

Achieving Financial Independence

A Disability Toolkit for Financial Professionals



This toolkit provides information, tips and strategies on delivering financial education to persons with disabilities.

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Overview

National Disability Institute (NDI) is the first national nonprofit committed exclusively to financial education and empowerment for people with disabilities.

Our Vision: We envision a society in which all people with disabilities have the same opportunities to achieve financial stability and independence as people without disabilities.

Our Mission: We collaborate and innovate to build a better financial future for all people with disabilities and their families.

Find out more about the work that we do by visiting us at NationalDisabilityInstitute.org.

Partnership with Bank of America

NDI has been a long-time partner with Bank of America. Bank of America was the first corporate sponsor of NDI nearly 20 years ago. The partnership over the years has focused on building the capacity of communities to help people with disabilities improve their financial lives. Innovation has been at the forefront of the partnership that included programs such as DeafTax that increased free tax preparation services for people who are Deaf and Hard of Hearing, increasing the use of Better Money Habits within Special Education classrooms across the country and increasing access and awareness on free tax preparation services, financial education, employment, community development and pro-wealth building programs to be more inclusive of people with disabilities.

This toolkit was developed with support from

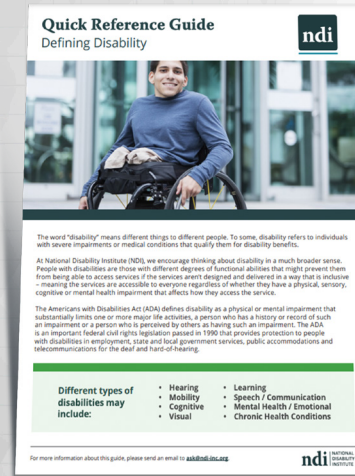
BANK OF AMERICA 

Who Are People with Disabilities

The disability community is diverse and is continuously growing. It cuts across all demographics of gender, race, ethnicity, socio-economic status and additional identities.

People with disabilities differ by types of disability, for example, hearing, vision, limited mobility, mental health, cognition and physical health and sometimes a combination of more than one disability. The diversity of the disability community is broad since not all disabilities are easily recognizable; a great number of disabilities are often hidden and not readily visible.

Since disability can occur at any stage of life, it is the one demographic that anyone, if not already a part of, could join in the future.



DEFINING DISABILITY

The Defining Disability Quick Reference Guide provides helpful information on the definition of disability and the different types of disabilities.

VIEW GUIDE

The Financial Needs of the Disability Community

The financial needs of the disability community are evident, as individuals with disabilities are more likely to live in poverty than their peers without a disability.

The **By the Numbers: The Financial Status of People with Disabilities** handout provides highlights of the financial disparities of individuals with disabilities.

At NDI, we've found that people with disabilities are frequently overlooked when it comes to receiving financial education. Bank of America's leadership worked to change this narrative by making Better Money Habits more inclusive for people with disabilities by creating specific lessons customized to the disability community.

Money Management for Caregivers and People with Disabilities (bankofamerica.com) is a resource designed to support financial educators in planning, preparing and delivering financial education.



Positive Language Empowers



Language has influence and positive words can be empowering. When talking or writing about people with disabilities, it's essential to prioritize the person first. NDI's **Positive Language Empowers – Using Person-First Language** handout provides guidance on the importance of using person-first language and positive versus negative terms when referring to individuals with disabilities.

[VIEW HANDOUT](#)



Communication Tips and Strategies

Things to Keep in Mind When Offering Financial Information

Tips for Communicating with Individuals with Disabilities

- Offer to shake hands when introduced. People with limited hand use or an artificial limb can usually shake hands and offering the left hand is an acceptable greeting.
- Treat people fairly! Validate their ideas, thoughts and dreams. Never assume what an individual can or cannot do regardless of their type of disability.
- Each person has different experiences, even with the same diagnosis.
- Ask First! Always ask before offering assistance to a person with a disability. Wait for them to accept your offer and then ask for specific instructions on how you can best assist them.



A photograph of a man and a woman smiling and talking. The man is on the left, wearing a grey shirt, and the woman is on the right, wearing a white shirt and glasses. They are both looking at each other and smiling. The background is blurred.

Tips for Communicating with Individuals with Intellectual Disabilities

- Be polite, patient and supportive.
- If you are in a public area with many distractions, consider moving to a quieter or private location.
- Speak to the individual directly in simple to understand language using your normal tone of voice.
- Be prepared to repeat what you say, orally or in writing.
- Offer assistance completing forms or understanding written instructions and provide extra time for decision-making. Wait for the individual to accept the offer of assistance, do not over-assist.
- If you do not understand something the individual says, be patient and do not pretend that you do. Ask the individual to repeat what they said and then repeat it back.
- It's best to ask if the individual understands the financial terms used in the session. This ensures they are developing their financial skillset.
- If you are having difficulty understanding the individual, consider writing as an alternative means of communicating. However, first ask the individual if this is acceptable and use only as a last resort.
- Do not speak for the individual or attempt to finish their sentences.

Tips for Communicating with Individuals Who are Blind or Have Low Vision

- When approaching someone who is blind, state clearly who you are and speak in a normal tone of voice.
- When conversing in a group, remember to identify yourself and the person to whom you are speaking.
- Tell the individual when you are leaving.
- Do not attempt to lead an individual without first asking; if they need your assistance, allow the person to hold your arm/elbow.
- Be descriptive and specific when giving directions. For example, if there are steps or stairs ahead, mention how many and the location such as left or right.
- If you are offering a seat, either give verbal cues or, if acting as a guide, gently place the individual's hand on the back or arm of the chair so that the person can locate their seat.



Tips for Communicating with Individuals Who are Deaf or Hard of Hearing

- Gain the person's attention before starting a conversation (i.e., gently wave your hand in their line of vision or tap the person gently on the shoulder or arm).
- Ask for their communication preferences.
- If the individual uses a sign language interpreter, speak directly to the person and not the interpreter.
- Know that some people who are Deaf speak clearly and that others are non-verbal.
- Do not over-exaggerate or shout.
- When speaking with someone who reads lips, look directly at the individual, face the light, speak clearly and in a normal tone of voice and keep your hands away from your face.
- Avoid smoking or chewing gum.





Tips for Communicating with Individuals with Limited Mobility

- A person's mobility aid (wheelchair, walker, etc.) is part of their personal space:
 - Do not push, lean on or hold onto their mobility aid or assistive device.
 - Do not take mobility aids away from users (unless they request it or it is required for safety reasons. If it is necessary to move an item, let the user know exactly where their equipment is being placed.)
- If possible, try to place yourself at eye level when speaking with a person who is a wheelchair user (Especially when speaking for more than a few minutes).
- Never greet people who use wheelchairs by patting them on the head or shoulder.
- Do not assume an individual wants to be assisted – ask first. If using a wheelchair:
 - Ask if they want to be pushed before doing so.
 - If going over a curb, ask if they prefer going forward or backward.
 - When entering an elevator, turn the person around to face the opening doors (not facing a wall).
- Offer assistance if the individual appears to be having difficulty opening a door.

Tips for Communicating with Individuals with Mental Health Disabilities

- Keep in mind mental health disabilities can often be “hidden” or “invisible.”
- If an individual seems anxious or agitated, try to minimize stress by:
 - Being a good listener, being responsive and making eye contact with a caring approach, staying calm, offer to repeat information and break down communication into easier terms
 - Talk in a space that is comfortable with minimal distractions.
 - Ask appropriate questions, avoid prying and give the individual the opportunity to speak.
- In a crisis situation, stay calm and request assistance if needed.



Accommodations and Accessibility

Some individuals may require accommodations in order to participate in a financial education workshop. According to the Americans with Disabilities Act (ADA), an accommodation is any reasonable modification or adjustment to a policy, practice or procedure to allow an individual to acquire and/or fully participate in goods, services, facilities, privileges or practices. Accommodations are meant to be flexible and may need to be adjusted depending upon the need(s) of the individual.

Simply put, an accommodation is an alteration or resource provided that removes a barrier an individual may have to participate fully.

Common Examples of Accommodations

- Qualified sign language interpreters
- Video interpreting services
- Closed captioning
- Providing written materials in an accessible format for individuals who are blind or have low vision (i.e., in braille, on an audio tape or reading aloud to the individual)
- Large print materials (18 pt. font or larger)
- Audio recordings
- Materials in electronic format
- TTY and/or Relay Service
- Instructions and other information in written format
- Talking calculators for people with visual or reading disabilities
- Exchange of written notes (if requested)
- Typing on computer
- Text messaging
- Assistive listening devices
- Providing materials in advance of the session
- Providing definitions of key-terms
- Preferred seating arrangements
- Having sensory tools available
- Parking needs

Reasonable Modifications

Policies and procedures should also allow for reasonable modifications of services and practices to accommodate people with disabilities.

Service Animals

The Americans with Disabilities Act requires you to allow service animals.

Extended Appointment

A person with a disability that affects their communication or has an intellectual disability may need an extended appointment time.

Location

Holding trainings or meetings in an accessible location that have elevators, uncluttered pathways and ramps, or in a community they're familiar with, etc.

Food & Drink

A person with diabetes may need to bring a snack with them to their appointment.

Alternate Signature

A person with physical or intellectual disability may need to provide their signature in an alternate way such as signing with an "X," printing their name or using a stamp.

Quiet Workspace

A person with an intellectual disability may need a private or quiet workspace to reduce distractions.

Accommodation statements



Accommodation statements are necessary to ensure persons with disabilities know how and who to contact to request a reasonable accommodation to ensure full access to services. It also lets people with disabilities know your organization is willing and ready to serve individuals with disabilities and informing them of the policies and procedures for requesting reasonable accommodations.

Accommodation statements should include:

WHEN

Post an accommodation statement anytime you are promoting services, activities or any type of sign up or registration. This includes services, webinars, activities, etc.

WHERE

Anywhere you provide information (e.g., notices for special events, flyers, organization brochures, bulletin boards, websites, registrations).

WHAT

Providing a method of communication between persons with disabilities and your coalition's point of contact (name, phone number and email) to ensure services are available to everyone.

WHY

To let individuals with disabilities know they are welcome to participate in your services and that you are committed to meeting their needs.



Below are some common barriers to avoid on a day-to-day basis to ensure accessibility is maintained.

Facility Access

Evaluate path of travel from parking and arrival to rendering of services to ensure a continuous barrier-free experience is available to those with disabilities, taking into consideration:

- Parking
- Building entrance
- Accessible paths and routes of travel
- Barriers, protruding objects

Accessible Meetings and Presentations:

- Include accommodation statements in registration (make sure to check for requests and follow up)
- Give image descriptions for slides with pictures/images
- Check your meeting platform's accessibility features in advance
- Ensure interactive activities are inclusive to all
- Ensure any technology platforms utilized are accessible

Communication Access

- ASL (American Sign Language) Interpreters
- CART (Communication Access Realtime Translation)

Digital, Web & Presentation Content Tips

- Provide Image Descriptions (Alt Text)
- Accessible fonts
- Avoid poor contrast
- Don't use color alone to convey information
- Use headings to convey meaning and structure
- Allow users to enlarge font sizes
- Videos: captions and audio descriptions
- Use of a microphone
- More in-depth resources on digital accessibility:

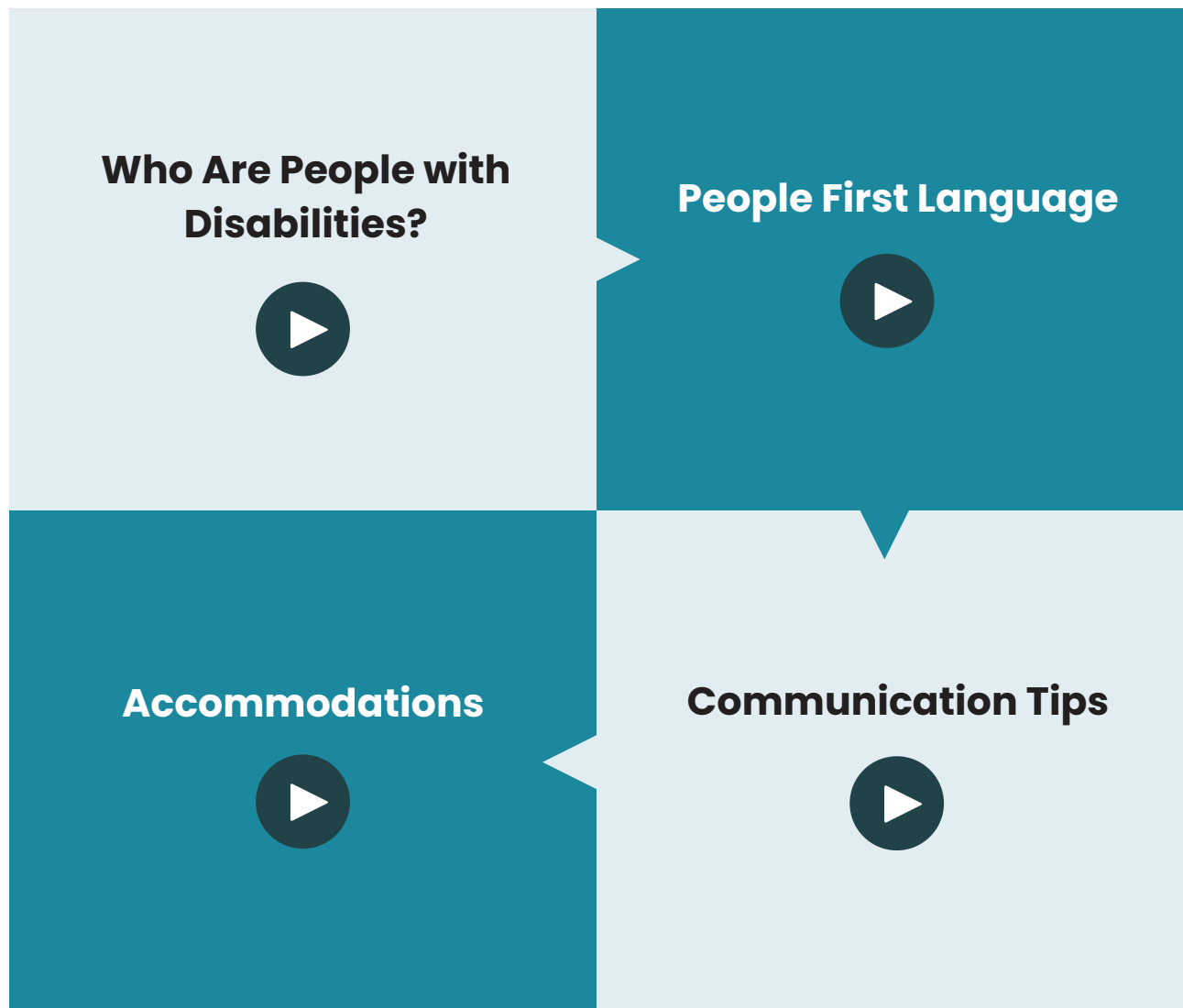
[**WebAIM**](#)

[**W3C Web Accessibility Initiative**](#)

[**The Viscardi Center**](#)

Videos

These four videos explore the diverse disability community and their unique financial needs, stressing the importance of using positive, person-first language. They also offer practical communication strategies and emphasize the necessity of providing accessible financial information and accommodations.



Additional Tips and Tools

Now that you have received new information on how to effectively communicate with people with disabilities, and understand the importance of financial education for the disability community, the following additional resources may be helpful in your outreach to the disability community.




Identifying Disability Partners in Your Community

Looking for local partnership opportunities? Use the **Identifying Disability Partners in Your Community** tool.



Understanding the Disability Service System

The disability service system can be complex when trying to understand which services are available in your community. The handout, **Understanding the Disability Service System**, provides insight on the key players within the service system.



For further information or assistance as you work towards disability inclusion in your programs, please email ask@ndi-inc.org.

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