

## **Financial Empowerment: Focus on People with Disabilities 2017 Cohort**

### **Federal, state, and local government agencies**

#### **Council of State Administrators Vocational Rehabilitation (CSAVR) (nationwide)**

CSAVR is the membership organization of Directors of the 80 public Vocational Rehabilitation (VR) agencies across the country. There are close to 25,000 VR staff across the country serving approximately 1.2 million people with disabilities. The mission of VR is to assist individuals with disabilities to develop and reach their career goals, obtain or retain employment and to live independently. In order to assist the individuals they serve to have greater financial knowledge, security and confidence, CSAVR will use the *Your Money, Your Goals* toolkit and *Money Smart* curriculum to provide training to VR staff and partners who have expertise serving individuals with disabilities at the state and local level.

#### **California State Council on Developmental Disabilities (SCDD)**

SCDD is an independent California state agency. The mission of SCDD is to increase the capacity of people with intellectual and developmental disabilities (I/DD) and their families to advocate for themselves in all matters, including financial. SCDD works on behalf of approximately 600,000 Californians with I/DD and their families to participate in the planning, design, and receipt of services and supports they need which promote increased independence, productivity, inclusion, and self-determination. SCDD is headquartered in Sacramento with 12 regional offices that cover every community in California. SCDD plans to train staff at their regional offices to integrate *Your Money, Your Goals* and *Money Smart* into their employment services.

#### **Iowa Vocational Rehabilitation Services (IVRS)**

The mission of IVRS is to work for and with individuals who have disabilities to achieve their employment, independence and economic goals. IVRS serves approximately 14,000 Iowans with disabilities across the state annually. They established the Iowa Coalition for Integrated Employment to transition youth with disabilities into jobs in their communities. They provide an array of services at high schools and community colleges in every county in the state. IVRS

counselors will use *Your Money, Your Goals* and *Money Smart* to provide financial capability services to young adults transitioning out of high school and community college and entering the workforce.

### **Kentucky Career Center / Office of Vocational Rehabilitation (KYOVR)**

KYOVR provides services to individuals with disabilities to enter the workforce, maintain employment, and enhance their productivity in the workplace and the community. KYOVR serves approximately 30,000 applicants and clients annually. The agency has 140 vocational rehabilitation counselors – who serve all disability groups – in 50 offices across the state. This agency plans to train two staff members from each of their 14 districts around the state, including staff from the Kentucky Office for the Blind, on *Your Money, Your Goals* and *Money Smart* to provide financial capability services to Kentuckians with disabilities who are low-income and economically vulnerable.

### **Maryland Department of Disabilities (MDOD)**

MDOD coordinates and improves the delivery of services to individuals with disabilities throughout the state of Maryland. MDOD works with the Maryland Partnership for Affordable Housing (MPAH), a collaborative of Maryland government and private sector organizations whose mission is to expand affordable housing opportunities for people with disabilities and to support successful tenancy. MDOD will commit experienced training staff – involved with the MPAH collaborative – to provide *Your Money, Your Goals* and *Money Smart* train-the-trainer training, technical assistance and tools to Centers for Independent Living and other organizations that participate in MPAH's permanent supportive housing programs so they can train residents and other consumers with a range of disabilities throughout Maryland.

### **Franklin Hampshire Employment & Training Consortium (Franklin and Hampshire Counties, Massachusetts)**

The Franklin Hampshire Employment & Training Consortium (FHETC) operates One-Stop Career Centers in Franklin and Hampshire Counties of western Massachusetts serving 50 communities. Franklin Hampshire is one of the most rural and low-income workforce areas in the State. FHETC provides employment and training services at no charge to job seekers with and without disabilities. FHETC plans to integrate *Your Money, Your Goals* and *Money Smart* into its existing financial education classes to assist job seekers with disabilities transition from public benefits to employment income and develop sound financial management skills. FHETC will provide cross training to its staff and partner agencies in the use of *Your Money, Your Goals* and *Money Smart*.

## **Universities**

### **Arizona State University's Center for Applied Behavioral Health Policy (statewide)**

The Center for Applied Behavioral Health Policy at Arizona State University (CABHP) operates a free student-run clinic that serves the tenants of a Section-8 housing development for low-income seniors and adults with disabilities. They plan to use *Your Money, Your Goals* and *Money Smart* to provide financial education services to public housing tenants. Additionally, they plan to use *Your Money, Your Goals* and *Money Smart* to infuse financial capability training into the curriculum in existing practicum courses and trainings for bachelor and master level social work students. They will also incorporate financial capability education into training courses offered by the CABHP to frontline staff of community-based organizations that serve individuals with mental health disabilities in the Southwest region.

### **University of New Hampshire's Institute on Disability (statewide)**

The University of New Hampshire Institute on Disability (UNH-IOD) provides a university-based focus for the improvement of knowledge and practices related to the lives of people with disabilities and their families. UNH-IOD builds local, state, and national capacities to respond to the needs of individuals with disabilities and their families. Their staff and faculty are involved in training initiatives designed to address the social determinants of health and social inequality. UNH-IOD plans to enhance their delivery of financial capability information and resources by utilizing *Your Money, Your Goals* and *Money Smart*. They plan to provide *Your Money, Your Goals* and *Money Smart* train-the-trainer trainings and technical assistance to transition coordinators and staff at community rehabilitation programs, employment agencies, and asset building coalitions to connect financial capability services to people with disabilities in New Hampshire.

### **University of Southern Mississippi – Institute for Disabilities Studies (statewide)**

The mission of the University Of Southern Mississippi's Institute for Disability Studies (IDS) is to positively affect the lives of people with disabilities by affording them the opportunity to survive and thrive in the social atmosphere of life. They implement numerous programs for persons with disabilities, including a permanent housing program, known as Mississippi Home of Your Own (HOYO). They are also a HUD approved housing counseling agency. IDS will use *Your Money, Your Goals* and *Money Smart* to enhance their existing financial education counseling component and homebuyer education workshops provided to households throughout various counties in the state of Mississippi.

### **University of Wisconsin-Stout Vocational Rehabilitation Institute (statewide)**

The University of Wisconsin-Stout Vocational Rehabilitation Institute (SVRI) advances

innovative programs and practice in disability and employment through partnerships in research, training, technical assistance, education, and direct service delivery. SVRI staff members coordinate and deliver high quality training and technical assistance to vocational rehabilitation and community stakeholders nationally as well as provide services directly to individuals with disabilities based on referrals from the Wisconsin Division of Vocational Rehabilitation. SVRI plans to train a minimum of twenty-five (25) individuals including trainers, managers, direct service staff, and benefits specialists to integrate *Your Money, Your Goals* and *Money Smart* into the menu of services provided to individuals with disabilities.

### **National and statewide non-profit organizations**

#### **National Down Syndrome Society (nationwide)**

The National Down Syndrome Society (NDSS) is a national non-profit organization working to improve the health and quality of life for people with Down syndrome. NDSS leads the national ABLI Alliance for Financial Empowerment. NDSS plans to utilize *Your Money, Your Goals* and *Money Smart* to provide their 375 local affiliate organizations in all 50 states with train-the-trainer training and financial education materials.

#### **Able South Carolina**

Able South Carolina is a community-based nonprofit that provides an array of independent living services to individuals of all ages with all types of disabilities in 23 counties in South Carolina, along with some statewide program offerings. Their mission is to create access and opportunities for independence through empowering individuals with disabilities and promoting community inclusion. Able South Carolina will integrate *Your Money, Your Goals* and *Money Smart* into their existing independent living skills services and training classes. They plan to provide online and in-person financial capability services to approximately 300 individuals in South Carolina.

#### **California Council of the Blind**

For over 82 years, the California Council of the Blind has worked to increase the independence, security, equality, and quality of life for all Californians who are blind or visually impaired. The organization has 31 chapters across the state with over 1,000 active volunteers who represent rights and needs of more than 750,000 Californians who are blind or visually impaired. As a statewide grassroots membership organization, we plan to use *Your Money, Your Goals* and *Money Smart* to provide train-the-trainer training, technical assistance, and financial education materials to our chapters and affiliates across the state.

### **CHANGE, Inc. (West Virginia and Ohio)**

Change is a multi-service community action and health agency that serves northern West Virginia (Hancock, Brooke, Ohio, and Marshall Counties) and Jefferson County, Ohio providing various programs and services to those in financial need. The mission of Change, Inc. is to encourage the integration of services, the building of partnerships, and the consolidating of resources to empower families towards healthy self-sufficient living. The organization will identify staff and volunteers to provide financial education classes and integrate financial capability into their services using *Your Money, Your Goals* and *Money Smart*.

### **Council on Developmental Disabilities (Kentucky and Indiana)**

The Council on Developmental Disabilities is a Louisville-based nonprofit that initiates positive change in the lives of people with intellectual and developmental disabilities. They serve about 1,300 people in the Louisville Metro Area and southern Indiana annually. The organization provides comprehensive workshops that cover a broad spectrum of special needs, including guardianship, Medicaid waiver eligibility, leadership development, financial empowerment planning, and prevention of abuse and neglect. To address the growing need for financial education among the people they serve, the organization plans to integrate the *Your Money, Your Goals* and *Money Smart* into their existing Financial Empowerment series, designed to help families address the complexities of special needs planning to ensure the future care and financial well-being of their loved ones. Additionally, they plan to commit two staff members to provide train-the-trainer training to service agencies, health professional, and other community partners serving people with disabilities in Indiana and Kentucky.

### **Iowa Able Foundation (Iowa Able)**

Iowa Able is a statewide non-profit lender helping Iowans with disabilities and the aging achieve and maintain independence through micro lending programs and financial coaching. They plan to integrate *Your Money, Your Goals* and *Money Smart* into their person-centered financial coaching and group financial education classes to enhance their services. In addition, they plan to provide train-the-trainer training and technical assistance to nonprofits and community based organizations serving people with disabilities in Iowa.

### **Northwest Access Fund (Oregon and Washington)**

Northwest Access Fund is a nonprofit Community Development Financial Institution (CDFI) whose mission is to provide funding for people with disabilities in Washington and Oregon to purchase assistive technology and achieve greater independence. They make assistive technology and business loans and offer asset-building tools such as Individual Development Accounts and financial capability services. They plan to integrate *Your Money, Your Goals* and *Money Smart*

into their current curriculum to conduct financial education via webinars, in-person workshops and classes. They will also commit four staff members with the professional experience and capacity to lead *Your Money, Your Goals* and *Money Smart* train-the-trainer trainings to community-based organizations in Washington state and Oregon.

### **Pennsylvania Assistive Technology Foundation (PATF)**

PATF is a state and federally designated Community Development Financial Institution (CDFI) committed to helping individuals with disabilities finance assistive technology. PATF is Pennsylvania's Alternative Financing Program (AFP) – an organization that provides people with disabilities with education opportunities and consumer loans for assistive technology. Assistive technology helps make it possible for people with disabilities to obtain and maintain employment, gain an education, live in a home not an institution, and be active participants in the community. PATF plans to use *Your Money, Your Goals* and *Money Smart* to train their staff, the staff at seven funding assistance centers and other community-based organizations to provide the financial capability services to people with disabilities in Pennsylvania. Additionally, PATF will partner with the Pennsylvania School for the Deaf to use *Your Money, Your Goals* and *Money Smart* to provide financial education trainings for students who are transitioning out of high school.

### **Local and regional non-profit organizations**

#### **Ally People Solutions (St. Paul, Minnesota)**

ALLY People Solutions is an employment and day training organization that provides services to people with developmental, mental health, and physical disabilities. For over 50 years, they have assisted people with disabilities find meaningful work. ALLY plans to train 10 staff at their four branches in East Metro St. Paul, MN communities to use *Your Money, Your Goals* and *Money Smart* to enhance their existing Personal Empowerment Program.

#### **ASPIRO (Green Bay, Wisconsin)**

For over 60 years, ASPIRO has been providing a range of services to people with disabilities. Their mission is to help raise awareness of the needs of people with intellectual and developmental disabilities and to provide educational and employment programs for youth and adults with developmental needs. ASPIRO plans to use *Your Money, Your Goals* and *Money Smart* to enhance their life skills and employment training programs. They will train 16 staff members -- this includes nine case managers and seven program coordinators – to provide financial education and financial capability services to the people they serve.

#### **Atlantis Community, Inc. (Denver, Colorado)**

Atlantis Community is a Center for Independent Living (CIL) that provides an array of services to

people with different types of disabilities throughout the Denver metropolitan area. The organization plans to use *Your Money, Your Goals* and *Money Smart* to support the people they serve to manage their own finances and achieve greater self-sufficiency. They plan to integrate new financial empowerment tools into independent living skills, peer supported mentoring, system advocacy, and youth transition classes. Additionally, they plan to host *Your Money, Your Goals* and *Money Smart* train-the-trainer trainings for community partner organizations located throughout the Denver metro area.

### **disAbility Resource Center (Fredericksburg, Virginia)**

The disAbility Resource Center of the Rappahannock Area, Inc. is a nonprofit Center for Independent Living (CIL). The organization serves people with disabilities in the Fredericksburg and Culpeper areas of Virginia. Their mission is to assist people with disabilities to achieve the highest potential and benefit of independent living by providing them, those who support them and the community with information, education and resources. They plan to use *Your Money, Your Goals* and *Money Smart* to enhance their independent living skills training programs. The organization will integrate financial empowerment tools into their core services to assist people with disabilities with budgeting, setting financial goals, dealing with debt, and building credit.

### **Community Vision (Portland, Oregon)**

Community Vision, Inc. (CVI) is the largest nonprofit organization based in Oregon providing individualized housing, supported living, employment and homeownership services to people with disabilities and their families. CVI employs over 225 staff who deliver direct support to individuals in the Portland Metro Area. They plan to integrate *Your Money, Your Goals* and *Money Smart* into their existing asset-building programs and direct housing assistance services.

### **Goodwill Keystone Area (Reading, Pennsylvania)**

Goodwill Keystone Area's mission is to support people with disabilities achieve their fullest potential as workers and members of the broader community. The organization has over 40 years of experience providing a variety of programs and services aimed at improving an individual's self-sufficiency through employment, job training, and life-skills development. They will use *Your Money, Your Goals* and *Money Smart* to enhance their existing financial literacy classes and public benefit counseling services to support people with disabilities in 22 counties across Central and Southeastern Pennsylvania.

### **Gulfstream Goodwill Industries (Palm Beach, Florida)**

The mission of Gulfstream Goodwill Industries, Inc. (GGI) is to assist people with disabilities and other barriers to employment to become self-sufficient, working members of the community. They provide case management, vocational evaluation, and employment training to people with a

variety of disabilities and economic disadvantages across Palm Beach, Martin, St. Lucie, Indian River, and Okeechobee Counties in Florida. GGI will integrate *Your Money, Your Goals* and *Money Smart* into their programs. They plan to host quarterly staff trainings to increase the capacity of their case management and employment specialists to utilize financial empowerment tools during pre-employment, soft-skills, and life skills training delivered to youth and adults with a variety of disabilities.

### **Oaks Integrated Care (Mount Holly, New Jersey)**

Oaks Integrated Care is a nonprofit organization, with a mission to empower and support individuals and families to achieve emotional and physical wellness by providing quality health and social services. The organization offers over 230 programs throughout New Jersey for children, adults and seniors living with mental illness, addiction or developmental disability. They plan to integrate *Your Money, Your Goals* and *Money Smart* into their existing services to provide financial capability to a wide range of consumers with a variety of disabilities.

### **Southern California Resource Service for Independent Living (Alhambra, California)**

Southern California Resource Service for Independent Living (SCRS) is a leading nonprofit independent living center, providing services in LA, Orange, Ventura, San Bernardino, and Riverside Counties. Since 1979, SCRS has been providing a range of services to people with a variety of disabilities. They established the East Los Angeles Disability and Senior Collaborative, a network of 50 agencies that share resources to better serve the disability community. SCRS plans to provide *Your Money, Your Goals* and *Money Smart* train-the-trainer training, technical assistance and financial education materials to the 50 agencies in their regional collaborative. In addition, SCRS plans to integrate *Your Money, Your Goals* tools and *Money Smart* into their Science, Technology, Engineering, and Math (S.T.E.M.) program designed specifically for young adults with disabilities.

### **Tresco, Inc. New Mexico (Las Cruces, New Mexico)**

Tresco Inc. is a non-profit company with the purpose of making a positive impact in the lives of children with developmental delays and people with a variety of disabilities. For 49 years, the organization has been providing personal care, residential living, and recreational services to people with a variety of disabilities in New Mexico. They will use *Your Money, Your Goals* and *Money Smart* to provide financial capability services to individuals with disabilities, their family members, and their caregivers.



**Wildwood Programs, Inc. (Latham, New York)**

Wildwood empowers children and adults with neurologically based learning disabilities, autism, and other developmental disabilities to live independent, productive and fulfilling lives. They will use the *Your Money, Your Goals* and *Money Smart* to train 50 program managers and service coordinators to integrate financial empowerment tools into their programs. They also plan to host train-the-trainer trainings and provide technical assistance and financial education materials to disability organizations in the Capital Region.

**Workforce Essentials, Inc. (Clarksville, Tennessee)**

WorkForce Essentials is a non-traditional, private, non-profit organization and part of the American Job Center system charged with implementing the Workforce Innovation and Opportunity Act under the U.S. Department of Labor. They are also contracted by the Social Security Administration to provide services under the Ticket-to-Work and self-sufficiency program for people with disabilities who want to work. The organization plans to utilize *Your Money, Your Goals* and *Money Smart* to improve employment outcomes for young people, adults, and veterans with disabilities across their nine county areas in Middle Tennessee.

**Previously selected organizations serving people with disabilities as part of 2017  
*Your Money, Your Goals* cohort**

**California Foundation of Independent Living Centers (statewide)**

The California Foundation for Independent Living Centers (CFILC) is a disability rights organization made up of 22 organizations throughout the state. They operate several programs that serve people with disabilities. CFILC will integrate *Your Money, Your Goals* into their *FreedomTech* statewide alternative finance program, and their youth organizing work.

**United Cerebral Palsy of Michigan (statewide)**

United Cerebral Palsy of Michigan's (UCP MI) mission is to connect people with disabilities to the opportunities and resources needed to live productive and independent lives. UCP MI plans to provide *Your Money, Your Goals* training, resources, and tools to its own staff and those of other local organizations that serve clients with disabilities.

**Virginia Department of Aging and Rehabilitative Services (statewide)**

The Virginia Department for Aging and Rehabilitative Services provides and advocates for resources and services to improve the employment, quality of life, security, and independence of older Virginians, Virginians with disabilities, and their families. They hope to use *Your Money, Your Goals* to add financial empowerment services to their Work Incentive Specialist Advocate program.