling Cohort. Its Asset Building Network is a collaborative group that meets quarterly to coordinate local resources, such as banking access, financial counseling, homeownership assistance, children's savings, free tax preparation and loan products.

**Website:** [neighborhoodallies.com/what-we-do/programs-initiatives/economic-opportunity](http://neighborhoodallies.com/what-we-do/programs-initiatives/economic-opportunity)



### PENNSYLVANIA ASSISTIVE TECHNOLOGY FOUNDATION (PATF)

PATF is a statewide, non-profit organization that helps individuals with disabilities, their families and older Pennsylvanians acquire the assistive technology devices and services they need. PATF is a state and federally certified Community Development Financial Institution (CDFI) and is also Pennsylvania's designated Alternative Financing Program under the federal Assistive Technology Act. PATF's programs include Information & Assistance services, financial education and financing for assistive technology.

**Website:** [patf.us](http://patf.us)



### PITTSBURGH FINANCIAL EMPOWERMENT CENTER

The Pittsburgh Financial Empowerment Center (FEC) is a new program implemented by Advantage Credit Counseling Service, in partnership with the City of Pittsburgh and Neighborhood Allies. The FEC provides free, professional, one-on-one financial counseling services to individuals and families to help them manage their finances, pay down debt, increase savings, establish and build credit, and connect to safe and affordable banking products. Advantage has been doing business since 1968, and is one of Pennsylvania's largest and most trusted credit counseling agencies. The FEC is an exciting addition to its program portfolio, and will continue to provide Pittsburgh residents with the education, tools, and support needed to take control of their financial futures.

**Website:** [pittsburghpa.gov/mayor/FEC](http://pittsburghpa.gov/mayor/FEC)



### UNITED WAY OF SOUTHWESTERN PENNSYLVANIA

United Way of Southwestern Pennsylvania mobilizes thousands of volunteers and raises millions of dollars every year, focusing on root causes and effective, scalable solutions to improve the lives of families, friends and neighbors. United Way's 21 and Able initiative is creating momentum that will bring about large scale change to increase employment opportunities for people with disabilities. United Way supports employers to change the culture of their organizations to make their hiring, orientation and retention practices more welcoming of the diversity of skills that job-seekers with disabilities bring to the workplace.

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



## 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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