



LEAD CENTER

www.leadcenter.org

EMPLOYMENT AND ECONOMIC ADVANCEMENT RESOURCE MAP

This guide has been prepared in an effort to identify national initiatives that can support individuals as they take steps toward establishing financial stability.

The next step will be to identify the local providers of these services within your community. If you already have a trusted source to identify these local providers, this guide will add to what you already know. If you don't have a resource expert, this guide is a place to start.

A note regarding 211: Providers are encouraged to contact their local 211 line to list their services or to make sure that their agency services are listed. 211 may be a reliable source of many local support services. It may require a handful of providers to help a person find integrated employment. As local providers are identified, so are opportunities for collaboration.

It is often necessary for low-income families or persons in crisis to utilize support services to stabilize a situation. Meeting a person's basic needs can help to develop a rapport and create trust in the provider's ability to arrange other services that will move them along the continuum of securing a job and financial wellness.

Examples:

Case Story: A man who just lost his job, and says he needs any job because he has to pay his mortgage, may be eligible for foreclosure prevention and a mortgage waiver for up to 12 months. That can relieve the pressure, allowing him to concentrate on getting that new job. As a result, \$15,000 of the mortgage discharged, the interest rate was lowered by 8%, and he was able to keep his home. Job secured.

Case Story: A woman who has lost her job may need other family members to obtain employment to help meet expenses. Case Worker suggests the teenager in the household contact Youth Employment Division at the Department of Labor. The 15-year-old is funded for lifeguard training and certification (\$100) and secures a job as a lifeguard at \$12 per hour within the community.

Case Story: A cashier wants to quit his job because he suffers from leg pain from standing up all day. A call to the Job Accommodation Network provides suggestions for an ergonomic floor mat for \$50. Workforce provides the mat, and now all employees find it easier to work the register. Job retained.

Case Story: A woman says she was denied food stamps and Medicaid; yet, she has limited income. Referral to local HealthCare.gov office yields Medicaid coverage retro to the first of the month and may cover the last three months of medical bills. Referral to SNAP leads to telephone intake. Local Disability Support Services (DSS) unit follows up and she is determined eligible for food stamps and is referred to local food pantry.

With guidance, people can take steps to increase income and secure assets while mindfully moving toward self-sufficiency and the ability to give back to their communities.

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Area of Need	Targeted Services	Provider	Contact Information
211 (Referrals)	A free and confidential service to connect users with nonprofit, government, faith-based and childcare programs.	United Way member agencies across the U.S.; select local 211 contact	(Dial) 211 http://www.211.org/
ABLE Account (see SAVINGS OPTIONS)			
Accommodation and/or Assistive Technology (AT)	Employer and Employee workplace accommodations, rights and responsibilities, recommended products and guidance. Americans with Disabilities Act compliance assistance.	Job Accommodation Network (JAN)	http://askjan.org/links/about.htm (800) 526-7234 (Voice) (877) 781-9403 (TTY)
Adapted Vehicles	Disability transport section covers businesses and services offering transport for people with disabilities in specially adapted vehicles that can carry wheelchairs and other disability aids. Group transport services list.	Disabled World Private and Public Disability Transport Services Listings	http://www.disabled-world.com/disability/transport/
Advocacy and Protection	The National Disability Rights Network (NDRN) is the nonprofit membership organization for the federally mandated Protection and Advocacy (P&A) Systems and Client Assistance Programs (CAP) for individuals with disabilities. Services address abuse and neglect, appropriations and federal budget, assistive technology, community integration, criminal justice, disaster management, education, employment, health care, juvenile justice, mental health, ICE detainees, traumatic brain injuries, Vocational Rehabilitation and voting.	National Disability Rights; select state representative.	http://www.ndrn.org/en/ndrn-member-agencies.html
Americans With Disabilities Act	ADA law and implementation, search for comprehensive ADA information, services, products, training and guidelines on the National Network. Listings and descriptions of all employment and disability-related resources in local area.	ADA National Network; select state, map or drop-down menu.	http://adata.org/national-network Toll Free Voice or TTY 1-800-949-4232
Assistive Technology: Advocacy	AT advocacy, technical assistance, newsletter, webinar and resource training materials.	Neighborhood Legal Services; resource training	http://www.nls.org/search?SearchKeywords=Assistive+Technology&btnSearch=Search



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Assistive Technology: Funding	Information and technical assistance through grants, contracts or cooperative agreements on a competitive basis to individuals, service providers, states, protection and advocacy entities, and others to support and improve the implementation of the AT Act.	Alternative finance programs, device demonstration and device loan or reuse. U.S. Department of Education, U.S. Department of Health and Community Services; grant awardees for loan programs. Find state program.	http://bit.ly/NDI-AT-Loan
Budgeting Tools	Money Smart is a free, comprehensive financial education curriculum designed to help low- and moderate-income individuals outside the financial mainstream enhance their financial skills and create positive banking relationships.	Money Smart	https://www.fdic.gov/consumers/consumer/moneysmart/
Budgeting Tools	From money and budgeting to customized tips and more, Mint automatically updates and categorizes your information in real time.	Mint	https://www.mint.com/?cid=ppc_msn_b_stan_403-5272658-4407779&KID=3d53f93a-35c5-4297-b05e-04eace80febe
Budgeting Tools	Depending on what your personal needs are, there are a variety of templates specifically for managing your budget available on Google Documents or, if you need something more detailed, there's a guide to putting together your own personal budget on Excel, which you can then upload to your Google Documents.	Google Budgeting Tools	http://www.makeuseof.com/tag/manage-your-budget-expenses-using-google-budgeting-tools/ https://www.makeuseof.com/tag/excel-spreadsheet-techniques-to-make-a-personal-budget/
Centers for Independent Living	Advances independent living and the rights of people with disabilities. NCIL envisions a world in which people with disabilities are valued equally and participate fully.	National Centers for Independent Living	http://www.ncil.org/



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Child Care	Directory and guidance on selecting a child care provider.	National Association of Child Care Directories and Assistance	Directory: http://naccrapps.naccrra.org/navy/directory/search.php?program=omcc How to Select Provider: http://childcareaware.org/parents-and-guardians/child-care-101
Consumer Financial Protection	Have an issue with a financial product or service? Submit a complaint to get a response from the mortgage, credit card and other consumer financial companies. Educational resources on credit, identity theft, mortgages, student loans are available for consumers and providers.	Consumer Financial Protection Bureau	http://www.consumerfinance.gov
Credit Report	Get one free copy of your credit report every 12 months from each credit reporting company. Ensure the information on all of your credit reports is correct and up-to-date.	Free Annual Credit Report (Alternate request to a different credit report agency each quarter.)	https://www.annualcreditreport.com/index.action
Credit Report and Score	Access your detailed credit report and score; print a copy for your records and update every week.	Credit Karma	https://www.creditkarma.com/
Disability Employment	Resources related to increasing employment for people with disabilities.	Department of Labor's Office of Disability Employment Policy	http://www.dol.gov/odep/
Disability Employment Support Services	Have a disability and need retraining, a job coach, a work try-out, on-the-job training?	Vocational Rehabilitation	http://bit.ly/2vx9yd1
Early Intervention	Early Childhood Intervention is to make certain that families who have at-risk children receive resources and supports that assist them in maximizing their child's physical, cognitive and social/emotional development while respecting the diversity of families and communities.	U.S. Department of Health and Human Services Early Childhood Intervention, birth to age 6	http://healthfinder.gov/findservices/searchcontext.aspx?branch=6&show=1&topic=266



Area of Need	Targeted Services	Provider	Contact Information
Education Access	Our mission is to promote student achievement and preparation for global competitiveness by fostering educational excellence and ensuring equal access.	Client Assistance Program	https://www.benefits.gov/benefits/benefit-details/914
Education: College Access, Financial Aid and Loans	Federal Financial Aid Application: grants, loans and work-study funds to students attending college or career school.	FAFSA	https://fafsa.ed.gov/
Education: Disability Rights	Are you interested in rights and issues affecting people with disabilities, with particular emphasis on college students and access to higher education and employment issues?	We Connect Now	https://weconnectnow.wordpress.com/
Education: High School Equivalency	Are you interested in obtaining the high school equivalency certificate?	TASC/High School Equivalency Exam, find local sites.	http://www.tasctest.com/
Education: Student Loan Repayment Options	Are you interested in learning about student loan repayment, deferment and discharge options?	Neighborhood Legal Services	http://www.nls.org/Disability/SocialSecuritySSIWorkIncentives/PolicyandPracticeBriefs/PP7
Employment: Federal	Interested in a Federal Job and initiative designed to diversify the workforce and increase the hiring of persons with disabilities?	Federal Job Application Accommodation: schedule A	https://www.opm.gov/policy-data-oversight/disability-employment/hiring
Employment: Senior	Are you interested in volunteering or restarting your career by helping others? Stipends are available to cover costs.	Corporation for National & Community Service	https://www.nationalservice.gov/programs/senior-corps
Employment: Senior	The Senior Community Service Employment Program (SCSEP) is the only federal program targeted to help older workers. Each year, SCSEP enables thousands of low-income seniors each year to earn and learn while working in local programs serving their community.	Senior Community Service Employment Program (SCSEP)	http://www.seniorserviceamerica.org/our-programs/the-senior-community-service-employment-program
Employment: Youth, Adults, Seniors and Persons with Disabilities	Source for career exploration, training and jobs.	American Job Centers	https://www.careeronestop.org/site/american-job-center.aspx



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Employment: Youth	Free education and training program that helps young people ages 16 to 24. Learn a career, earn a high school diploma or a GED, and find and keep a good job.	Job Corps: Enrollment and Outreach, Career Preparation, Career Development and Career Transition; find local office	https://www.jobcorps.gov/
Employment: Youth	U.S. Department of Labor: For eligible young people at least 16-24 years of age that qualify as low-income.	DOL Youth Employment	https://www.dol.gov/general/topic/youthlabor
Employer Tax Credits	The Work Opportunity Tax Credit (WOTC) is a Federal tax credit available to employers for hiring individuals from certain target groups who have consistently faced significant barriers to employment.	Employer Tax Credit (veteran, disability, public benefit hire)	http://www.doleta.gov/business/incentives/opptax/
Equal Employment Opportunity Commission	Responsible for enforcing federal laws that make it illegal to discriminate against a job applicant or an employee because of the person's race, color, religion, sex (including pregnancy), national origin, age (40 or older), disability or genetic information.	EEOC; overview of services and local field office directory.	http://www.eeoc.gov http://www.eeoc.gov/field/index.cfm
Expense Tracker	Allows you to track bank accounts, stocks, income and expenses. This is quick and intuitive, similar to a checkbook register, based on professional accounting principles to ensure balanced books and accurate reports.	GnuCash	http://gnucash.org/
Financial: Counseling/ Coaching	A certified financial counselor can provide information regarding options for saving for future goals. Some certified financial counselors charge a fee for their services.	Financial Counselor; fees may apply.	https://www.afcpe.org/find-an-afc



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Financial: Education	Hands On Banking is a free, non-commercial financial education program available in both English and Spanish that teaches people, in all stages of life, about the basics of responsible money management, including how to create a budget, save and invest, borrow responsibly, buy a home and establish a small business.	Hands On Banking Disability Supplemental Guides and Quick Reference Guides support trainers and people who may express barriers to employment and financial capability.	http://www.handsonbanking.org/ndi https://www.realeconomicimpact.org/financial%20education/disability-reference-guides
Financial: Education and Tools	Better Money Habits is designed to build your financial know-how with free tools and information to help you make more confident decisions.	Better Money Habits: Bank of America and Kahn Academy	https://www.bettermoneyhabits.com/khan-academy-partnership.html
Financial: Education Materials and Classes	Financial Education and online classroom courses.	National Disability Institute	https://www.realeconomicimpact.org/our-work/financial-education https://www.realeconomicimpact.org/resources/ndi-online-classroom
Financial: Literacy	Credit/Debt and Budget, Bankruptcy and Housing Counseling	National Federation of Consumer Credit Counseling Centers; fees may apply.	https://www.nfcc.org/agency-locator/
Financial: Youth Education	A coalition of diverse financial education stakeholders. These organizations work together to educate and prepare our nation's youth for lifelong financial success.	Jump\$Start	http://www.jumpstartcoalition.org/home.html
Food	Free Food Pantries	Local Free Food Distribution Centers	http://www.foodpantries.org
Food	Supplemental Nutrition Assistance Program; Women, Infant and Child Nutrition program	SNAP/WIC Telephone intake expedites process with local Department of Social Services	http://www.fns.usda.gov
Foreclosure Prevention	Unemployed? Is mortgage more than home is worth? Is interest rate too high? Free help is available.	U.S. Department of Housing and Development	http://portal.hud.gov/hudportal/HUD?src=/topics/avoiding_foreclosure



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Housing	Promotes homeownership with homebuyer clubs, homeless prevention/shelters, Section 8 rent assistance and increased access to affordable housing, free from discrimination for low income, persons with disabilities and seniors.	U. S. Housing and Urban Development	https://www.hud.gov/buying/localbuying
Housing: Subsidized	Are you looking for affordable housing in your community? Listings provided by owner, housing authorities, rental properties, HUD, housing assistance and non-profits in your community.	Affordable Housing, find options in your community.	http://www.publichousing.com/
Housing: Weatherization	The U.S. Department of Energy (DOE) Weatherization Assistance Program provides weatherization services for low-to-moderate income households using the latest technologies for home energy upgrades.	Weatherization Assistance Program Directory	http://www.energy.gov/eere/wipo/weatherization-assistance-program
Insurance Industry Concerns	Need to report and resolve concerns regarding insurance products?	National Association of Insurance Commissioners Directory	http://naic.org/state_web_map.htm
Medical Insurance	Affordable Care Act (ACA) Insurance including Qualified Health Plans with Advanced Premium Tax and Cost Sharing options, Child Health Plus and Medicaid. Can utilize while in process of SSA disability application and Medicare waiting period.	Center for Medicaid and Medicare	https://www.healthcare.gov/ 1-800-318-2596 TTY: 1-855-889-4325
Medical Insurance Guidance	Consumer Reports advice regarding Affordable Care Act coverage options.	Education portal regarding ACA plans and eligibility	http://www.consumerreports.org/cro/health/health-insurance/index.htm
Medicaid for SSI Beneficiaries who Work	SSI beneficiaries who have employment earnings too high for a SSI cash payment may be eligible for Medicaid.	Medicaid 1619(b)	http://www.socialsecurity.gov/disabilityresearch/wi/1619b.htm



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Medicare Premium Savings Programs	Need help paying your Medicare premiums? In some cases, Medicare Savings Programs may also pay Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) deductibles, coinsurance, and copayments if you meet certain conditions listed under "How to Apply."	Medicare Savings Programs	http://www.medicare.gov/your-medicare-costs/help-paying-costs/medicare-savings-program/medicare-savings-programs.html
Plan For Achieving Self Support (PASS)	PASS is an SSI work incentive that lets you leverage your own income or assets to help you reach your work goals. For example, you could set aside money to go to school to get specialized training for a job or to start a business while receiving SSI and/or SSDI benefits for a period of time. Plans are designed to help you get items, services or skills you need to reach your employment goals and reduce benefits in the future.	PASS	http://www.passonline.org/
Retirement Accounts	Many employers offer save-as-you-earn with matched savings account contributions through 401(k) or 403(b) plans. Those who are self-employed can save in SEP-IRA accounts. The accounts are retirement accounts; some have loan options and may be used for business start-up costs. The savings may reduce income tax owed now or in the future.	IRS Tax Qualified Retirement Plans: discuss these options with your employer, tax preparer and bank/credit union.	http://www.irs.gov/Retirement-Plans



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Savings Options: ABLE	Determined disabled before the age of 26? Income made on dollars saved is tax-free when placed in an ABLE account and used to reimburse for qualified expenses as diverse as assistive technology, food, housing, employment, transportation and health care expenses. If the assets in an ABLE account reach \$100,000 and the beneficiary is receiving SSI benefits, monthly SSI benefits will be placed in suspension. If the assets in the ABLE account drop back below \$100,000, the SSI cash benefits resume. No re-application is necessary. This is not a limit on the account; it is a trigger for stopping and starting SSI cash benefits.	Achieve a Better Life Experience Savings Account	http://www.ablenrc.org/
Savings Options: Pooled Trust	A Pooled Trust is a special type of trust that may allow someone to become financially eligible for SSI, Medicaid and public benefits while preserving their resources; the funds deposited into a pooled account that is established and administered by a nonprofit organization.	Nonprofit Pooled Trusts; find local agency	http://nonprofitpooledtrust.org/
Social Security Administration (SSA)	Apply for disability or retirement benefits. Disability beneficiaries can order a BPQY (SSA-2459) regarding disability benefit history to help with employment and benefit planning.	Social Security Administration	https://secure.ssa.gov/apps6z/FOLO/fo001.jsp 1-800-772-1213 TTY 1-800-325-0778
SSA Protection and Advocacy	Protection and Advocacy for Beneficiaries of Social Security (PABSS) serves Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) beneficiaries with disabilities who want to work by helping to remove barriers to employment.	PABSS	http://www.ssa.gov/work/ProtectionAdvocacy.html



Area of Need	Targeted Services	Provider	Contact Information
SSI and SSDI Work Benefits Advisement, TTW information, legal assistance	Are you receiving SSI and/or SSDI and plan to start or return to work, accept a higher paying job, start a business, and want to know how working will affect your disability and public benefits?	Work Incentive Planning Associates and Community Work Incentive Counselors; Social Security SSI and/or SSDI benefits advisement.	http://www.socialsecurity.gov/work/WIPA.html
SSI and SSDI Work Benefits Advisement, TTW information, legal assistance	The Ticket To Work Program can help Social Security beneficiaries learn about options related to work, work supports, health care coverage and Employer Network services.	Social Security Administration Ticket To Work	https://www.ssa.gov/work/
Special Needs Trust Accounts	Often parents, grandparents or an individual set up a special needs trust to help a person with a disability to maintain eligibility for SSI, Medicaid and/or public benefits while retaining assets that would otherwise prohibit eligibility for those benefits.	Special Needs Trust	https://www.ssa.gov/ssi/spotlights/spot-trusts.htm
Taxes: Free Tax Preparation	Free Tax Preparation for those with income less than \$54,000.	VITA	http://www.irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers
Taxes: Free Tax Preparation	Free tax Preparation for Households with income less than \$66,000.	Virtual Computer Assisted Tax Preparation	https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free
Taxes: Free Tax Preparation	Free Tax Preparation for individuals at least 50 years of age.	AARP	http://www.aarp.org/applications/VMISLocator/searchTaxAideLocations.action
Transportation: Vehicle Loans	Provide low-interest vehicle loans, financial education and support to working families with challenging credit histories; an alternative to predatory lenders for people with a demonstrated commitment to improving their credit status, moving up in the workforce and achieving increased self-sufficiency.	Ways To Work Loan Program	http://www.waystowork.org
Transportation: Rights and Advocacy	The Federal Transit Administration works to ensure nondiscriminatory transportation. The FTA Office of Civil Rights is responsible for civil rights compliance and monitoring to ensure nondiscriminatory provision of transit services.	U.S. Department of Transportation Federal Transit Administration	http://www.fta.dot.gov/civilrights/12325.html



Area of Need	Targeted Services	Provider	Contact Information
Veterans	Are you a veteran who needs confidential counseling or housing?	Veterans Crisis Line	1-800-273-TALK (8255)
Veterans: Benefit Screening and Referral	Service Department of Veterans' Affairs and the Department of Defense; screening for Disability Compensation, VA health care, education, pension, Vocational Rehabilitation and employment, home loan, and hearing aid batteries and prosthetic sock.		https://www.ebenefits.va.gov/ebenefits/homepage
Veterans: Emergency Housing	A collaborative program between HUD and VA combines HUD housing vouchers with VA supportive services to help homeless Veterans and their families find and sustain permanent housing.	HUD VASH	https://www.va.gov/homeless/hud-vash.asp
Veterans: Post-Traumatic Stress Coach	Interested in learning how to manage symptoms that often occur after a trauma?	Post Traumatic Stress Disorder (PTSD) Coach	http://www.ptsd.va.gov/public/materials/apps/PTSDCoach.asp
Veterans: Vocational Rehabilitation	Have a service connected disability? Training, 2-4 years of college and technical training, and career guidance available within 12 years of service.	VA Vocational Rehabilitation	1.800.827.1000 http://www.benefits.va.gov/vocrehab/index.asp



CONDITION-SPECIFIC SUPPORTS:

Below is a list of some, but not all, condition-specific supports.

Area of Need/ Support	Services	Contact Information
AIDS (see HIV/AIDS)		
Arthritis: Arthritis Foundation	Learn about the different types of arthritis, symptoms and local treatment offices.	http://www.arthritis.org/
Asthma and Allergy Foundation	AAFA is the only asthma and allergy patient organization that offers educational programs and tools for patients, caregivers and health professionals; find a local office.	http://aafa.org/
Autism	Autistic disorder (sometimes called autism or classical ASD) is the most common condition in a group of developmental disorders known as the autism spectrum disorders (ASDs).	http://www.ninds.nih.gov/disorders/autism/autism.htm
Autoimmune Diseases	American Autoimmune Related Diseases Association (AARDA) seeks to consolidate the voice of autoimmune disease patients and to promote increased education, awareness and research into all aspects of autoimmune diseases through a collaborative approach; list of resources.	http://www.aarda.org/
Blind and Visually Impaired	The National Federation for the Blind (NFB) has affiliates in every state as well as the District of Columbia and Puerto Rico. Directory of services and resources in your area.	https://nfb.org/state-and-local-organizations
Cancer: American Cancer Society	Learn about making treatment decisions, coping with side effects, handling financial matters, caregiving and living well after cancer. The American Cancer Society also has programs and services to help you manage cancer treatment and recovery and find the emotional support you need in your area.	http://www.cancer.org/
Diabetes: American Diabetes Association	Local offices of prevention and diabetes treatments that improve the lives of all people affected by diabetes.	http://www.diabetes.org/
Disabilities: Administration on Disabilities	The Administration on Disabilities works with states, communities and partners in the disability networks to increase the independence, productivity and community integration of individuals with disabilities. Local links provided.	https://www.acl.gov/about-acl/administration-disabilities
Heart: American Heart Association	The American Heart Association has carved an important niche in supporting the development of beginning investigators and offering innovative funding mechanisms to stimulate research in promising areas of cardiovascular science; links to local provider.	http://www.heart.org/HEARTORG/
HIV/AIDS	Basic information about HIV/AIDS, HIV prevention and HIV testing. For those just diagnosed with HIV, find information on next steps. Learn how to stay healthy while living with HIV; listing of national providers.	https://aids.gov/
Mental Health: National Alliance On Mental Illness (NAMI)	Providers offer supports, services and treatment options that may help people affected by mental illness.	https://www.nami.org/



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Multiple Sclerosis (MS): National Multiple Sclerosis Society	Multiple Sclerosis can have varying effects on a person's ability to work. Explore career options, whether to disclose MS, and your rights under the Americans with Disabilities Act (ADA).	http://www.nationalmssociety.org/
Parkinson's Foundation	Find a Parkinson's provider and support network near you.	http://www.parkinson.org/understanding-parkinsons/what-is-parkinsons

