



LEAD CENTER

Financial Literacy and the Workforce Development System: Resources and Implementation Strategies

April 28, 2016
3:00 – 4:00 PM EDT

WELCOME

Michael Morris

Co-Chair Policy Team, LEAD Center

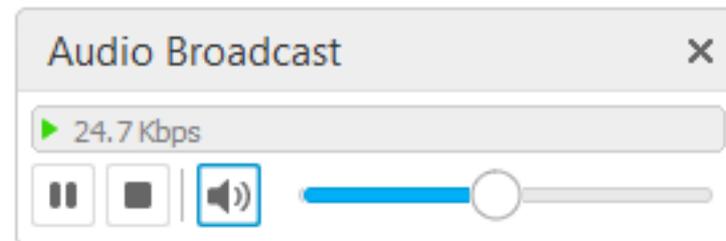
Executive Director, National Disability Institute

mmorris@ndi-inc.org



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The National Center on Leadership for the Employment and Economic Advancement of People with Disabilities (LEAD) is a collaborative of disability, workforce and economic empowerment organizations led by **National Disability Institute** with funding from the **U.S. Department of Labor's Office of Disability Employment Policy**, Grant No. #OD-23863-12-75-4-11.



LEAD CENTER MISSION

- ▶ To advance sustainable individual and systems level change that results in improved, competitive integrated employment and economic self-sufficiency outcomes for individuals across the spectrum of disability.



AGENDA

- ▶ Welcome and Introductions
- ▶ Review Webinar Outcomes
- ▶ Context:
 - ▶ Financial Capability Month
 - ▶ Financial Literacy and the Workforce Development System
- ▶ Resources and Implementation Strategies
- ▶ Response Panel
- ▶ Final Thoughts



WEBINAR OUTCOMES

- ▶ Learn about the importance of financial literacy and financial capability,
- ▶ Increase awareness of the new requirements of WIOA to integrate financial literacy as part of youth and adult services,
- ▶ Learn about resources available to support financial literacy activities, and
- ▶ Increase understanding of implementation strategies that build public and private sector engagement.



TODAY'S SPEAKERS

Christopher Button, Ph.D.

Supervisor, Workforce Systems Policy
Office of Disability Employment Policy
U.S. Department of Labor



TODAY'S SPEAKERS

Mark Humphries

Benefits Advisor

Employee Benefits Security Administration

U.S. Department of Labor



TODAY'S SPEAKERS

Jennifer Kemp

Unit Chief, Youth Policy & Performance,
Employment & Training Administration

U.S. Department of Labor



TODAY'S SPEAKERS

Luke Reynolds

Chief, Outreach and Program Development
Federal Deposit Insurance Corporation



TODAY'S SPEAKERS

Tina Lentz

Executive Administrator

Advocacy and Empowerment Division

Louisville Metro Community Services



Financial Literacy & the Workforce Development System

CONTEXT



PRESIDENTIAL PROCLAMATION -- NATIONAL FINANCIAL CAPABILITY MONTH

“When every American has the tools they need to get ahead and contribute to our country’s success, we are all better off.”

“Ensuring people have the resources to make informed decisions about their finances is critical.”

– President Barack Obama, March 31, 2016

Source: The White House, Office of the Press Secretary, <https://www.whitehouse.gov/the-press-office/2016/03/31/presidential-proclamation-national-financial-capability-month-2016>



PRESIDENTIAL PROCLAMATION -- NATIONAL FINANCIAL CAPABILITY MONTH

“During Financial Capability Month, we recommit to equipping individuals with the knowledge and protections necessary to secure a stable financial future for themselves and their families.”

“This month, let us encourage informed financial decisions and promote resources that help the American people make them.”

– President Barack Obama, March 31, 2016

Source: The White House, Office of the Press Secretary, <https://www.whitehouse.gov/the-press-office/2016/03/31/presidential-proclamation-national-financial-capability-month-2016>



FINANCIAL LITERACY VS. FINANCIAL CAPABILITY

- ▶ What is Financial Literacy?
 - ▶ The ability to use knowledge and skills to manage financial resources effectively for a life-time of financial well being.
- ▶ What is Financial Capability?
 - ▶ Financial behavior change through the use of appropriate products and services that promote economic stability and long-term financial health

If financial literacy is what an individual knows, financial capability is what an individual does.

Source: http://jumpstart.org/assets/files/PACFL_ANNUAL_REPORT_1-16-09.pdf



WIOA: NEW OPPORTUNITIES TO PARTICIPATE IN FINANCIAL LITERACY ACTIVITIES

▶ Youth programs

- ▶ Financial literacy education is one of 15 elements that youth programs shall provide to support “attainment of a secondary school diploma, entry into postsecondary education, and career readiness

▶ Adult Career Services

- ▶ Financial literacy education is one of 11 specific services that should be provided if “determined to be appropriate in order for an individual to obtain or retain employment

WIOA DEFINITION OF FINANCIAL LITERACY SERVICES

- ▶ Supporting the ability to create household budgets;
- ▶ Initiate savings plans;
- ▶ Make informed financial decisions about education, retirement, home ownership, wealth building, and other savings goals;
- ▶ Manage spending credit and debt;
- ▶ Understand, evaluate, and compare financial products and services; and
- ▶ Determine the accuracy of credit reports and how to correct inaccuracies.



PEOPLE WITH DISABILITIES BANKING STATUS AND FINANCIAL BEHAVIOR

2013 FDIC Survey Results Final Findings

Households headed by a working aged adult are more likely to be:

- ▶ Single/ Not Married
- ▶ Non-white
- ▶ Have a college degree
- ▶ Be unemployed or not in the labor force
- ▶ Earn less than \$30,000 annually
- ▶ Unbanked or underbanked
- ▶ Rely on alternative financial services
- ▶ Not have checking and savings account
- ▶ Not using mobile banking



Mark Humphries

Benefits Advisor

Employee Benefits Security Administration

U.S. Department of Labor



Financial Capability for the Future: Resources for Planning for Retirement



Employee Benefits
Security
Administration
U.S. Department of
Labor

EMPLOYEE BENEFITS SECURITY ADMINISTRATION

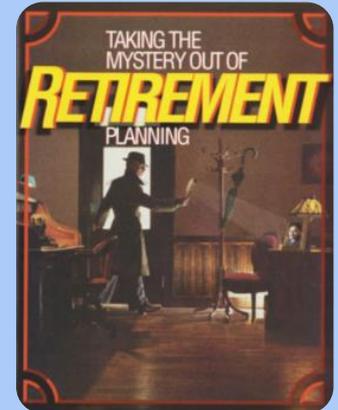
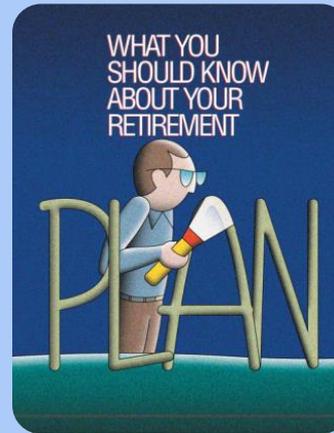
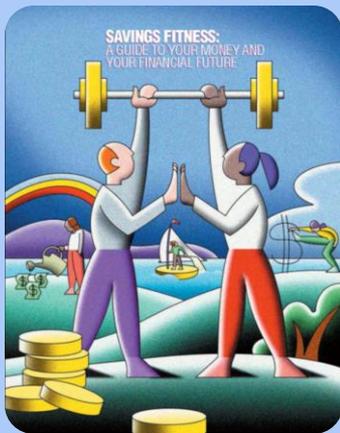
- U.S. Department of Labor, Employee Benefits Security Administration (EBSA)
- EBSA administers and enforces the Employee Retirement Income Security Act (ERISA), a Federal law that protects individuals in retirement and health plans sponsored by private sector employers.
- ERISA's protections include:
 - A right to plan information;
 - Grievance and appeals process; and
 - Standards of conduct for those who manage a benefit plan and its assets.

WHY PLAN FOR RETIREMENT?

- Retirement is the most expensive purchase you will ever buy
 - People live longer and are more active in retirement
 - You may have to pay for more of your retirement
- You can work toward all your goals
 - Make saving for retirement a habit
 - It is never too late to start!

HOW TO START

- Enroll in Your Workplace Retirement Plan
 - Employee Contributions
 - Employer Matching Contributions
- Resources for Each Stage of Your Career



PLANNING AT ALL STAGES OF YOUR CAREER

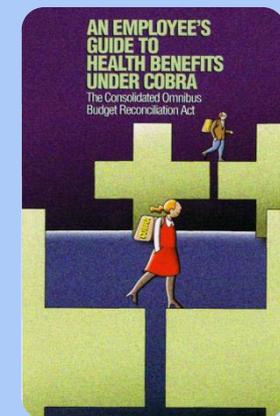
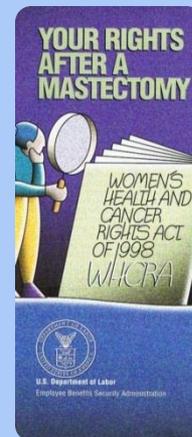
- New Job Entrants: Get a good financial start; financial planning basics
- Mid-Career Workers: Track progress using financial planning worksheets; understand retirement plans and investment options to make informed decisions
- Near Retirement – Track progress on saving and estimate spend down over retirement

WORKSHEETS, WEBCASTS & MORE

	1 – Your current monthly and annual budget		2 – Track how your spending varies from what you planned	
	Monthly	Annual	Actual spending	Was it more (+) or less (-) than planned
INCOME:				
Gross income (total pay before deductions)				
Deductions:				
Retirement contributions				
Health, dental, vision insurance				
Disability, long-term care insurance				
Life insurance				
Taxes				
Other deductions				
Net take-home pay (gross income minus deductions)				
Other income				
TOTAL NET INCOME				
EXPENSES:				
Savings and investing				
Retirement (outside of workplace plan)				
Cash reserves				
Down payment for a home				
Education				
Other				
Housing				
Mortgage (including condo fees)				
Rent				
Maintenance				
Food (at home)				

HEALTH BENEFITS EDUCATION

- Include health coverage in your planning.
- Education on federal health benefits laws to help workers and their families know their rights and responsibilities so they can make informed decisions.
- Publications, workshops, and resources.



CONTACT EBSA

- To view EBSA's publications online or to access any of our other resources, visit our Website at dol.gov/ebsa
- To order copies of our publications or to speak to a Benefits Advisor:
 - Contact us electronically at askebsa.dol.gov; or
 - Call 1-866-444-3272.



Jennifer Kemp
Unit Chief
Youth Policy and Performance
Division of Youth Services
Office of Workforce Investment
Employment and Training Administration
U.S. Department of Labor
Kemp.jennifer@dol.gov



- WIOA prepares vulnerable youth and adults for successful employment through increasing use of proven service models services.
- Local areas must increase percentage of youth formula funds used to serve out-of-school youth to 75% from 30% under WIA.
- Local areas must spend at least 20% of youth formula funds on work experience activities such as summer jobs, pre-apprenticeship, on-the-job training, and internships so that youth are prepared for employment.
- Eligibility criteria are changed for the youth formula program: In school youth are ages 14-21 and out of school year are ages 16-24.
- 5 new program elements to the youth formula program.
- Additional allowable activities include financial literacy education and entrepreneurial skills training.

Why integrate?

Workforce + Financial Counseling =



Higher average monthly incomes



Higher job placement rates

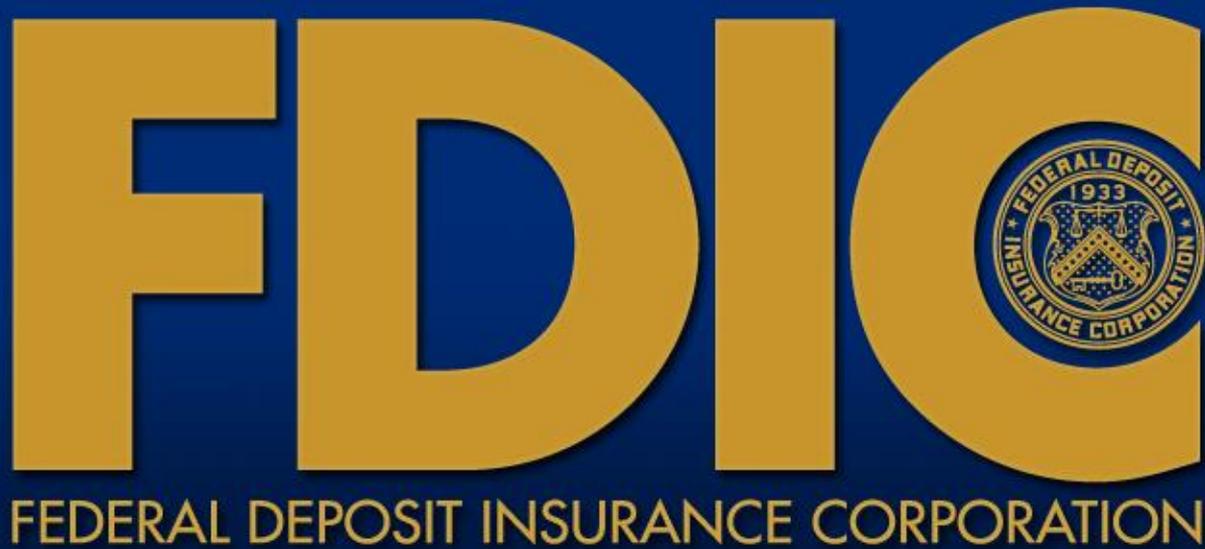


Higher average salary a year later

Luke Reynolds

Chief, Outreach and Program Development
Federal Deposit Insurance Corporation





Money Smart Product Family

Luke W. Reynolds
Chief, Outreach & Program Development,
Federal Deposit Insurance Corporation (FDIC)

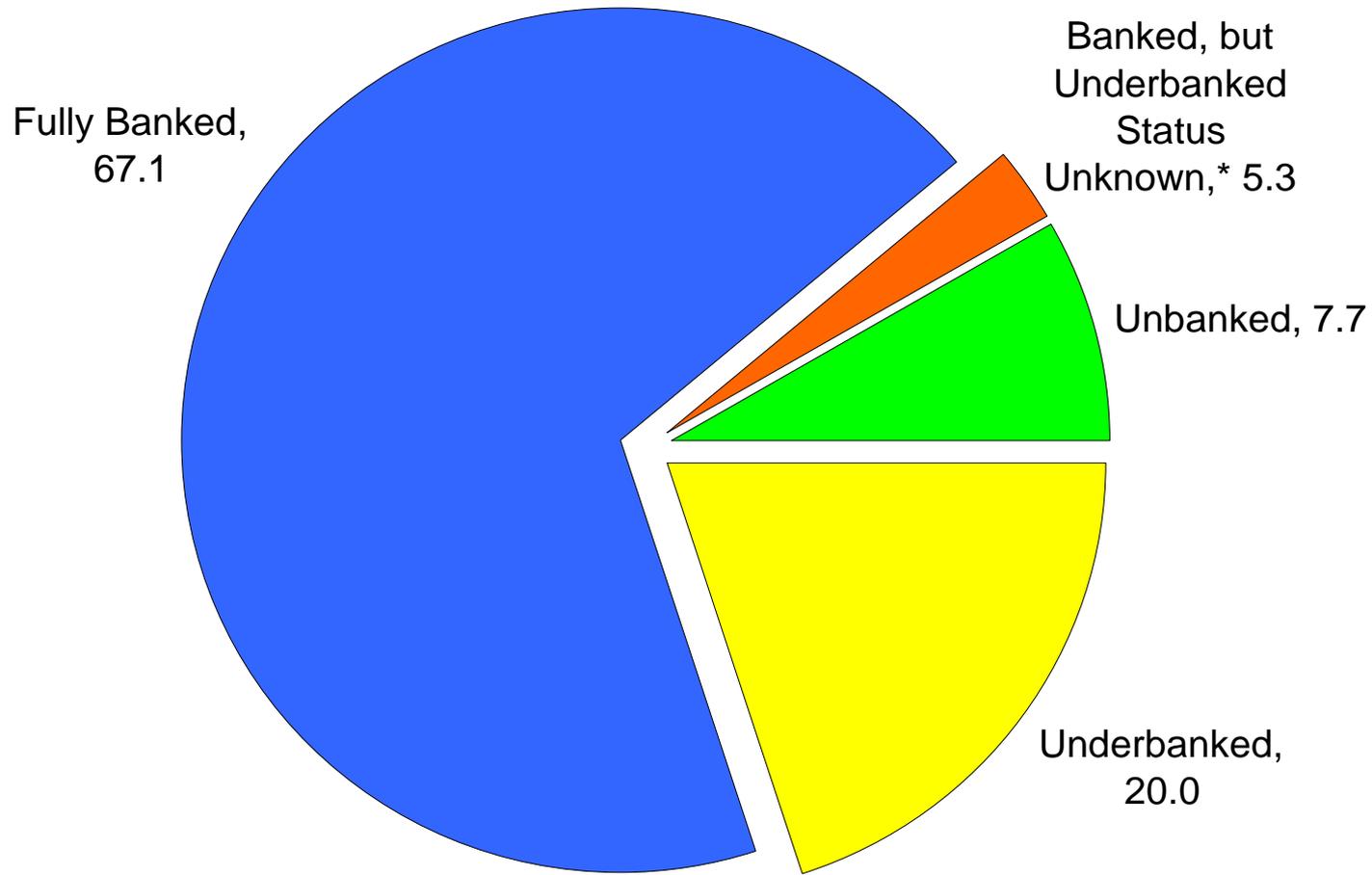


The FDIC

- **An independent federal agency**
- **Major responsibilities:**
 - ◆ **Insuring deposits**
 - ◆ **Bank supervision & consumer protection**
 - ◆ **Failed bank resolution**



Banking Status of Households



Notes: Percentages are based on **120.4 million U.S. households**. Percentages may not sum to 100 because of rounding.

* These households are banked, but there is not enough information to determine if they are underbanked.



The Money Smart Program

- **Money Smart is FDIC's financial education curriculum**
- **Teach MS:**
 - ◆ Money Smart for Young People – Pre-K - Grade 12 (2015)
 - ◆ Money Smart for Young Adults – ages 12-20 (2008)
 - ◆ Money Smart for Adults (2001)
 - ◆ Money Smart for Small Businesses (w/SBA – 2012)
 - ◆ Money Smart for Older Adults (w/CFPB – 2011)
- **Learn MS:**
 - ◆ Computer Based Instruction (CBI) (2004)
 - ◆ Money Smart Podcast Network (2009)



Instructor-Led Curriculums

- **Each module is structured identically**
 - ◆ Comprehensive guide for instructors
 - ◆ Take-home booklet for participants
 - ◆ Overheads (PowerPoint and PDF format)
- **Modules can be taught in any order or combination**
- **Flexibility to teach portions of modules**
- **Large Print/Braille version**
- **WIOA crosswalk available**



Self-paced Resources

- **Computer-Based Instruction**
 - ◆ Supplement to instructor-led training
 - ◆ Stand-alone training/self-paced
 - ◆ Adult and Young Adult Tracks
 - ◆ Certificates of Completion
- **Money Smart Podcast Network (MP3)**
 - ◆ Portable audio players or online
 - ◆ Grouped into four categories



Money Smart News

- **View online or subscribe**
- **Provides:**
 - ◆ Updates on the Money Smart program
 - ◆ Success stories, such as:
 - [Best Practices for Teaching People with Visual Impairments](#)
 - [One Bank's Way of Promoting Financial Education Through Summer Employment](#)
- **Submissions are welcome**



Money Smart Alliance

- **Alliance members can assist by:**
 - ◆ Teaching
 - ◆ Hosting classes
 - ◆ Facilitating program implementation
 - ◆ Promoting Money Smart
 - ◆ Funding local efforts
 - ◆ Evaluating Money Smart efforts
 - ◆ Increasing delivery and distribution networks.



FDIC's Role

- **Distribute the curriculum to potential instructors**
- **Provide technical assistance, possibly including linking sites interested in delivering financial education with potential instructors**
- **Publications**
- **We want to hear what questions educators have on the curriculum**



Implementation

- **Promising program elements:**
 - ◆ Timely and relevant content
 - ◆ Appropriate delivery (for audience & topic)
 - ◆ Accessibility
 - ◆ Cultural sensitivity
 - ◆ Evaluation component
 - ◆ Use of partnerships
 - ◆ Trained and competent providers
 - ◆ Sustainability



www.fdic.gov/moneysmart

For comments and questions email
communityAffairs@fdic.gov

Tina Lentz

Executive Administrator

Advocacy and Empowerment Division

Louisville Metro Community Services



Louisville's Community-wide Financial Empowerment Efforts

Louisville Metro Community Services
Tina Lentz, Executive Administrator
April 28, 2016



Building Financial Capability – Part of a Holistic Journey:

- Crucial building block for a viable community and strong workforce
- Directly affects a City's ability to reach goals
- Emphasizes that Integration of financial empowerment is a shared role:
 - Across departments
 - Across agencies and organizations
- Produces better family outcomes and leads to a more efficient use of city resources in the long-term



Bank On Louisville

The foundation to Louisville's municipally-led financial capability efforts and a testament to how **one** initiative leads to an array of actions that goes beyond local impact.

“Since the launch of Bank On Louisville in 2010, more than 19,000 formerly “unbanked” Louisvillians have entered the financial mainstream, opening checking accounts, and starting savings plans.

On that measure alone, it has been a success. But Bank On Louisville has never been solely about banking. From the beginning, it has also been a network of committed partners working together to provide underserved residents with the knowledge and skills needed to make informed financial decisions. To that end, more than 16,500 people have participated in financial education workshops in our community, and our list of knowledgeable provider-partners continues to grow.

This community-wide strategy has also included helping our area non-profits engage those who enter their doors for assistance in empowerment conversations and our unified goal of helping all households achieve financial stability is building stronger and safer neighborhoods.”



Mayor Greg Fischer

Bank On Louisville – Foundation of Louisville's Work



Bank On Louisville's Mission:

To collaboratively strengthen our community's economic well-being through improved access to mainstream financial education and services.

Community-Wide Financial Empowerment Vision:

All people in our community have the knowledge, tools and opportunities to fully participate in their quest for financial stability in a respectful culture.

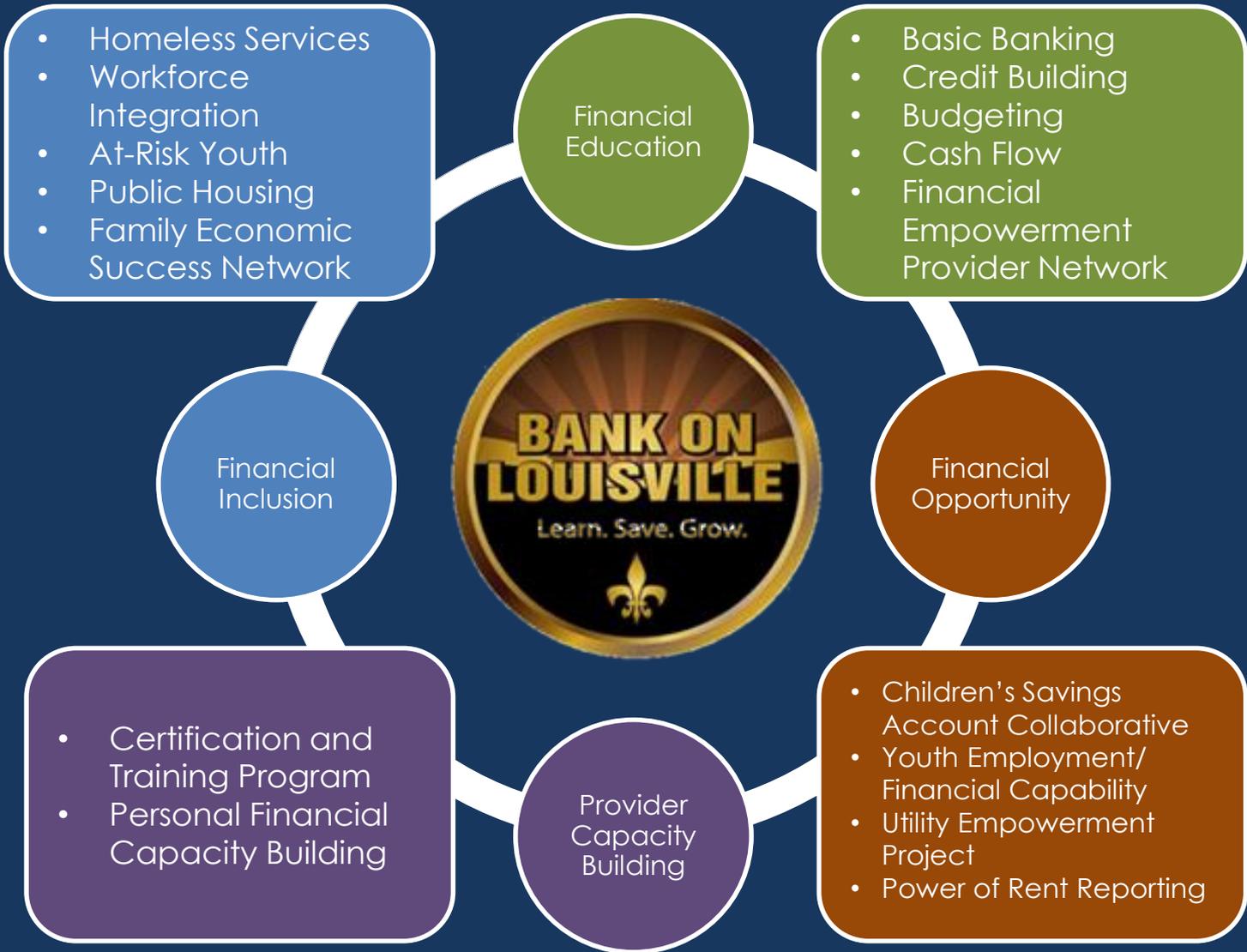
LOCAL PARTNERS:

Metro Government
Financial Institutions
Community & Faith-based
Organizations
Schools and Universities
Foundations



REGIONAL AND NATIONAL PARTNERS AND ADVISORS (past and present):

Center for the Study of Social Policy
National League of Cities
Living Cities
HelloWallet
Cities for Financial Empowerment
Consumer Financial Protection Bureau
(CFPB)
Corporation for Enterprise Development
(CFED)
Assets & Opportunity Network
Credit Builders Alliance
Community Action Partnership
National Disability Institute
US Department of Labor
Federal Reserve Bank of St Louis
Federal Deposit Insurance Corporation
(FDIC)





Goodwill's Power of Work
Financial Education graduates



OVR's First Successful Car IDA Participant

"Working with Randy has been wonderful. I can see wheels turning every time we meet. He is willing and receptive to the process. The experience has been wonderful."

Sarah R. also reports being very gratified by the impact of the financial education component on improving financial habits and economic well-being of participants.

Excerpt from Consumer Close-Up





Employment is a source of pride, Self-sufficiency, and greater Financial Well-being.



Goodwill Industries of Kentucky

Support for the production and printing of this document was provided by the National Center on Leadership for the Employment and Economic Advancement of People with Disabilities (LEAD), a national organization dedicated to providing employment opportunities for the National Disability Institute, with funding from the U.S. Department of Labor's Office of Disability Employment Policy, Grant No. 400-23883-12-76-4-11. This document does not necessarily reflect the views or policies of the Office of Disability Employment Policy, U.S. Department of Labor, nor does the mention of trade names, commercial products, or organizations imply endorsement by the U.S. Government.



This program helps build confidence and pride for the job seeker.

And confidence is an asset that gets people started along the pathway to financial well-being.



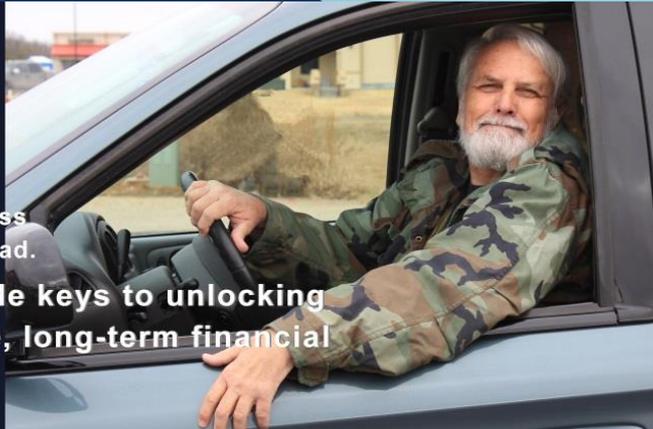
Center for Accessible Living.
First Impression Suit Closet

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Individual development account programs provide more than just access to the open road.

They provide keys to unlocking sustainable, long-term financial well-being.



Kentucky Office of Vocational Rehab,
Car IDA Program

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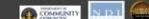


Our programs help individuals support themselves and live independently while becoming more financially responsible.



Zoom Group,
Supported Employment
Services Program

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Contact Information

Tina Lentz
Executive Administrator
Advocacy and Empowerment Division
Louisville Metro Community Services

Tina.lentz@louisvilleky.gov

Web-based resources:

Bankonlouisville.com

On Louisvilleky.gov search:

LADDER

Community Financial Empowerment Certification

Personal Finance Empowerment Series



Financial Literacy & the Workforce Development System

RESPONSE PANEL



RESPONSE PANEL

Jennifer Kemp

Employment & Training
Administration (ETA)

Luke Reynolds

Federal Deposit Insurance
Corporation (FDIC)

Mark Humphries

Employee Benefits Security
Administration (EBSA)

Christopher Button, Ph.D.

Office of Disability
Employment Policy (ODEP)

Tina Lentz

Louisville Metro Community
Services



Financial Literacy & the Workforce Development System

RESPONSE PANEL: ODEP



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RESPONSE PANEL: ODEP (QUESTION 1)

- ▶ What is ODEP's commitment to and interest in supporting financial literacy and financial capability for youth and adults with disabilities who are in the workforce or seeking employment?



Financial Literacy & the Workforce Development System

RESPONSE PANEL: EBSA



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RESPONSE PANEL: EBSA (QUESTION 2)

- ▶ For young adults and individuals with disabilities entering the workforce, what resources does EBSA offer to help them plan for a secure financial future?



RESPONSE PANEL: EBSA (QUESTION 3)

- ▶ Americans run into challenges when trying to save for a secure financial future. What resources does EBSA have to help make saving easier?



RESPONSE PANEL: EBSA (QUESTION 4)

- ▶ Does EBSA have resources on types of retirement plans (such as 401(k), SEPs, SIMPLEs or Profit Sharing Plans) and how much people can contribute to them?



Financial Literacy & the Workforce Development System

RESPONSE PANEL: ETA



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RESPONSE PANEL: ETA (QUESTION 5)

- ▶ There are new financial literacy requirements in WIOA, including a definition of the term. For many young people with and without disabilities, the first paycheck is bewildering. What is ETA doing to promote financial literacy with youth gaining skills and experience from summer job experiences?

RESPONSE PANEL: ETA (QUESTION 6)

- ▶ Are there lessons learned that you can share about young people gaining new knowledge and skills to advance their financial capability and become savers?



Financial Literacy & the Workforce Development System

RESPONSE PANEL: FDIC



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RESPONSE PANEL: FDIC (QUESTION 7)

- ▶ People with disabilities are more likely unbanked and underbanked. What is the FDIC doing to change that picture?



RESPONSE PANEL: FDIC (QUESTION 8)

- ▶ Does the FDIC offer a train-the-trainer program to build capacity of other organizations and agencies to offer MoneySmart? Please tell us about how to access the training program.



RESPONSE PANEL: FDIC (QUESTION 9)

- ▶ Does the FDIC have any staff who can help my organization build a stronger relationship with banks to increase the effectiveness of our financial capability effort?



RESPONSE PANEL: FDIC (QUESTION 10)

- ▶ Can you describe again how to order Money Smart?



Financial Literacy & the Workforce Development System

RESPONSE PANEL: LOUISVILLE



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RESPONSE PANEL: LOUISVILLE (QUESTION 11)

- ▶ Is it unusual for a Mayor's office to dedicate resources to promote financial literacy?



RESPONSE PANEL: LOUISVILLE (QUESTION 12)

- ▶ You have created an inclusive collaborative with many community partners to promote financial counseling and/or coaching as a part of social and human service delivery. Who has become involved and please describe your certification program.



RESPONSE PANEL: LOUISVILLE (QUESTION 13)

- ▶ How can other cities replicate what you are doing in Louisville and engage the workforce development system and disability community?



Financial Literacy & the Workforce Development System

RESPONSE PANEL: EVERYONE



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RESPONSE PANEL: EVERYONE (QUESTION 14)

- ▶ With WIOA implementation beginning July 1st across the country, what advice do you have on community partnerships to promote financial literacy?



RESPONSE PANEL: EVERYONE (QUESTION 15)

- ▶ What can the people on this webinar do to ensure that youth and adults with disabilities have access to the resources we've been discussing and have access to support, if needed, to use them?



RESOURCES

- ▶ [Financial Literacy and the Workforce Development System: Resources and Implementation Strategies](#)
- ▶ Louisville: www.Bankonlouisville.com
- ▶ FDIC MoneySmart: www.fdic.gov/moneysmart
- ▶ EBSA Resources: www.dol.gov/ebsa



Financial Literacy & the Workforce Development System

FINAL THOUGHTS



WE WOULD LIKE YOUR FEEDBACK

The LEAD Center is in the process of redesigning our website and would like your input to ensure that it continues to fit your needs in the future.

Please take a moment to offer your feedback at the link below.

<http://respond.altarum.org/s3/leadcenterw>



LEAD CENTER WEBINAR SERIES

▶ **SAVE THE DATE**

- ▶ *State WIOA Implementation- From Unified State Planning to Implementation*
- ▶ June 30, 2016; 3:00 – 4:30 PM EDT



CONNECT WITH THE LEAD CENTER

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- ▶ Contact us:
 - ▶ Rebecca Salon, Project Director, rsalon@ndi-inc.org
 - ▶ Elizabeth Jennings, Asst. Project Director, ejennings@ndi-inc.org
 - ▶ Brittany Taylor, Project Coordinator, btaylor@ndi-inc.org

