



LEAD CENTER

HOW WIOA CAN SUPPORT WORKERS FACING ECONOMIC CHALLENGES

April 29, 2020

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CAPTIONING AND HOUSEKEEPING

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WELCOME

Jennifer Sheehy

Deputy Assistant Secretary,
Office of Disability
Employment Policy
(ODEP),
U.S. Department of Labor



WEBINAR OBJECTIVES

- ▶ Learn about allowable WIOA financial literacy education activities
- ▶ Learn from other workforce professionals about activities delivered through AJCs in Michigan and New York
- ▶ Gain resources to adopt and replicate these practices



SPEAKERS



Donny Herber
Special Initiatives
Manager - Youth
Opportunities Unlimited



Alan Sessions
Disability Resource
Coordinator -
CDO Workforce



Kathy DeAngelo
Disability Resource
Coordinator -
CDO Workforce



Elizabeth Jennings
(moderator)
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WIOA FINANCIAL LITERACY EDUCATION ACTIVITIES

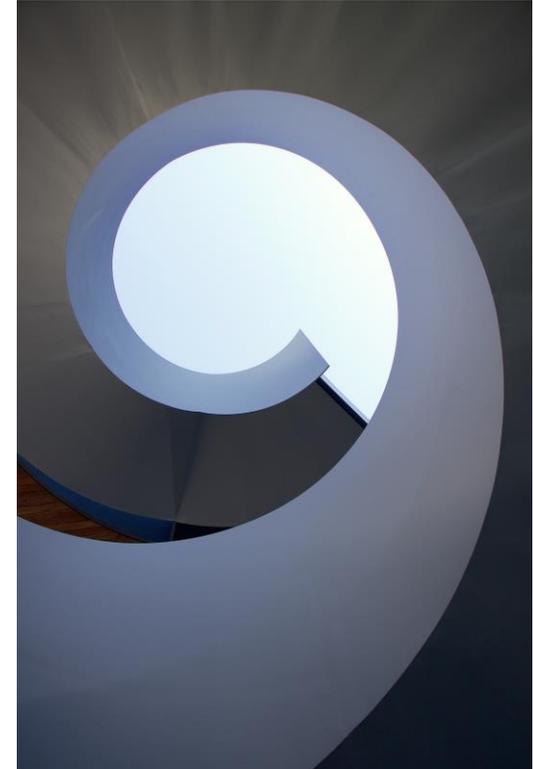
- ▶ The Workforce Innovation and Opportunity Act (WIOA) supports the provision of financial literacy education activities.
- ▶ For Youth:
 - ▶ Financial literacy education is one of 14 mandated services that must be available to youth participants.
- ▶ For Adults:
 - ▶ Financial literacy education activities can be provided to adults when determined appropriate to meet the goals and objectives of the job seeker's individual employment plan.



ALLOWABLE FINANCIAL LITERACY EDUCATION ACTIVITIES

▶ Nine financial literacy education activities support participants:

1. Budgeting, checking and savings accounts, and financial decision-making;
2. Management of spending, credit, and debt;
3. Understanding and improving or maintaining good credit reports and credit scores;



ALLOWABLE FINANCIAL LITERACY EDUCATION ACTIVITIES - II

4. Understanding financial products, services, and opportunities to make informed decisions;
5. Protecting oneself from identity theft and protecting personal identity and financial data;
6. Providing multilingual financial literacy and education materials;



ALLOWABLE FINANCIAL LITERACY EDUCATION ACTIVITIES - III

7. Benefits planning and work incentives counseling for youth with disabilities;
8. Age-appropriate and timely financial education with opportunities to put lessons into practice; and
9. Supporting participants to make informed financial decisions that enable them to attain greater financial health and stability



IMPORTANCE OF WIOA DURING COVID-19

- ▶ During the COVID-19 pandemic, millions of people are experiencing unemployment and financial instability.
- ▶ WIOA financial literacy education activities offer a set of services that can support individuals as they make difficult financial decisions and use new income to improve their financial stability.
- ▶ Explore our recent webinar on Financial Strategies for Workers with Disabilities During the COVID-19 Pandemic at <http://www.leadcenter.org/webinars/archived>



Financial Literacy

Kalamazoo Regional Educational Service Agency
(KRESA)/Youth Opportunities Unlimited (YOU)

Michigan Works! Southwest

YOU's Introduction to Financial Literacy

- Build relationships before building budgets
- Cultural and social awareness
- Acknowledge the sensitive nature of money talks
- Community resources

YOU's Implementation of Financial Literacy

- Group Presentations
 - Internal staff
 - Community partners
- Individual conversations with Career Coaches
 - Meet them where they are
 - Budgeting
 - Wants vs. needs
 - Planning for the unexpected



YOU's Follow Up of Financial Literacy



- Check In with Participants
 - What's working
 - What's not working
 - What unexpected things came up
 - Give space when needed
 - Continue to support/encourage

FINANCIAL LITERACY EDUCATION ACTIVITIES

**Chenango-Delaware-Otsego Workforce
New York**



CDO WORKFORCE: BI-MONTHLY FINANCIAL LITERACY WORKSHOPS

- ▶ At these events, we discuss:
 - ▶ Goals of empowering individuals with disabilities with accurate information to make informed decisions to support their life goals;
 - ▶ CDO services and activities; and
 - ▶ Achieving a Better Life Experience (ABLE) accounts, including eligibility information and how to use the ABLE National Resource Center website

CDO Workforce
12 Dietz Street, Oneonta, NY 13820

Many people with disabilities wait years before they are determined to be eligible for benefits. PASS plans, 1619b, Medicaid Buy-In for Working people with a disability and some of the other underused mechanisms that will be covered. These free OMH workshops will show you the benefits and advantages by participating in Social Security entitlement programs.

- Workshop 1 – PASS Plans, **1.5 HOURS**
- Workshop 2 – Medicaid Buy-in and 1619(b), **1 HOUR**
- Workshop 3 – Social Security Forms and Resources, **45 MINUTES**

If you wish to register for one and/or all the workshops listed, please contact:

Kate Hewlett ~ Peer Engagement Specialist
Otsego County Community Services
242 Main Street ~ Oneonta, NY 13820
Phone (607) 433-2343/ Fax (607) 433-6229
hewlett@otsegocounty.com

These workshops will also teach you how to request a waiver for an overpayment; avoid spend-downs; use Social Security work incentives to help maintain SSI and SSDI eligibility as you explore returning to work; ease off cash benefits and into self-sufficiency; work full-time and maintain low cost (or even no-cost) health insurance; get expedited reinstatement of benefits.



FINANCIAL EDUCATION: CREDIT MANAGEMENT

- ▶ 90 minute interactive presentation by a local Credit Union for 12 participants.
- ▶ Focused on differences between debit and credit cards, credit scores, and grants vs. loans
- ▶ Used games and online activities to engage participants
- ▶ Results included a couple of youth becoming "banked" as well as exploring/opening ABLE accounts



FINANCIAL EDUCATION: LITERACY WORKSHOPS

- ▶ HempsteadWorks collaborated with the following organizations to present Financial Literacy workshops to youth:
 - ▶ New York Community Bank
 - ▶ Financial Revolution
 - ▶ Bethpage Federal Credit Union
 - ▶ Empower, Assist, and Care (EAC) and Board of Cooperative Educational Services (BOCES) staff
- ▶ Tompkins Co. DRC partnered with Business Leaders of Color to offer workshops like "Youth Entrepreneurship" and "Manage Your Money" as well as offering virtual Working in Support of Education (WISE) webinars promoting financial literacy, business and social entrepreneurship.



PARTNERSHIPS: OTSEGO & DELAWARE COUNTY CASH COALITION

- ▶ Collaboration across local agencies, banking institutions and other partners to help community members achieve financial stability
- ▶ Established under DEI Round 1 project and led by our local United Way agency
- ▶ Developed the partnership between State University of New York (SUNY) Oneonta and the CASH Coalition to recruit student volunteers and train them to establish a Volunteer Income Tax Assistance (VITA) site in Otsego County



PARTNERSHIPS: PROMOTING FINANCIAL RESILIENCY

- ▶ Currently strategizing about how to establish Individual Development Accounts (IDAs) with our local financial institutions.
- ▶ Collaborate with the Otsego County Chamber of Commerce to convene a meeting with local financial institutions to plan and develop local IDAs and matching savings funds



CERTIFIED WORK INCENTIVE PRACTITIONERS



- ▶ All DRC's in CDO, Hempstead, and Tompkins are certified to provide benefits counseling to SSDI and SSI beneficiaries when they return to the workforce.
- ▶ We track income, help report earned income to SSA, set up MySSA accounts with customers, help file appeals and waivers and write Plan to Achieve Self-Support (PASS) plans

PROMOTION OF ABLE ACCOUNTS

- ▶ Promote ABLE accounts on all forms of CDO social media, in our newsletter, and including information at many local workshops and community presentations.
- ▶ Provide handouts on ABLE accounts and contact sheets at all local job fairs.
- ▶ ABLE National Resource Center:
<https://www.ablenrc.org/>



CONTACT INFORMATION

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QUESTIONS & ANSWERS



JOIN US FOR OUR NEXT TWO-PART WEBINAR SERIES

Ensuring Equal Opportunity in the Workforce Development System during COVID-19

Part One: Thursday, May 14, 2020

3pm ET – 4pm ET

Part Two: Thursday, May 21, 2020

3pm ET – 4pm ET

Join us for a two-part webinar series that will provide information, strategies and resources on Section 188's equal opportunity and non-discrimination practices.



THANK YOU!!

