



**LEAD CENTER**

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## **Federal Regulations That Support the Integration of Economic Advancement Strategies within Disability Employment Services**

The following Federal regulations support the provision of economic advancement strategies within disability services. Integrating economic advancement strategies into disability services, such as employment planning, has demonstrated improved employment outcomes and job retention for participants. As state level and community-based organizations work to improve the employment and economic advancement of their customers with disabilities, Federal regulations support integrated services and, in some cases, mandate the provision of financial literacy and financial capability strategies that ensure the economic self-sufficiency of individuals with disabilities.

### **Workforce Innovation and Opportunity Act**

The [Workforce Innovation and Opportunity Act](#) (WIOA) provides guidance on the use of state funds to provide financial literacy education activities as a mandated program element for youth and as an allowable service for adults.

There are nine defined program elements in the Final Rule to describe financial literacy education activities (Section 20CFR681.500):

1. Support the ability of participants to create budgets, initiate checking and savings accounts at banks, and make informed financial decisions;
2. Support participants in learning how to effectively manage spending, credit, and debt, including student loans, consumer credit, and credit cards;
3. Teach participants about the significance of credit reports and credit scores, what their rights are regarding their credit and financial information, how to determine the accuracy of a credit report and how to correct inaccuracies, and how to improve or maintain good credit;
4. Support a participant's ability to understand, evaluate, and compare financial products, services, and opportunities and to make informed financial decisions;
5. Educate participants about identity theft, ways to protect themselves from identify theft, how to resolve cases of identity theft, and help them understand their rights and protections related to personal identity and financial data;

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6. Support activities that address the particular financial literacy needs of non-English speakers, including providing support through the development and distribution of multilingual financial literacy and education materials;
7. Support activities that address the particular financial literacy needs of youth with disabilities, including connecting them to benefits planning and work incentives counseling;
8. Provide financial education that is age-appropriate, timely, and provides opportunities to put lessons into practice, such as access to safe and affordable financial products that enable money management and savings; and
9. Implement other approaches to help participants gain the knowledge, skills, and confidence to make informed financial decisions that enable them to attain greater financial health and stability by using high quality, age-appropriate, and relevant strategies and channels, including, where possible, timely and customized information, guidance, tools, and instruction.

### **Rehabilitation Act of 1973**

The purpose of the [Rehabilitation Act of 1973](#) is to “*empower individuals with disabilities to maximize employment, **economic self-sufficiency**, independence, and inclusion and integration into society.*”

The Rehabilitation Act mandates the provision of statewide comprehensive vocational rehabilitation programs “designed to assess, plan, develop, and provide vocational rehabilitation services for individuals with disabilities, consistent with their strengths, resources, priorities, concerns, abilities, capabilities, interests, informed choice, and economic self-sufficiency, so that such individuals may prepare for and engage in gainful employment.”

### **Home and Community-Based Services Final Rule**

The [Home and Community-Based Services \(HCBS\) Final Rule](#) ensures that individuals receiving long-term care services and supports, through HCBS programs under the 1915(c), 1915(i) and 1915(k) Medicaid authorities, have full access to benefits of community living and the opportunity to receive services in the most integrated setting appropriate. The HCBS Final Rule requirements maximize opportunities for individuals to have access to the benefits of community living and the opportunity to receive services in the most integrated setting.



Two of the requirements within the HCBS Final Rule speak to an individual's financial capability (their ability make informed financial decisions):

1. Provide opportunities to seek employment and work in competitive integrated settings, engage in community life, and control personal resources; and
2. Optimize individual initiative, autonomy, and independence in making life choices.

### **Approaching Integrated Services**

The Health and Human Services, Administration of Children & Families, commissioned [\*Building Financial Capability: A Planning Guide for Integrated Services\*](#) to guide organizations through a multi-step process of developing an integration plan to provide financial capability services. Organizations offering services for the first time, or expanding existing services, can use the guide to determine which services to deliver in-house, which to offer through referrals, and which to provide through partnerships.

[National Disability Institute \(NDI\)](#) offers trainings and toolkits to build the capacity of organizations to provide financial literacy education that meets the unique needs of people with disabilities. You can join NDI's [Real Economic Impact Network](#) to participate in free monthly webinars featuring subject matter experts on financial education and financial capability building strategies for individuals with disabilities, and to connect with partners who are committed to supporting the financial capability of job seekers with disabilities.

The Virginia Department for Aging and Rehabilitative Services (VA DARS) created a [webinar training series](#) on addressing a major barrier to work – lack of financial resources – as a component of their Career Pathways strategy. This [webinar series](#), facilitated by the LEAD Center, will equip current VA DARS staff, including Work Incentives Specialist Advocates (WISAs) and other DARS staff and vendors, with the education and resources necessary to build the financial capability of customers and maximize their potential for long-term employment success.

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