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Financial Wellness for People with Disabilities

Five Key Strategies for Reaching Financial Wellness

Presented By
Katie Metz and Becky MacDicken
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Financial Wellness for People with Disabilities: Five Key Strategies

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Presenters



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ASL Interpretation

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- Please note: This webinar is being recorded, and the materials will be available on the FRC page within 1-2 weeks.

National Disability Institute (NDI)

NDI is a national nonprofit organization dedicated to building a better financial future for people with disabilities and their families. The first organization committed exclusively to championing economic empowerment, financial education, asset development and financial stability for all persons with disabilities for the past 20 years.



What we do:

- Build capacity of the field through training and technical assistance
- Drive systems change by implementing models that can be replicated
- Test innovative approaches to financial empowerment
- Lead research to uncover barriers and opportunities
- Advance change through public education and policy development

POLL QUESTION (1)

On a scale of 1 to 4, how familiar are you with strategies for achieving financial wellness for people with disabilities?

- 1 – Not familiar at all
- 2 – Slightly familiar
- 3 – Somewhat familiar
- 4 – Very familiar

Agenda

- What is Financial Wellness
- Why Financial Wellness Matters
- NDI's 5 key strategies to help build financial wellness
- Resources and tools
- Questions and answers
- Upcoming Opportunities

What does Financial Wellness Mean to You?

Definition of Financial Wellness

- Financial wellness means:
 - Meeting your current financial obligations
 - Feeling secure about your financial future
 - Having the ability to make choices that allow you to enjoy life
 - Ability to be prepared for unexpected financial setbacks.
- Source: [Consumer Financial Protection Bureau](#) (CFPB)

Make the Paradigm Shift

Public benefits should not require a lifetime of poverty

- Yet individuals with disabilities experience poverty at higher rates than any other group in America.
- Shifting the conversation toward **employment, savings, and financial well-being** is essential to advancing equal opportunity and full participation.

Why Financial Wellness Matters

- Money affects independence and security
- Greater financial stability leads to:
 - More independence
 - More financial security
 - More choices about where and how you live
- Financial wellness impacts quality of life:
 - Mental and physical health
 - Confidence and self-concept
 - Opportunities for full participation
- Financial wellness is not just about money, it's about control, stability, and the ability to make choices about your life.

Americans with Disabilities Act of 1990

The [Americans with Disabilities Act \(ADA\)](#) states:

*“the Nation’s proper goals regarding individuals with disabilities are to assure equality of opportunity, full participation, independent living, and **economic self-sufficiency** for such individuals.”*

- Economic self-sufficiency includes:
 - Earning income
 - Building financial stability
 - Making informed financial decisions
 - Moving toward greater independence

Financial wellness helps turn the ADA’s vision into action.

NDI's Five Key Strategies

NDI focuses on five key financial wellness strategies:

- Benefits planning and work supports
- Employment
- Free tax preparation and tax credits
- Financial education and financial coaching
- Asset development

Each strategy building on the next, creating a path to economic self-sufficiency and financial wellness.



Key Strategy #1: Benefits Planning & Work Supports

- **Benefits planning helps to understand:**
 - What public benefits you receive
 - What benefits you may qualify for
 - How work affects your benefits
 - Public benefits help with: Income, healthcare, food, housing, and daily expenses
- **Work supports help you:**
 - Start or keep a job
 - Increase earnings
 - Maintain important supports while working

Understanding benefits builds confidence to pursue employment.

Social Security Disability Benefits & Work

- The Social Security Administration (SSA) provides two disability benefit programs:
 - **Social Security Disability Insurance (SSDI)**
 - **Supplemental Security Income (SSI)**
- These benefits are reviewed periodically and are not automatically permanent.
- Many people who receive SSI and/or SSDI want to work but worry about losing their benefits.
- SSA offers work incentives that allow individuals to test working while continuing to receive some or all of their cash and health benefits.

Benefits Counseling: WIPA

What is (WIPA)?

- Help people with disabilities understand how working will affect their Social Security benefits.
- Each project has **Community Work Incentives Coordinators (CWICs)**: trained experts who provide free, one-on-one benefits counseling to help individuals:
 - Understand how earnings impact SSI, SSDI, and other benefits
 - Use Social Security work incentives
 - Make informed decisions about employment
 - Reduce fear of losing benefits

Who is Eligible?

- Individuals who:
 - Receive SSI, SSDI, or Childhood Disability Benefits (CDB/DAC)
 - Are working or actively seeking employment
- OR
 - Are ages 14–25 and receive SSI or SSDI (even if not currently working or seeking work)

WIPA Projects in New Jersey

Epilepsy Services of New Jersey/Family Resource Network: Counties in New Jersey: Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Warren

Goodwill: Counties in New York: New York, Richmond, Westchester. Counties in New Jersey: Bergen, Essex, Hudson, Union

Free benefits counseling services call **1-866-968-7842** or TTY **1-866-833-2967**

Key Message

- It's important to explore all public benefits and work support programs to understand what you may be eligible for.
- If you already receive benefits, ask:
 - Are there work supports or incentives connected to this program?
 - How can these supports help me reach my employment and financial goals?
- Understanding your options helps you make informed decisions — and move forward with confidence.

Key Strategy #2: Employment

- Employment helps increase income and opportunity.
- Employment may include:
 - Full-time or part-time work
 - Seasonal or self-employment
 - Competitive, customized, or supported employment
- Understanding benefits and work supports can lead to stronger employment outcomes.
- Income from work is a key step toward financial stability.

New Jersey Employment Resources

- [American Job Centers \(AJCs\)](#) (Workforce / [One-Stop Centers New Jersey](#))
 - Job search & listings
 - Resume help & mock interviews
 - Career counseling
 - Training, credentials & apprenticeships
- [New Jersey Vocational Rehabilitation \(VR\)](#)
 - Education & training services
 - Job placement & supported employment
 - Youth & adult services
 - Assistive technology & accommodations
 - Benefits Counseling
- Blind & Vision Services
 - [Commission for the Blind & Visually Impaired \(CBVI\)](#)

Key Strategy #3: Free Tax Preparation & Tax Credits

- Working may qualify you for:
 - Free tax preparation services like [Volunteer Income Tax Assistance \(VITA\)](#)
 - [Earned Income Tax Credit \(EITC\)](#)
 - Saver's and other Tax Credits
- Many people miss out on refunds that could reduce debt or build savings.
- Tax refunds can:
 - Increase net income
 - Support savings goals
 - Help pay for important expenses

Poll Question (2)

What is the primary benefit of using VITA free tax preparation services?

- a) Faster refunds for everyone
- b) Free, IRS-certified tax help for eligible individuals
- c) Investment advice
- d) Credit repair

Key Strategy #4: Financial Education & Financial Coaching

- Financial education builds:
 - Knowledge
 - Confidence
 - Decision-making skills
- Financial coaching helps individuals:
 - Set goals
 - Create action steps
 - Stay accountable
- Informed decisions lead to stronger financial outcomes.

Financial Education Resources and Tools

- [NDI'S Financial Wellness NJ Train the Trainer: Fall 2026](#)
- [Your Money, Your Goals \(CFPB\)](#)
 - Your Money Your Goals: [Focus on People with Disabilities Companion Guide](#)
- [FDIC Money Smart](#)
- [Better Money Habits](#)
- [Hands On Banking](#)
 - Download the [Hands On Banking Quick Reference Guides](#) developed by NDI
- Financial Games
 - [FINRA'S Con'em If You Can Game](#)
 - [FDIC's How Money Smart Are You Games](#)

Key Strategy #5: Asset Development

- Assets help build long-term stability.
- Assets may include:
 - Savings (Example: [ABLE \(Achieving a Better Life Experience\) Accounts](#))
 - Education or training
 - Housing
 - Business ownership
 - Other investments in your future
- As assets grow, financial security increases.
- Asset development strengthens economic self-sufficiency.

Goal: Strategies Work Together



Create New Expectations

- Assume all people want to better their lives.
- Engage people with disabilities in the conversation.
- Provide *simplified* opportunities for individuals to improve their financial wellness.
- Acknowledge the limited financial education of all, including those with disabilities.
- Just as you assume competence, assume the desire to live beyond poverty.
- Expect the systems to adjust to support this movement.

Poll Question (3)

Q. After today's webinar , on a scale of 1 to 4 (1 not familiar at all, 2 slightly familiar, 3 somewhat familiar, 4 very familiar), how familiar are you with strategies for achieving financial wellness for people with disabilities?

1 – Not familiar at all

2 – Slightly familiar

3 – Somewhat familiar

4 – Very familiar

Q. Which strategy do you feel most confident supporting after today?

Q. After today's webinar, how would you rate your understanding of financial wellness strategies for individuals with disabilities?

Opportunities to Learn More

[Webinar Series - Register Here](#)

- **Review of Benefits from SSA**

March 25, 2026 1pm – 2 pm EST

- **Extra Costs of Living with a Disability/ Dispelling Myths**

April 29, 2026 1pm – 2 pm EST

If you missed [the previous webinar – Financial Inclusion 101 – it is posted here.](#)

Trainer Sessions

Financial Wellness for People with Disabilities

Train-the-Trainer Session - Fall 2026!

This **FREE**, three-day train-the-trainer event is designed to provide individuals with disabilities, family members, service professionals and self-advocates an understanding of how individuals with disabilities can become more self-sufficient, less dependent on benefits and build better a financial future that promotes choice and greater community participation.

Lunch will be provided!

Exact dates and location to be determined

[Fill out an interest form](#)

Questions?

Contact Us

If you have any questions on this project or on financial wellness for people with disabilities, please send an email to bmacdicken@ndi-inc.org.

Financial Wellness for People with Disabilities

Thank you!

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