

MEET THE FACES OF FINANCIAL WELLNESS



Arc of Illinois Convention
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Meet the Faces of Financial Wellness



MODERATOR:

Kish Pisani

Project Coordinator

Illinois Trainer Support Liaison

National Disability Institute

Meet the Faces of Financial Wellness



Tyson Bedford

Geneseo, Illinois

- Financial Wellness Trainer
- ICDD Council Member
- Partners in Policymaking graduate
- Quality Lives in Geneseo, Inc.
- Musician

Meet the Faces of Financial Wellness



Caroline O'Hara

Clarendon Hills, Illinois

- Birdie Tweets microbusiness
- Started a business during Pandemic!
- Special Olympics athlete
- Special Olympics Global Ambassador
- Serving Up Hope volunteer

Meet the Faces of Financial Wellness



William Bedford

Chicago, Illinois

- Proud car owner with his own credit
- Full time employee at CPS
- ABLE Account owner
- Chicago White Sox Fan
- Has his own credit card

Meet the Faces of Financial Wellness



Kimberly Johnson

Chicago, Illinois

- Parent Advocate
- Chicagoland Autism Connection
- Partners in Policymaking Faculty
- Financial Wellness trainer
- Chicago Public Schools

National Disability Institute (NDI)

NDI is a national nonprofit organization dedicated to building a better economic future for people with disabilities.

NDI is 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.

Visit nationaldisabilityinstitute.org.

Financial Wellness for People with Developmental Disabilities

- The Financial Wellness for People with Developmental Disabilities Training initiative is a 3-year project that has trained over 90 trainers who are delivering Financial Wellness information to people with I/DD and their families. The initiative is funded by the Illinois Council on Developmental Disabilities.

In partnership with the Illinois Council on Developmental Disabilities



What we know....

Americans with Disabilities Act of 1990

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. - 42 U.S.C. § 1201(a)(8) (2005)

What we know....

Make the Paradigm Shift

Acknowledge that public benefits in exchange for a life of poverty is a bad deal for all.

- Individuals with disabilities live in poverty at higher rates than any other group in America. Discussing a movement from poverty to financial wellness is a new conversation that may seem counter-intuitive at points but is the only way to ensure equal opportunity and full participation.

Building Blocks for Self-Determination

- A person has the **FREEDOM** to dream, to make his or her own decisions and plan his or her own life.
- A person has the **AUTHORITY** to control how money is spent for his or her supports.
- A person has the **SUPPORT** needed from friends, family and other people whom that person chooses.
- Individuals take **RESPONSIBILITY** to do what they say they will do.
- **CONFIRMATION** – the recognition that individuals themselves are a major part of the design of their long-term services and supports.

What's Your Dream?

Dr. Martin Luther King, Jr. said –

“I have a dream!”

He did not say –

“I have an annual plan and quarterly goals and objectives.”

Meet Tyson



Dream Board, Planning & Housing

- [Learn about PATH](#) (Planning Alternative Tomorrows with Hope) the dream board in Tyson's video.
- Free [Star Raft Circle-Building](#) training
- [Housing and Urban Development \(HUD\)](#) – Illinois
- [Housing Action Illinois](#)
- [Blog](#): Housing Opportunities for People with Disabilities in Illinois
- [Comparison Chart](#) of Checking, Savings and ABLE Accounts (*handout/downloads*)

Meet Caroline



Basic Money, Banking & Small Business

- National Disability Institute [Small Business Hub](#)
- [Decision Tree Graphic](#): Examples of Types of Accounts to Keep Your Money Safe (*handout/downloads*)
- [Quick Reference Guide](#): The Path to Financial Wellness for People with Disabilities (*handout/downloads*)
- [Quick Reference Guide](#): Entrepreneurship for People with Disabilities (*handout/downloads*)
- [Illinois Small Business Development Centers](#) (SBDC)
- [SCORE](#) Mentoring Program

Meet William



Employment, credit and keeping your money safe resources

- ABLE accounts are tax-advantaged savings accounts for individuals with disabilities and their families that allows an individual to save up to \$17,000 per year.
- [IL ABLE Accounts for Individuals with Disabilities | IL ABLE \(illinoisable.com\)](#)
- [Decision Tree Graphic: What Type of Card Should I Use? \(handout/downloads\)](#)
- [Comparison Chart of Types of Cards to Use for Purchases \(handout/downloads\)](#)
- annualcreditreport.com/index.action or 1-877-322-8228 for a free copy of your credit report!

Meet Kimberly – a parent and advocate



Financial Education Curriculums, Tools & Parent Resources

- FDIC Money Smart: [fdic.gov/consumers/consumer/moneysmart](https://www.fdic.gov/consumers/consumer/moneysmart)
- Hands On Banking: [handsonbanking.com](https://www.handsonbanking.com)
- Better Money Habits: [bettermoneyhabits.com](https://www.bettermoneyhabits.com)
- National Disability Institute: [nationaldisabilityinstitute.org](https://www.nationaldisabilityinstitute.org)
- [Chicagoland Autism Connection](#)

WIPA Projects in Illinois

1. [Volunteers of America of Illinois \(VAI\)](#), 1-312-564-2368
2. [Disability Rights Iowa \(DRI\)](#), 1-800-779-2502 Ext 237, 238 or 239
3. [Illinois Assistive Technology Program \(IATP\)](#), 1-800-852-5110



Other Important Resources

- ABLE Accounts and Tax-Time Savings [Quick Reference Guide](#)
- Taxes and Free Tax Preparation [Quick Reference Guide](#) including information in Earned Income Tax Credit and other favorable tax credits impacting working adults with disabilities!
- [ABLE National Resource Center](#) for even more information on ABLE accounts
- If you or someone you know doesn't have great credit, this [Quick Reference Guide](#) addresses how to improve a credit score!
- [Watch all the Faces of Financial Wellness Videos](#), including an interview with the Illinois Council on Developmental Disabilities and NDI about the impact of this project. Bookmark and save and share!

NationalDisabilityInstitute.org

Questions

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For more information contact:

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