Celebrating National Financial Literacy Month

National Financial Capability Month, also known as National Financial Literacy Month, held during the month of April each year, is a time for public and private sector organizations to work together to improve the knowledge and skills of all Americans with and without disabilities to make more informed financial decisions, better manage their financial lives, set financial goals, build and preserve assets, reduce economic vulnerability, and improve economic security. The federal government’s Financial Literacy and Education Commission (FLEC) urges all Americans to increase their knowledge of personal finance and encourage others to do the same. Since 2004, when the Senate passed Resolution 316 designating April as “Financial Literacy Month,” financial and educational institutions, nonprofit organizations and others have created campaigns and promoted initiatives to highlight the importance of financial stability. To learn more about financial capability for people with disabilities, and to access the financial literacy materials developed by LEAD Center, visit the LEAD Center website. To learn more about
The ABLE Act and Employment: Strategies for Maximizing the Effectiveness of the Achieving a Better Life Experience (ABLE) Act as a Tool for Financial Stability and Employment Outcomes of People with Disabilities

The LEAD Center developed *The ABLE Act and Employment brief* to demonstrate how provisions in the ABLE Act can be combined with federal benefits to further increase competitive integrated employment for people with disabilities. The brief contains a list of the provisions of the ABLE Act, their impact on the financial self-sufficiency and employment opportunities of persons with disabilities, and recommendations on how to best utilize the ABLE Act and ABLE accounts to maximize these outcomes.

Some examples included in the brief of how an ABLE account can be combined with other supports to increase financial self-sufficiency and/or employment opportunities, include:

- Utilizing the PASS (Plan for Achieving Self-Support) program in conjunction with ABLE account savings to maintain supported employment services.
- Using the ABLE accounts to pay for Medicaid Buy-In Program premiums rather than limiting earned income to stay below Medicaid’s income limits. This enables people to continue to be eligible for Medicaid-funded supported employment services while steadily improving their financial status.
- Having state vocational rehabilitation (VR) and other programs providing assistance that links people to support for setting up ABLE accounts.

Read *The ABLE Act and Employment brief*.

LEAD Center Financial Capability Online Training Continues to Impact the Field

“Talking about behaviors involving money is a taboo and uncomfortable subject laden with potential implicit bias,” shared David Leon, Virginia Department for Aging and Rehabilitative Services (VA DARS) Deputy Director of Workforce Programs. “[We use the LEAD Center’s Financial Capability Online Trainings] to increase the confidence and understanding of how conversations about money may increase the therapeutic alliance between customers and staff. We want our providers and counselors to understand they are no different than customers regarding financial behavior, approaches to money, forming habits, and creating new behaviors. This [training] supports both the counselor and the customer in building the financial skills they need to use their financial goals as a motivator for increased work and earnings and to handle financial challenges that may otherwise disrupt work.”

The training series is part of a strategic effort by VA DARS to equip current staff, including Work...
Incentives Specialist Advocates (WISA's) and other DARS staff and vendors with the education and resources necessary to provide DARS funded services that build the financial capability of customers and maximize their potential for long-term employment success. VA DARS requires any WISA who wants to bill for DARS funded financial services to take the three-part series as one component of multi-modal training to understand poverty as a form of cultural competency. This series is open to anyone who wants to better understand the impact of money on employment goals, resources to manage financial stress, and opportunities to use work as a stepping-stone to economic self-sufficiency. To access the webinar training archive along with additional resources for each webinar, select the webinar link below:

- Part 2: Resource Mapping: A Strategy to Enhance Collaboration and Referrals
- Part 3: Financial Health Assessment for Counseling and Guidance

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Online WIOA Data Visualization Tool

There are 10 disability-related reporting elements required by the Workforce Innovation and Opportunity Act (WIOA). How comprehensive is your reporting? Use the new interactive Online WIOA Data Visualization Tool to help you investigate the data that your state is reporting for these data elements. This will enable you to better understand who you are serving so that your programs can better connect with and serve people with disabilities. Explore data by state, county, and region, in addition to other variables such as type of participant and services received. View data on visual maps and through data tables. For more detailed information about each data element, view the data guide. Below is an example of one of the several maps you can view.
Guided Group Discovery - Veterans Edition - Facilitator Guide

The LEAD Center created two additional versions of Guided Group Discovery materials— one for Veterans and the other for Youth. Both include a Facilitator Guide; the Youth version has an added Supplemental Slide Deck. These new materials are designed to complement LEAD Center’s original suite of Guided Group Discovery materials: Introduction and Course, Participant Workbook, and Facilitator Guide. These resources are designed to train people to facilitate Guided Group Discovery sessions with Veterans, youth, adults with disabilities, and/or others who experience barriers to employment. LEAD Center has supported pilot projects implementing Guided Group Discovery in American Job Centers (AJCs) in collaboration with a variety of partners, including Veterans services, vocational rehabilitation, developmental disabilities, behavioral health, Centers for Independent Living, homeless services providers, and others.

- Veterans Guided Group Discovery - Facilitator Guide
- Youth Guided Group Discovery - Facilitator Guide and Supplemental Slide Deck

Updated WIOA State Profiles: DRIVE Disability Employment Activities

The Data and Resources to Inspire a Vision of Employment (DRIVE) website is a “one-stop-shop” to access disability employment statistics at the national and state level and access state disability employment policies. The site features resources related to the Workforce Innovation and Opportunity Act (WIOA) state plans, including a WIOA profile of each state’s 2018 State Plan
Modification as it related to disability employment. The profile includes details related to 16 topics, such as Customized Employment, Financial Literacy/Economic Advancement, Apprenticeship, Career Pathways, Employer/Business, Equal Opportunity and Nondiscrimination, Section 188, Veterans, Mental Health, and more. To access this information, select State Profiles and choose your preferred state, click on “View [State] Full Profile” of your state, and then on “WIOA Profile.” Access your WIOA state profile on DRIVE at www.drivedisabilityemployment.org.

Strategic Partnerships to Create Inclusive Career Pathways

The March 10th webinar, Strategic Partnerships to Create Inclusive Career Pathways, explored strategic partnerships that can lead to improved employment and career outcomes for youth and adults with disabilities. Topics included how collaboration can be promoted among workforce development professionals, school and post-secondary education programs, vocational rehabilitation, and other partners to improve career pathways systems; how families can work with legislators and state systems to improve state level policies; and how to build cross-agency partnerships. Resources shared on the webinar included an updated Guideposts for Success framework and an Inclusive Career Pathways Roadmap. View the webinar archives:

Recording: https://www.youtube.com/watch?v=menZUtYNwis&feature=youtu.be
Slides: https://web.csg.org/youthcenter/wp-content/uploads/sites/9/2020/03/Youth...

Providing a National Perspective at Maryland Works

On November 14, 2019, Dr. Rebecca Salon, LEAD Center Co-Project Director, presented on a panel at the Maryland Works Seminar on the State of the State: Employment of People with Disabilities on The National Perspective. Dr. Salon was part of a panel of experts on the national and state status of employment of people with disabilities. Other panelists were from Maryland’s Behavioral Health Administration, State Department of Education, Developmental Disabilities Administration, and U.S. Department of Labor. Dr. Salon shared information and resources related to LEAD Center’s focus on Equal Opportunity in the Workforce System, Creating Inclusive Career Pathways, and Data Use, including an overview of the DRIVE website and the need to create strong partnerships to improve employment outcomes for youth and adults with disabilities. View the presentation.

On the Horizon

Webinar: Financial Literacy Webinar I – April
Webinar: Financial Literacy Webinar II – April
Webinar: Equal Opportunity Webinar I – May
Webinar: Equal Opportunity Webinar II – May
Webinar: Understanding Discovery –June
Webinar: Planning and Goal Setting –June

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