

16 Links for Economic Empowerment

Many people with disabilities endure poverty and chronic underemployment and lack the means to become economically empowered. The National Disability Institute (NDI) is dedicated to promoting strategies to build a better economic future for people with disabilities and their families. NDI has compiled a list of resources to help individuals with disabilities and their families nationwide increase income production, save and build assets. The list of 16 web-based resources will help focus your attention on financial education, access to favorable tax provisions, links to experts on government benefits and benefits planning and multiple tools and strategies to advance your employment and economic status.

- 1. Money Smart** <http://www.fdic.gov/consumers/consumer/moneysmart/>
Money Smart is a financial education program developed by the Federal Deposit Insurance Corporation (FDIC). Money Smart was developed to assist individuals develop financial skills and positive banking relationships. Money Smart is available in two forms. It can be accessed as a Computer Based Instruction (CBI) or via a “train the trainer” model. This website contains links to the CBI curriculum as well as a “train the trainer” model.
- 2. MyMoney.gov** <http://www.mymoney.gov/>
MyMoney.gov was created and is maintained by the U.S. Financial Literacy and Education Commission. The site is dedicated to teaching all Americans the basics about financial education. The site contains many resources ranging from topics like “how to balance a checkbook” to paying for education, buying a home and planning and saving for retirement. In addition the site contains other tools like calculators for home buying, retirement and savings bonds as well a links to additional resources.
- 3. Practical Money Skills** <http://www.practicalmoneyskills.com/english/index.php>
Practical Money Skills for Life contains a set of tools and resources to improve financial literacy at home, at work and/or at school. The site contains practical solutions and resources for teaching people the importance of financial literacy in all settings. Examples of tools include lesson plans for teachers, calculators for monthly budgets, mortgages, saving, and auto loans. Perhaps the greatest tool the site offers though is several “games” to teach financial fitness, among them are “Financial Football” and “Smart Money Quiz Show” be sure to follow the link below for quick access to the games: <http://www.practicalmoneyskills.com/english/resources/games/>
- 4. REI Tour** <http://www.reitour.org/>
The Real Economic Impact (REI) Tour is a national public/private initiative assisting low-income persons with disabilities with access to the Earned Income Tax Credit (EITC) and other asset building strategies. The tour seeks to improve the economic status of low-income persons with disabilities by fostering collaboration at the community level to ensure that people with disabilities are taking advantage of various tax credits and asset

building opportunities. In the 2008 filing season, the Tour prepared over 90,000 tax returns in 62 different cities netting over \$81 million dollars in refunds for persons with disabilities. This site contains information about the Tour including how local areas can get involved as well as a resource library for empowering financial self-sufficiency.

5. Equity Newsletter <http://www.wid.org/programs/access-to-assets/equity>

The World Institute on Disability, a public policy center organized by and for people with disabilities, through its "Access to Assets" project has created the monthly newsletter "Equity". The monthly newsletter includes timely helpful tips and answers to questions about asset building strategies, federal policy updates, and links to other public and private resources. This site contains archived issues of the newsletter as well as access to the most current monthly publication.

6. Vets First United Spinal <http://www.vetsfirst.org/vetsfirst/>

The United Spinal Association's Vets First program is designed to serve disabled veterans and their families. This site contains multiple tools and resources as they pertain to VA compensation, appealing claims and state benefits.

7. WIPA <https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate>

The Work Incentives Planning and Assistance (WIPA) network was created in order to help Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) beneficiaries make informed choices about work. It is crucial for a beneficiary who is working and considering building assets to connect to local WIPA so they can receive guidance on how working and asset building may or may not affect their SSA benefits. The link above contains an alphabetical list (by state) of local WIPA agencies.

8. DPNavigator.net and OneStopToolkit.org <http://www.dpnavigator.net/> and <http://www.onestoptoolkit.org/>

DPNavigator.net and the OneStop Toolkit both provide valuable information about the Disability Program Navigator (DPN) Initiative. Part of a DPN's responsibility includes connecting persons with disabilities to asset building opportunities. Both of these sites include resources pertaining to asset development as well as an explanation of how DPNs can serve as a resource on these issues. If you live in a state that does not offer the Disability Program Navigator Initiative, you can contact your local One Stop Career Center for employment resources at <http://www.dol.gov/dol/topic/training/onestop.htm>.

9. DBTAC <http://www.adata.org/>

The Disability Business and Technical Assistance Center (DBTAC) is a national network of 10 regional DBTAC/ADA centers that provide the most complete and experienced services for up to date information, referrals, and training on the Americans with Disabilities Act (ADA). This information is regularly provided to businesses, employers, government agencies, and individuals with disabilities. This site contains general information about the ADA and the services offered by the DBTACs as well as the 10 links to the 10 regional DBTACs.

10. Disabilityinfo.gov

<http://www.disabilityinfo.gov/digovpublic/public/DisplayPage.do?parentFolderId=500>

Disabilityinfo.gov serves as the online connection to the federal government's disability

related information and resources. This site connects people to information and resources on employment, education, housing, transportation, health, benefits, technology, community life and civil rights as they pertain to people with disabilities. Additionally this site contains easy access to state specific resources and has been categorized by topic to help people navigate the site more easily. This site serves as the “one-stop” shop for all things disability related and connected to the federal government.

11. Disabilities – IRS <http://www.irs.gov/individuals/article/0,,id=186828,00.html>

This site contains information about different tax credits and programs provided by the Internal Revenue Service for people with disabilities and businesses who employ people with disabilities. Most importantly this site highlights the assistance that is available to people with disabilities that are low income that qualify for free tax preparation. Through the IRS’ Volunteer Income Tax Assistance (VITA) people with disabilities who are low income are eligible to have their taxes prepared and filed for free thus encouraging them to take advantage of tax credits and refunds they wouldn’t otherwise know they qualified for.

12. The Business Case - EarnWorks.com

<http://www.earnworks.com/BusinessCase/index.asp>

Earn Works, The Business Case, details the significant contributions people with disabilities can make to a business. Information is provided about how hiring a person with a disability can benefit a business through six main areas; Innovation, Marketing, Diversity, Social Responsibility, Return on investment and Social Capital. This site explains and offers details and testimonials about how hiring people with disabilities can directly impact each of these areas and a business’s bottom line – increased profits.

13. Microenterprise Works.org <http://www.microenterpriseworks.org/>

The Association for Enterprise Opportunity (AEO) is the National leadership organization and the voice of microenterprise development. By providing cutting edge training, knowledge sharing, Federal and State public policy and advocacy, and communications, AEO empowers a community of nearly 500 member organizations to be uniquely effective in serving the needs of microentrepreneurs who do not have access to traditional sources of business education or capital. This site contains a large body of resources and contacts for those interested in microenterprise.

14. NCTC <http://www.tax-coalition.org/>

The National Community Tax Coalition (NCTC) seeks to improve the economic well being of low- and moderate-income individuals, families, and communities by building a movement to dramatically increase access to tax credits and benefits and asset-building opportunities. This site contains resources and tools to assist people in accessing tax credits and asset-building opportunities. The site also offers information on training events as well as newsletters all pertaining to building the economic capacity of low and moderate income individuals, families and communities.

15. CBPP <http://www.cbpp.org/info.html>

The Center on Budget and Policy Priorities (CBPP) is one of the nation’s premier policy organizations working at the federal and state levels on fiscal policy and public programs that affect low- and moderate-income families and individuals. This site contains

information and resources on multiple topics ranging from the Earned Income Tax Credit (EITC) and Social Security to Poverty and the Federal Budget. This site is a great place to access information as it pertains to the current economy as well as information on current and proposed legislation and its impact on low – moderate income families.

16. CFED – IDA Networks.org

<http://www.cfed.org/focus.m?parentid=31&siteid=374&id=374>

CFED believes that expanding economic opportunity to include all people will bring greater social equity, alleviate poverty and lead to a more sustainable economy. CFED brings together community practice, public policy and private markets in new and effective ways. CFED promotes Individual Development Accounts (IDAs). IDAs are matched savings accounts that enable low-income American families to save, build assets, and enter the financial mainstream. This site contains information and resources about Individual Development Accounts (IDAs) including a resource library and a directory of IDA providers.

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