



The disability community is diverse. The LEAD Center is committed to being **intentionally inclusive** of race, ethnicity, gender identity, socioeconomic status, and disability in our research, programs, and partnerships. Talking about “intersectional identities” is important, and we strive to foster a learning environment. Therefore, we invite you to join our events with **empathy and open-mindedness**. You can learn more about our dedication to DEIA [here](#).

Employment and Financial Empowerment: A Toolkit for Youth with Disabilities

2023 NAWDP Youth Symposium
November 6, 2023

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Moderator

[Laura Gleneck](#)

Project Director
(Moderator)

LEAD WIOA Policy Development
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Presenters

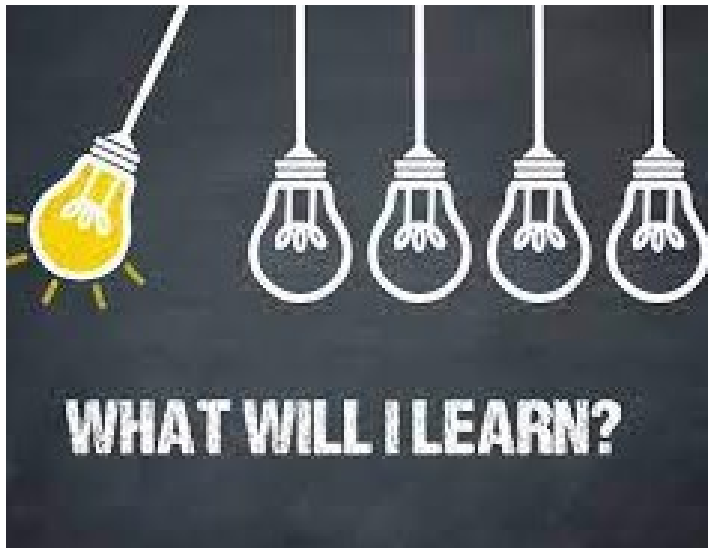
[Nancy Boutot](#) - Subject Matter Expert on Advancing Economic Self-Sufficiency for People with Disabilities, LEAD WIOA Policy Development Center, National Disability Institute



[Sarah Loizeaux](#) - Subject Matter Expert on Inclusive Career Pathways, LEAD WIOA Policy Development Center, National Disability Institute



Following this session, you will be able to:



- Understand how financial empowerment and financial literacy can promote employment outcomes.
- Understand how you can support others to prepare financially for a job.
- Gain access to financial education-related resources and considerations.

FINANCIAL LITERACY AND WIOA

Financial Literacy Education

- Financial literacy education is one of the 14 program elements for the Workforce Innovation and Opportunity Act (WIOA) youth program.
 - Financial literacy education refers to activities that provide youth with the knowledge and skills that they need to achieve long-term financial stability.
- Financial literacy education encompasses information and activities on a range of topics such as:
 - creating budgets; setting up checking and saving accounts; managing spending, credit, and debt; understanding credit reports and credit scores; and protecting against identify theft.

FINANCIAL TOOLKIT FOR INDIVIDUALS WITH DISABILITIES



Preparing for a Job

Starting a Job

Maintaining a Job

Changing or Losing a Job

Retiring from a Job

Search the Toolkit

If you are looking to secure your financial future, you are not alone.

As the job market changes, many people — including people with disabilities — will be making employment-related decisions based on their new financial situation. You may be one of them.

The financial toolkit is an up-to-date repository of financial literacy tools and resources beneficial to all Americans, including individuals from historically underserved populations, striving to achieve financial stability. We all need clear and accurate information to secure our financial well-being.

The toolkit provides a path forward based on where you are in your employment journey. Choose any of the topic areas below — [Preparing for a Job](#), [Starting a Job](#), [Maintaining a Job](#), [Changing or Losing a Job](#), and [Retiring from a Job](#) — for answers to important questions, including tools and resources to help you meet your financial goals.

FINANCIAL TOOLKIT

Let's walk through the Financial Toolkit!



Preparing
for a Job



Starting
a Job



Maintaining
a Job



Changing or
Losing a Job



Retiring
from a Job



A TOOLKIT FOR INDIVIDUALS WITH DISABILITIES

- ▶ **Secure Your Financial Future: A Toolkit for Individuals with Disabilities:** We all need clear and accurate information to secure our financial well-being. This toolkit provides a path forward, based on where you are in your employment journey. Just click on any of the topic areas below — [Preparing for a Job](#), [Starting a Job](#), [Maintaining a Job](#), [Changing or Losing a Job](#), and [Retiring from a Job](#) — for answers to important questions, including tools and resources to help you meet your financial goals.
- ▶ Toolkit for Individuals with Disabilities [Website](#)

PREPARING FOR A JOB

- [ABLE and the Student Earned Income Exclusion Work Support for Transition Age Youth](#)

Fact sheet on Achieving a Better Life Experience (ABLE) and the Student Earned Income Exclusion (SEIE) Work Support for Transition Age Youth.

- [Aligning My Career Path with My Earning Needs](#)

How much money do I need to earn to pay my bills and meet my financial goals? Asking yourself these and other questions can help you align your career path with your earning needs.

- [Get My Future](#)

Website with resources to help young people find a career, finish high school, get work experience, write a resume, find job search help and much more.

STARTING A JOB

➤ [Saving Matters](#)

Short video showing the benefit of starting to save money for retirement as early as possible.

➤ [Setting Goals](#)

Series of tools that walks you through setting smart goals, putting your goals into action, planning for life events and large purchases, and revising your goals.

➤ [Money as You Grow - Teenagers and Young Adults](#)

Resources for parents and caretakers of teenagers and young adults related to earning and saving money, short- and long-term planning, borrowing money, and getting insurance.

MAINTAINING A JOB

➤ [What Are My Housing Options?](#)

Now that you are working, you may decide to look at housing options. Learn about resources that can help you make housing decisions that best meet your needs.

➤ [The Red Book - How do Employment Supports Help?](#)

Learn how employment-support provisions can assist Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) beneficiaries in your efforts to become self-sufficient through work.

➤ [Ready and ABLE to Work and Save](#)

Information to help someone as they consider employment and how an ABLE account can support and enhance financial health and well-being.

CHANGING OR LOSING A JOB

- [Skills Assessment](#)

Website that includes resources and tools on how to know what careers you can do with the skills you already have.

- [America's Service Locator](#)

Website that helps individuals identify American Job Centers, employment and training programs, and community services.

- [mySkills myFuture](#)

Website that includes a tool to build a bridge to a new career starting with your current or past job.

RETIRING FROM A JOB

- [Top 10 Ways to Prepare for Retirement](#)

Ten simple and important ways to save for retirement.

- [Retirement Savings Calculator](#)

A calculator to help estimate the future value of your retirement savings and how much more you need to save to retire.

- [Money Smart](#)

Comprehensive financial education program curriculum designed to help individuals outside the financial mainstream enhance their financial skills and create positive banking relationships.

QUESTIONS



CONTACT US:

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WIOA POLICY DEVELOPMENT

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Thank You!