

Improving Employment Outcomes: The Critical Role of Financial Education

Transcript

April 29, 2024

>> Sarah Loizeaux: Good afternoon, everyone. On behalf of the LEAD Center and in celebration of Financial Literacy Month, I'd like to welcome everyone to today's webinar. We are so glad you've joined us today to learn more about Improving Employment Outcomes: The Critical Role of Financial Education. During today's presentation, we will share preliminary findings from a recent study on the financial service needs of the workforce system. We'll learn how workforce professionals support job seekers with disabilities through financial education. And we'll hear from an individual with a disability who is achieving financial wellness and has achieved her employment goal through the support of the workforce system, including a successful transition off of public benefits.

Today's webinar is hosted by the Center on Leadership for the Employment and Economic Advancement of People with Disabilities, or LEAD Center. We are a Workforce Innovation and Opportunity Act (WIOA) policy development center. The LEAD Center is led by the National Disability Institute (NDI) and is funded by the Office of Disability Employment Policy (ODEP) at the U.S. Department of Labor. Together, we facilitate the adoption of integration of inclusive programs, policies, and practices through research, technical assistance, and demonstration projects. Next slide. Next slide, please.

My name is Sarah Loizeaux. My pronouns are she/her/hers. I am a white woman with brown hair. And today I am wearing a blue shirt with a gray and black cardigan. I am part of the LEAD Center and National Disability Institute, and I will be your facilitator for today's event. Next slide.

Just a few housekeeping notes to share to ensure that everyone can participate fully in today's webinar. We would like to take a moment to share some captioning and housekeeping tips. Today's webinar is live captioned. And the captions appear below the slide deck. You also have the option to open the captioning webpage in a new browser, and the links have been posted in the chat or will be momentarily. Once the captioning window opens on your own system, you can adjust the background color, text color, and the fonts using the drop-down menus at the top of the browser window. This webinar is being recorded, and the archive and supporting materials will be placed on the LEAD Center website under recent and upcoming events within ten business days. Next slide, please.

So we really encourage you to ask any questions that you might have about the content we cover today. At any point during the webinar, you can click on the question and answer button that's located on the webinar's menu bar, and this will bring up a Q&A panel or window into which you can type questions for our presenters. We will save time at the end for a question and answer period. Please, use the chat box if you are experiencing any technical issues or

have questions for the technical support team. Please, type your question into the chat box. Next slide.

So to provide welcome and opening remarks, it is my pleasure to introduce Taryn McKenzie Williams, the Assistant Secretary of Labor for Disability and Employment Policy. In her position, she advises the Secretary of Labor on how the Department's policies and programs impact the employment of people with disabilities and leads the Office of Disability Employment Policy (ODEP), which works with employers and all levels of government to promote evidence-based policy that improves employment opportunities and outcomes for people with disabilities. Previously, Assistant Secretary Williams was the Managing Director for the Poverty to Prosperity Program at American Progress. Before joining American Progress, she worked at ODEP on a variety of issues related to education and workforce policy. Thank you for joining us today, Assistant Secretary Williams. I will now turn it over to you.

>> Taryn Williams: Thank you so much, Sarah, and good afternoon. It's a pleasure to be here with all of you. As you heard, I'm Taryn Williams. I serve as the Assistant Secretary for Disability Employment Policy, and I lead our Office of Disability Employment Policy, or ODEP for short. My pronouns are she/her, and I am a Black woman with shoulder-length curly hair wearing a mostly blue multicolored scarf today.

ODEP's mission is to develop and influence policies and practices that increase both the number and quality of employment opportunities for people with disabilities. And we know that a critical component of being able to live independently and to access a good job requires financial empowerment. Financial empowerment through financial education is vital to the overall well-being of everyone, including people with disabilities. And we're focusing on this issue because, as of 2022, one in four working-age adults with a disability had incomes below the federal poverty level.

The workforce system has a critical role to play in advancing financial empowerment under the Workforce Innovation and Opportunity Act, or WIOA, there are nine components describing financial literacy education activities. And workforce development professionals can choose from a whole menu of options, depending on the needs of the customer. And as we close out April, our National Financial Capability Month, today's webinar will take a deep dive into how the workforce system is integrating financial education into their service delivery.

As part of our discussion today, our partners at the National Association of Workforce Development Professionals (NAWDP) will share findings from a preliminary study on the financial service needs of the workforce system. You'll also have an opportunity to hear best practices from workforce professionals on how they deliver financial literacy education to disabled job seekers, including how they use the resources and tools in the Secure Your Financial Future: A Toolkit for Individuals with Disabilities, which you can find on our website.

We also know that stories are a powerful way to understand the direct impact of our work. So I would like to express appreciation for Carolina Zamora for sharing your lived experience and for all of the speakers today. I also want to say thank you to the LEAD Center for organizing this webinar, and once again thank you to all of you for joining us. Sarah, back to you.

>> Sarah Loizeaux: Thank you so much for that introduction. So by the end of today's webinar, we're going to learn about how financial education is a critical component of service delivery in the workforce system. We're going to discuss the Secure Your Financial Future

toolkit and how it is a valuable resource to workforce professionals serving job seekers, including those with disabilities. And lastly, we'll discuss how workforce systems are providing financial education services and supporting job seekers who receive Social Security Disability and other public benefits achieve economic self-sufficiency. Next slide.

So I am so excited to briefly introduce each of the presenters that will be joining us today. We will first hear from Melissa Robbins, the CEO of the National Association of Workforce Development Professionals (NAWDP) and then Lance Kaldor who is with the Idaho Department of Labor in Boise, Idaho. And lastly we'll hear from Barbara Green, the Ticket to Work Coordinator for Workforce Alliance at the South Central Connecticut American Job Center.

So we're starting off today's webinar with Melissa Robbins. She is the CEO of the National Association of Workforce Development Professionals (NAWDP). She's going to talk to us about the work they do and share some of the preliminary findings from a recent feedback form we worked on. Thank you for joining us today, Melissa.

>> Melissa Robbins: Thank you, Sarah. I am Melissa Robbins, the CEO of the National Association of Workforce Development Professionals, or NAWDP, which is much easier to say. I appreciate the LEAD Center and just the opportunity to be with you today and talk about this important topic.

I am a white woman with brown hair wearing glasses and an orange sweater. I'd like to talk a little bit about our association. We're made up of 4500 members from all across the country and all throughout the workforce system. And we aspire to be the leading advocate for all workforce professionals throughout the system.

Financial literacy is a critical component of career services in the Workforce Innovation and Opportunity Act (WIOA). As the Assistant Secretary mentioned, financial literacy- it falls under individualized career services and includes activities, such as supporting customers and learning how to effectively manage spending, credit, and debt. This has been a month where we have shared tools and resources every Friday leading up to this webinar, and, again, it's just been our pleasure to partner with the LEAD Center on this important work. Next slide.

Last year, we began our work with the LEAD Center by helping them disseminate a feedback form. The form was created to better understand the workforce system's needs in terms of financial education and services. We wanted to know what was happening in the field with customers who were seeking these services. Our goal ultimately with these responses is to develop a responsive approach to financial capability programming. There were 125 respondents across 33 states. Of those respondents, there were 72 different roles in workforce development represented. That was very important to us because we have front-line staff who are working with customers every day, and we want to make sure that the planning and development that we're doing inside meetings is actually making it out to the customers and the service delivery.

As a matter of fact, only four of those roles had anything that were directly related to financial empowerment or wealth building, so we felt like this was a really, really good selection sample. Seventy-seven percent of those respondents indicated that their organization currently provides customers some form of financial education services. In a couple of ways: Workshops and events, one-on-one counseling, or resource sharing. Next slide.

Here's what we found. Over 50% were knowledgeable of financial wellness resources overall. But we wanted to go farther. We wanted to better understand how confident those respondents were in providing the financial literacy services. Across all that responded, most felt somewhat comfortable in providing financial literacy education. On a scale of 1 to 10, we landed on about 6 overall. There were a couple factors that indicated an increased confidence level among respondents, and we're going to point out a couple of those coming up. Next slide.

The first is awareness. You can see our chart there that shows you the percentages, and then that level, that 1 through 10, is indicated on the green line. Respondents were asked to share their level of knowledge of 33 different financial wellness resources across 6 categories. The 6 categories were credit and debit management, banking and savings tools, disability-specific resources, public benefits, student financial aid, and overall financial education. While 51% responded that they had some familiarity with these resources overall, 41% shared that they had no knowledge of most other resources listed. Definitely a knowledge gap. Overall respondents' level of confidence to provide financial wellness assistance was higher on average for those who had some awareness of the resources that were available. And I'd like to point out a considerable number, 42%, were not aware of disability-specific resources. Next slide.

So we talked about awareness. Let's talk about frequency. We noticed that respondents who were more frequently asked by customers to provide financial literacy education services and support were more confident to provide those services. In fact, those that were asked often had one of the strongest confidence levels at 7.1, again, on that 1 to 10 scale. That should not be surprising to us. We all are normally more confident doing things that we do the most often. The most frequently requested services were: Paying for training and education, finding sources of income, paying for transportation, and affordable housing. And I will tell you as a workforce association, what stood out to us with this frequency statistic is that there was a higher level of confidence when customers were asking for the assistance. And I think that that shows us that we can take a step farther and offer more and not waiting on the ask. Next slide.

In summary, what do these results tell us? Most customers who seek services need assistance meeting basic needs, and those basic needs always tie back to financial wellness. Most workforce organizations do provide some type of financial literacy services. Approximately 50% of organizations actively partner with a local bank or a similar organization. There is a significant lack of knowledge among respondents in the availability of financial resources. But most importantly -- and, again, I can't stress this enough -- most respondents want to serve their customers better in this area. So the feedback form definitely told us a lot as far as the project that we're working on with the LEAD Center, but, again, I just like to highlight that this is something that is critical for the workforce service; it's critical to our customers; and those in the system want to serve their customers better, which I believe is a perfect segue to the toolkit. Sarah, back to you.

>> Sarah Loizeaux: Thank you so much, Melissa. That was great. Based on some of those findings that Melissa just shared, I would say it's pretty evident that having a place to find clear and accurate information to secure one's financial well-being is pretty invaluable. And that's why I am so excited to share with you today a resource that's designed to do just that. It's the Secure Your Financial Future: A Toolkit for Individuals with Disabilities.

This toolkit is an up-to-date repository of financial literacy tools and resources beneficial to not only individuals with disabilities but all Americans, including those from historically underserved

populations, who are striving to achieve financial stability. As Melissa mentioned, these tools are not always well known among workforce providers, and so this is a great single place for a lot of these different resources.

This toolkit has been designed to assist job seekers in finding a path forward to financial wellness and is organized based on wherever one may be in their employment journey. So whether someone is preparing for a job, starting a job, maintaining a job, changing or losing a job, or even retiring from a job, this toolkit helps to find answers to important questions as well as providing tools and resources to help meet one's financial goals.

The Secure Your Financial Future toolkit has so much to offer workforce professionals, which is why I am delighted to introduce today Lance Kaldor, Workforce Consultant and Ticket to Work Coordinator for the Idaho Department of Labor's Boise office. Lance will be sharing with us today some of the tools he's discovered in the Secure Your Financial Future toolkit and how they are beneficial to the customers he supports. But before I hand it over to Lance, I'd like to take a minute to introduce the toolkit's webpage.

We will be sharing in the chat a direct link to this toolkit. However, I want you to know you can also find the Secure Your Financial Future toolkit by going to LEADcenter.org under the section titled "Financial Empowerment." On the "Secure Your Financial Future Toolkit" page, you can search by the different stages of employment, as you can see on the left. Each stage has a series of FAQs that you can get answers to.

And there is also a search tool function. You can also search in each section by types of tools. So whether it's a video or a publication, et cetera.

But let's hear from Lance as he talks to us about the work he does to support job seekers along with their employment goals achieve financial wellness and how this toolkit has become an important go-to resource for him. Lance, the floor is yours.

>> Lance Kaldor: Thanks, Sarah. I appreciate that. And my camera won't let me turn on because they shut me off earlier because I wasn't paying attention to the notes. So whoever shut me off earlier, if you could turn me back on, that would really be superb. There we go. Thank you very much.

So hello. Welcome from the great state of Idaho. My name is Lance Kaldor. I am a Disability Coordinator and a Workforce Consultant at the Idaho Department of Labor. My pronouns are he/him and his. And I am a 57-year-old white male. I have salt and pepper brown hair. I have a silver beard, and I'm wearing a blue shirt today.

And I was really honored when the team came to me and asked if I would present on this, simply because the simple fact that I am one of those individuals in the world that probably doesn't pay as much attention to my finances as I probably should. And so I'm always excited when I get to look at financial information because it also helps me realize I've got some work to do, too.

However, there are a lot of individual personal feelings that come about when we talk about this. I'm sure I'm not the only one out there when someone looks at me and says, "oh, do you have a budget?" that my heart doesn't start beating a little faster going, "nope, and I don't want to look at my finances." Unfortunately, if we don't look at our finances is generally when we get into trouble.

So, again, working with our consultants or working with our participants in our local offices, you know, don't throw it at them, "oh, do you have a budget?" Because, again, it's going to create those feelings of insecurity and confusion in them. Where instead if you look at them and say, "how are you prepared financially in the world? Are you struggling now?" Which, of course, if you work in an AJC, an American Job Center, you'll discover that a lot of those people come to us right away when they are in crisis. I follow the belief of teach a person to fish; they'll eat for life.

So one of the great things about the Financial Toolkit is it breaks it down into little pieces. Like Sarah said, it's preparing for a job, starting a job, maintaining, changing, losing/changing, retiring and then searching the toolkit as a whole. Under each of those main categories, you are going to find the publications, tools, websites, videos, key terms, and resources of that, and then also below are the links that you can hit. Why is this important? Because it allows the individual to take their time. So we're not sitting there pressuring them, going, "do this, do this, do this, do this, do this." We're giving them the opportunity to move through at their own pace, which in so many human instances is much better than just standing there and directing. They're easy breakdowns, which means it's easy to understand.

One of the greatest sections under each of those that I have found most useful are the tools section. So if we can just click on that link real quick, let's see that live. And you can see that they have the saving fitness worksheets. They have ABLE accounts, student income earned credits, aligning my career path with my income needs. A lot of folks don't understand that that's important. Calculating the numbers on your paycheck. That's another great one. And, of course, because we are dealing with individuals with disabilities, we do want to talk about how is this going to affect your Social Security benefits. And while I am a Ticket to Work Coordinator, I'm not going to delve into that because we have another incredible presenter coming up that's going to talk to you about that.

One of the other nice things on this page is map your money journey. What are we looking for? What are our goals moving forward? You know, what do you want to -- where do you want to get? Again, educating. And it doesn't necessarily just need to be 9 through 12 to learn about their current money skills, but all people need to learn about our money skills out there in the world.

And so knowing that it's, like, if you're a homeless person and you get that first job, what is going to be your next step? Oh, well, I'm going to look at housing. Okay. How do we save for housing, especially in our current housing market and depending on where you live in the country. Another difficult thing for individuals to do is negotiate their salaries. Asking for and going out and finding from labor market index, what is the going rate in your area of the country? So that you know, are you pricing yourself too high or are you pricing yourself too low?

One of the great things is -- what I really liked about this was goals and desires, wages and why. Before we even get to budgets, we talk about, you know, what are your goals and desires? What are ways to get those, and why do we want to get those, and why do we want to save money? You know, before we even get to the point where we're dividing up a paycheck to see what we can do each week.

They have an amazing website such as virtual financial coaching and counseling through the National Disability Institute. I thought that was really cool because a lot of us that work in

workforce centers realize we don't have somebody here that just simply focuses simply on people's budgets. So the fact that we can connect them with somebody virtually allowing them to learn these things at their own speed is really a super achievement in that facet.

And, Laura, you don't need to keep looking for it. I was looking for it to find where it was, and I couldn't find it real quick when I realized I didn't put that in there. One of the other nice things about it is the power of tracking expenses. That's actually a video one that's under the video links. And I guess probably under, yeah, preparing for a job. The Power of Tracking Your Expenses- because that's something a lot of us don't think about. We think, "oh, I need to make a budget for my house, my car, and my cell phone," but we don't stop to think about what are our daily expenses? You know, is what is important, is that, you know, that \$5 latte on your way to work? Is it a gym membership? Is it just having the ability to drop and go out and have a lunch with friends if that's what we want? One of the things I hear a lot from a lot of our job seekers that come in here at Department of Labor: "I don't have the money to do anything fun. You know, I don't have any money to do anything. I sit at home in my house." That's kind of a sad existence. So, you know, if we can show them ways to earn more money or to budget their money more clearly, they can have money set aside to do those kind of things.

By the way, there is a budget sheet in here, and it's under the website in changing or losing your job. It's a hyperlink to budgeting. It is the step 4, if you go in, and I think it was -- let's see, budget, how to at the end of a website and changing or losing job, there is a hyperlink for budgeting. It might be in -- oh, hold on. I thought it might be under -- in the resource tab. Or the tools. Tools are... hmm, maybe publications is what it was under. But as you can see, there is a ton of information in here. So, you know, it's very important that you take a little bit of time and explore the site because they have done a fantastic job of putting a ton of information in here.

On a note, Natalia Verly, I notice in the Q&A, you said, hey, have we thought about doing anything with FAFSA? There is a section. There is a link in here to help guide your clients through the FAFSA process. There are links to how do you do an ABLE account: What do you need to know to set up an account? I, for one, found that link incredibly helpful. Idaho is one of the few states that doesn't have those accounts yet. So we go through Oregon or Washington. But there is a link in there on, you know, how do you go about setting up an ABLE account? And that is a really important component because we talk about that a lot. We look at student -- we look at them and say, "oh, you can set up an ABLE account." We make it sound as easy as going to the bank and saying, "I want to open up a savings account," but it's more convoluted than that. So I encourage you to go through this website and really look at the things. Think about the things that your clients have told you over the years and see if there are resources in there for there.

One other final thing before I turn this back over so Sarah: one of the things that's really nice on this site is they have a video. And I do believe it's under one of the video sections. I didn't know which one. I apologize. But there is a video on payday loans, and it might be under starting a job or maintaining or losing the job. But either way, it is a great video because it explains to the individual how you may think going out and getting one of those fast payday loans is a fantastic idea. But what you don't understand is how do those payday loan places make money? Well, they make money hoping you can't pay it back in two weeks because they can charge you another set fee or a percentage fee. And the video there mentions a guy who went and took a \$500 loan, and in the end it ended up costing him \$1,023. Okay?

A lot of folks out there don't understand that those payday loan and payday lending places may not be the best options. And if you are going to use one, to make sure you can pay it back immediately at that point and not get sidetracked. But I'd like to see a human who doesn't get side tracked because I think we all do. So I thought that was a really great video to put in there, especially when we're working in American Job Centers where we have people coming in in crisis, and they may be thinking, "I'm going to take out this loan." No, don't do that. Let's see if we can find a better option for this.

Being able to teach these individuals how to budget, how to finance well, will save them a lot in the long run because they begin to understand that employment and earnings is not a moment-by-moment thing. It is meant to be a planned-out thing so that you can plan and become self-sufficient in the future. Sarah, I will turn it back over to you.

>> Sarah Loizeaux: Thank you, Lance, so much for that. You really helped us see how valuable those Secure Your Financial Future toolkit can be. And I've got to tell you, there is so much more to find on the toolkit from just the tools that Lance mentioned which, again, are a fraction of what's offered on there- to the videos, websites, publications, more. And I'm happy to say including a very brand-new resource that we have just added to the toolkit. It's a Social Security Disability Benefits FAQ page. And we're going to show you it. It's actually under the FAQs on the Financial Toolkit, and I believe it's the last bullet under "can I work if I receive SSI or SSDI?" And we're also going to share a direct link in the chat so you can find it.

So this is an amazing resource. These FAQs that we have here cover important information to workforce systems providing financial education and support to job seekers who receive Social Security Disability and other public benefits in achieving economic self-sufficiency. This tool provides answers to some of those most common questions that individuals who receive these benefits have when they're considering employment and achieving financial wellness.

We've got answers here on whether you can work and keep benefits, how a beneficiary can save money through an ABLE account, how to handle overpayments, and more. There are nine questions on this. If you go to the top of the page, you will see a drop-down menu showing each of the nine questions. And you can get to a question directly simply by clicking on it.

Another option you have is you can just browse down the page and read each question individually. There are also different resources that you can link to that are in the answers to the questions. And that's not all. There's more. We also have a downloadable PDF file at the bottom of this page for easy sharing, so you can download that. You can share that with customers you're working with or colleagues. It's a really easy-to-read, very, very nice resource.

So isn't that exciting? Guess what? There's even more that I haven't mentioned yet. We've got success stories on this page. There are two of them right here. We have more success stories, by the way, on the LEAD Center page; on this FAQ page we have a couple of success stories. They're really great. So I highly encourage you to check that out. But I've got to say, speaking of success stories, I think now is a perfect time for me to introduce our next presenters: Barbara Green and Carolina Zamora. Barbara is the Disability Resource and Ticket to Work Coordinator for Workforce Alliance in New Haven, Connecticut. She is going to share with us today some of the work she does specifically to support job seekers who receive Social Security Disability benefits in achieving financial wellness. And we're also going to hear from

one of Barbara's clients, Carolina Zamora, a pharmacy technician, who will share her story on how she has been able to achieve her employment and financial goals with the support of Workforce Alliance. Thank you both so much for joining us today. Barbara, I will now hand it over to you.

>> Barbara Green: Thank you so much, Sarah, and all of the organizers of this very, very informative webinar. I'm so excited to start using the toolkit myself. Anyway, I'm a white woman with short brown hair, glasses, wearing a black and blue shirt. My pronouns are she and her.

So, yes, I am a Certified Work Incentive Counselor for the Ticket to Work Program. We learned a little bit about that earlier in the slides in the toolkit. But for those who aren't aware, Social Security provides work incentives for people receiving disability benefits, SSI and SSDI. Because many people who receive these benefits are so afraid to go back to work. They don't understand that there are work incentives or safety nets provided to help them transition back into the workforce.

So I provide counseling to beneficiaries on how working will help them achieve greater financial stability. Also, as part of the Ticket to Work Program, I provide career counseling, ongoing employment support, and retention services, and that's often very important because many people with disabilities haven't worked in a few years. And sometimes they go back to work, and it doesn't work out for whatever reason. So I try to help them any way I can in retaining that job or in getting an alternative position.

I also advise people on disability disclosure during the hiring process, and once they are on the job, and requesting accommodations, if needed. We also have quite a large menu of financial literacy workshops that are offered through the American Job Center with whom I partner. I refer people who are not working, people who are receiving Social Security benefits, who are not working to the job center. And I case conference with their case managers in the job center so that it's a seamless service for the customer.

We provide -- AJC provides employment and training services, including funding for -- WIOA funding, for scholarships and training because there's so many people who can't afford to do that on their own, and they really need that funding, that certification, to get a job in the area of their choice. I have been working with my customer, Carolina, who's with us today, since 2021, and it's been a pleasure working with her. She is one of the best examples of perseverance, and I would like to introduce her now. Carolina Rocha Zamora.

>> Carolina Zamora: (Muted). Good afternoon. Mic check. Can everybody hear me now?

>> Barbara Green: Yes.

>> Carolina Zamora: Perfect. Good afternoon, everybody. Hello, world! 257 participants. Nothing to stress about, huh? Well, let me introduce myself. My name is Carolina. I am a Latinx female. My pronouns are she/hers. I have light brown hair that's down to my mid-back, and I am currently wearing a denim blue blazer with a black shirt underneath. Can everybody hear me? I can't hear myself anymore.

>> Barbara Green: Yes, we can hear you. You sound great.

>> Carolina Zamora: Okay. Pardon me, as I am a bit nervous. This is my first time participating in something like this, but I can't begin to explain to you how happy I am to join this webinar and speak a little bit about my lived experience as a member of the disabled community.

I'll tell you a bit about my profession. For the last -- I am a nationally and state certified pharmacy tech. I have had the joy and pleasure of working at Yale's Oncology Department at Yale New Haven Hospital Oncology Department, and now I work at one of the care center pharmacies that are led by the United Health Care system, health system. And I am a pharmacy tech -- that is a certified pharmacy tech -- that is in the training to become a Lead Pharmacy Tech at new pharmacy. And I'm truly excited, and I couldn't have ever dreamed of being in this situation if it wasn't for all the assistance that I have received through the Department of Labor through Workforce Alliance, through the Ticket to Work Program, by Barbara Green. So I'm here to tell you a little bit about it.

My journey as a disabled individual has been rather long. I was diagnosed 23 years ago with a chronic illness and had to learn to live with that. And I have navigated everything that was described today, the uncertainties of "what do I do next? How do I finance myself? How do I live independently? How do I access a good job? How do I gain empowerment after this diagnosis?"

I am going to pause because this is a very sensitive subject for me that absolutely causes tears. So forgive me if I get emotional. But it's just -- it's not sadness. It's pure joy. It has been a wonderful journey here.

So I have, in the last three years, been connected with Workforce Alliance and the Ticket to Work Coordinator. And Ms. Barbara Green is not only my Ticket to Work Coordinator, she is truly a friend. She has helped me on much more than what she has described. She has helped me with the little nuances. She has taught me how to write emails. She has assisted me in participating in Zoom meetings. I mean, the plethora of the things that she has done for me, I will forever be absolutely grateful to her.

So primarily why I'm here is not to give you a sad story but to give you a story of empowerment to tell that you indeed these programs and many other programs that are available out there will help you. They will help you reach empowerment. They will help you reach financial success. I now am employed at one of the top health care systems of our country, and I make a wage that's over \$50,000. And I could not have dreamed of being in this position if it wasn't for all of the individuals that I have met in my journey, especially those individuals in the Department of Labor and in the Ticket to Work Program and, of course, Barbara Green.

It indeed is a long journey because when you are first -- whether you were born with a disability, whether you have a -- you just end up diagnosed with a disability, as was in my case, I was 23. I'm now 48. And I got diagnosed, and I had to read a document that said that I was never going to walk, and I would always be in a wheelchair. And that broke my heart as I was preparing to go to law school. And I didn't know how I would be able to marry a career and live with a chronic illness. But I fast forward to 25 years later, and I have -- I've learned to live with those. I've learned to seek out assistance. I have learned to communicate with professionals to see what's available for me. And, indeed, when you start living off of Social Security benefits, it's a very difficult thing. And just like Mr. Lance Kaldor explained, you live with so minimum that you feel that there's never going to be enough for you to enjoy life.

But I am so grateful for the Financial Toolkit that has been developed for every aspect that was just explained and everything that it offers. If you use it collectively, and it's not a one thing. It requires time and training and for you to stay at it. You will find that it's so useful, that it's so helpful. Everything that was described in that toolkit was what I have slowly been learning to use: to budget my income, to budget for clothing, so many things. I think I would need more than a three-minute conversation in order to explain it. But the main gist is I want to encourage everybody that's listening to use these programs to reach out to all of these different professionals and individuals, to also find the courage in yourself to keep going, to not give up on yourself, and to know that -- at times I say that I'm an anomaly in this world because I know that I've been connected with this program for 3 1/2 years, and I have accomplished a lot. But I would like to be more like the general representation. I want the story of everybody that's disabled to feel like they can live their life fulfilled because a disability does not determine you or define you.

So I thank you so much for inviting me. I do apologize for the tears. I'd like to give a personal shoutout and thank you to Barbara Green. You have changed my life.

>> Barbara Green: It's been a pleasure. It's been a pleasure. And I also want to recognize that Randy Johnson from the American Job Center, my partner, is present. I'm so pleased he's here. Because he was very influential in helping Carolina access the funding for her pharmacy tech training. So thank you, Randy.

>> Carolina Zamora: Thank you, Randy. I didn't know he was in attendance, but absolutely. That's why I wanted to mention my work with Workforce Alliance. They funded my training. They sent me to a stellar premier program that has been part of why I'm been able to succeed. They paid for my scrubs, my shoes. Barbara helped me navigate the challenges of asking for accommodation, just so many things. So again, sorry for the sob story, but I encourage everybody that's listening, every professional that can guide their consumers, their colleagues, to use these tools to truly empower yourself. I wish everybody the very best. Have a wonderful journey. And thank you so much for inviting me.

>> Sarah Loizeaux: Wow! Wow! I'm speechless. Carolina, thank you so much for sharing your story and, you know, you probably had several people with tears in their eyes when hearing from you. But it was beautiful. I'm so grateful that you came and shared your story today. And I agree with you. I would like this to be something that more people have access to, knowing that they have the support, knowing they have these resources available to them because there is a way, and I'm so proud of you.

And one thing that Carolina didn't mention that I'll brag on her behalf is she is up to move up in her career. So she will -- she is not staying where she is. She's going to be moving even forward. And I think that that's amazing, Carolina. And you are, without a --

>> Thank you.

>> Sarah Loizeaux: -- an inspiration to everyone here, and I just wish you so well. I wish you nothing but the best. And you are --

>> Thank you.

>> Sarah Loizeaux: -- definitely proof that it matters. Like, what we do in the workforce system matters. It's changing lives. It is so important that we're not just helping someone find

employment. We're helping them change the course of their lives in a very positive way financially. So I just want to thank all the presenters here today, including Carolina. We're going to get to questions in just a minute.

But I wanted to talk a little bit about Melissa had mentioned the preliminary results to the financial services feedback form at the beginning of the webinar. And I wanted to talk a little bit about it because we are actually looking for more respondents for the feedback form. So NAWDP and National Disability Institute, we have partnered together to learn how the workforce system across all titles understands and provides financial capability programming to job seekers. So if you can use this QR code; we will also put a link for the feedback form in the chat. If you could take a few minutes to fill out this form -- you do not need to share any personal information unless you choose to. You can be anonymous. But the information we collect, it's used to develop responsive approaches to financial capability programming in supporting job seekers to achieve economic self-sufficiency. We want to know the resources you are aware of. We want to know if you're providing financial services. Ticket to Work is just one example of a financial education service that you can provide. And there are definitely many more. And we know that you share resources and support customers every day in achieving their financial goals. So if you could take a few minutes to fill this out, it would be really, really appreciated. We're trying to make sure that we have enough respondents to make the findings statistically significant. So I just wanted to please do a little shoutout for that. If you can, take a few minutes to fill that out, I would really appreciate it.

And I'm going to just quickly go to the next slide. And, Melissa, I was hoping if you could just really quick tell us about the upcoming conference?

>> Melissa Robbins: Absolutely. I would love to. I would also like to add, Sarah: I, too, encourage you to use that QR code to fill out that feedback form. There is no wrong answer. So you can't get it wrong. Do not answer the way you think you should feel confidently in sharing financial resources. Please, answer where you are right now because that just helps us help you. So, again, no wrong answer. Don't be scared, but we definitely would appreciate it if you would do that.

We are very excited to host our 40th annual conference in San Antonio, Texas, this year. We're even more excited that the team from LEAD will be there presenting a workshop and answering attendee questions at their exhibit booth. We have over 1700 attendees who will be coming to San Antonio. So you definitely don't want to miss it. At the association, we host three in-person events each year. Our annual conference, our Business Academy, and our Youth Symposium. We are grateful each time the LEAD Center can attend. They were at our Youth Symposium, as well, gathering information for the feedback form. We consider them one of our leading experts on disability employment policy, obviously, and their willingness to share promising practices with attendees from across the country is not something that we take for granted.

In addition to our in-person offerings, we also do virtual. We have 30 minutes of excellent sessions. Those are open and free to everyone. So, you know, please, take advantage of all of those learning resources. You can find additional information on NAWDP. The link has been put into the chat, as well as the QR code on any one of our websites. But we would just love the opportunity to meet with you at one of our events in person or virtually.

>> Sarah Loizeaux: Thank you so much, Melissa. I am very excited to be joining you in San Antonio, as well. Like she said, we're going to be presenting on the same sort of topic that we talked about today about the role of financial education in the workforce system. And I would love to hear from you if you are attending.

So we've got a few minutes. We have gotten so many great questions in the question and answer box. Thank you for sharing them. I'll try to touch on at least a few of them. If your question was not answered, I apologize. We will try to get to as many, though, as we can. We got so many great questions. So I think I would start with -- let's see here. There's just so many good ones.

Here's a good one. Where can I find financial literacy resources for youth? Where are some places that you know of where you can find youth-centered resources?

>> Barbara Green: I don't work too much with youth, but I could -- I could certainly research it and get back to people. I'll put my email in the chat.

>> Sarah Loizeaux: Great.

>> Lance Kaldor: Hey, Sarah. Sorry. There are some links in that Financial Toolkit on resources for youth. I actually brought my youth WIOA team in our office the website, because they were just kind of using some hodgepodge kind of stuff. And they were pretty impressed with the website for having it all condensed in one place to discuss these subjects with their youth. So, again, I would definitely delve into that financial literacy toolkit and find the things for youth. I think that would probably help you out a lot.

>> Sarah Loizeaux: Awesome. Lance, stay on there for just a moment because there's another question. You did a really good job, so I'm hoping you can share it with the rest of the group. When and how do you start the conversation about financial literacy with a customer?

>> Lance Kaldor: So I myself, I listen for the opportunities. They'll let you know. I mean, if they're walking into a lobby of a workforce center and they're, like, "oh, I just lost my job, and I've got to pay my rent." Oh, you've got to pay your rent? What's your rent? There's an opportunity. There is an opening. The gate just opened for you to get in there and, you know, "oh. So what happened, you know, that we're light on rent? You know, is there something going on?" You know, or, again, with this nation's large homeless rate and a lot of those individuals that are homeless ending up being people with disabilities; they'll come in and tell you, "I need to get out of the shelter. I need to get someplace." And so then we can sit down and start talking: "Well, what's your budget? You know, oh, so you have no money coming in?" "No, I'm on Social Security Disability Insurance." "Okay, well, how much are you getting from that?" "I'm getting this." "Okay, well, do you have any expenditures going out?" I mean, those little opportunities will present themselves. You just kind of got -- you know, I always tell people what I look for is the opportunity for them to get the hook into me. If they're cashing out that bait of "I'm financially struggling" and I bite on that, then they've hooked me. And now I'm a fish on their line, and they get to reel me in and take advantage of my information.

>> Sarah Loizeaux: Yep. That's great. I think, you know, the results that Melissa shared of the feedback form, people are coming to American Job Centers in the workforce system not because they just think they need a new job or, you know, they're exploring their options. They need things: housing, money, transportation. They need a job. Those are all reasons why it's so important to have those kinds of conversations about financial literacy, share resources

people need. Also, you know, the ability to keep a job and maintain a job means that you have to be able to have certain things in place like transportation and housing and food and clothing and other things. And so, you know, it's just so important that we think about everything that the workforce system does is an element of providing those financial services. Thank you, Lance.

So we've only got a few minutes left. I think we can do one more question. So, let's see here.

>> Lance Kaldor: Sarah, can I answer one real quick?

>> Sarah Loizeaux: Absolutely. Go for it.

>> Lance Kaldor: One of the attendees asked, "where can I find information or resources to help people manage benefits other than Social Security?" This is a question we face constantly because most people are on two types of benefits. They get Social Security but then also benefits through welfare departments, whether that's through waivers, food stamps, things along those lines. My answer to that question would be contact your local health and welfare department. They're the best ones -- go out to their websites. One of the things I do is I go out to the websites a lot and just start exploring them. That is the easiest way for me to understand what an individual is seeing on that website. Sometimes, we have to look at them and say if they want to know, "hey, what is my wage threshold for my health and welfare benefits?" Well, it depends on which program you're on. And as we know, in today's world, thanks to COVID, we end up sitting on phone lines for hours and hours and hours. So if those of us in the workforce system can go out and spend a little time navigating those websites, it will help you understand what benefits are coming through these other agencies and how to connect them to it.

>> Sarah Loizeaux: Absolutely. And a few people have been saying they recommend the WIPA program for people receiving Social Security Disability benefits. A WIPA is a great resource available in every state to help individuals who are looking to going back to work or are going back to work to manage their benefits. And you can go to the Social Security website to get more information.

This has been an amazing, amazing webinar. I hope that you guys enjoyed it. I hope you've learned a lot. I know that I have. And I just want to thank, again, our presenters, to Lance and to Melissa and to Barbara and especially Carolina. I just really appreciate you sharing your story. It was very moving. We are going to have a recording of this webinar. And all of the links that were shared will be also shared when we archive the webinar at the LEAD Center website. Highly encourage you to visit the LEAD Center website. Sign up for updates. Join our social media pages. I know we have a few of those. And, again, I just want to thank you all so much for joining us today. Really appreciate it. Have a great afternoon.