



TOOLS, RESOURCES AND ACTIVITIES THAT MAKE A REAL ECONOMIC IMPACT

Michael Roush, M.A.

Director, Real Economic Impact Network

mroush@ndi-inc.org

National Disability Institute

Washington, DC



RATE YOUR FINANCIAL BEHAVIOR

FDIC *Money Smart*

- The FDIC developed the *Money Smart* program to help low- and moderate-income individuals understand basic financial services, develop money management skills, and learn how to use banking services effectively.
- *Money Smart* is available from the FDIC in English, Spanish, Chinese, Korean and Vietnamese and is free of charge to the user.
- Instructions for obtaining copies of the curriculum can be found by clicking on the *Money Smart* link at www.fdic.gov

Hands On Banking

- Developed by Wells Fargo as a free public service, this innovative, entertaining program contains no commercial content.
- User-friendly program
- Provides resources needed to manage money

www.handsonbanking.org

Better Money Habits

- Developed by Bank of America and Khan Academy as a free online financial education tool.
- User friendly
- Short videos that complement existing curriculums/programs

www.bettermoneyhabits.com

Rate Your Financial Behavior

- Rate Your Financial Behavior handout provides a brief snapshot of an individual's financial behavior.

Rate Your Financial Behavior

Rate Your Financial Behavior

Read each statement in rows 1 through 12. In the columns next to the statement, place an X under the column that describes your Financial Behavior. Do this for each question.

| | | ALWAYS | SOMETIMES | NEVER |
|----|--|--------|-----------|-------|
| 1 | Pay bills on time. | | | |
| 2 | Have a checking account with direct deposit of paycheck from work. | | | |
| 3 | Balance checkbook monthly. | | | |
| 4 | Track expenses/record keeping system. | | | |
| 5 | Have a spending plan/budget and review it at least quarterly. | | | |
| 6 | Have a savings plan. | | | |
| 7 | Save a specific dollar amount weekly. | | | |
| 8 | Plan and set goals for a financial future. | | | |
| 9 | Have a savings account. | | | |
| 10 | Review credit report. | | | |
| 11 | Pay credit card balances in full each month. | | | |
| 12 | Have money in more than one type of investment. | | | |

Financial Well-Being Assessment

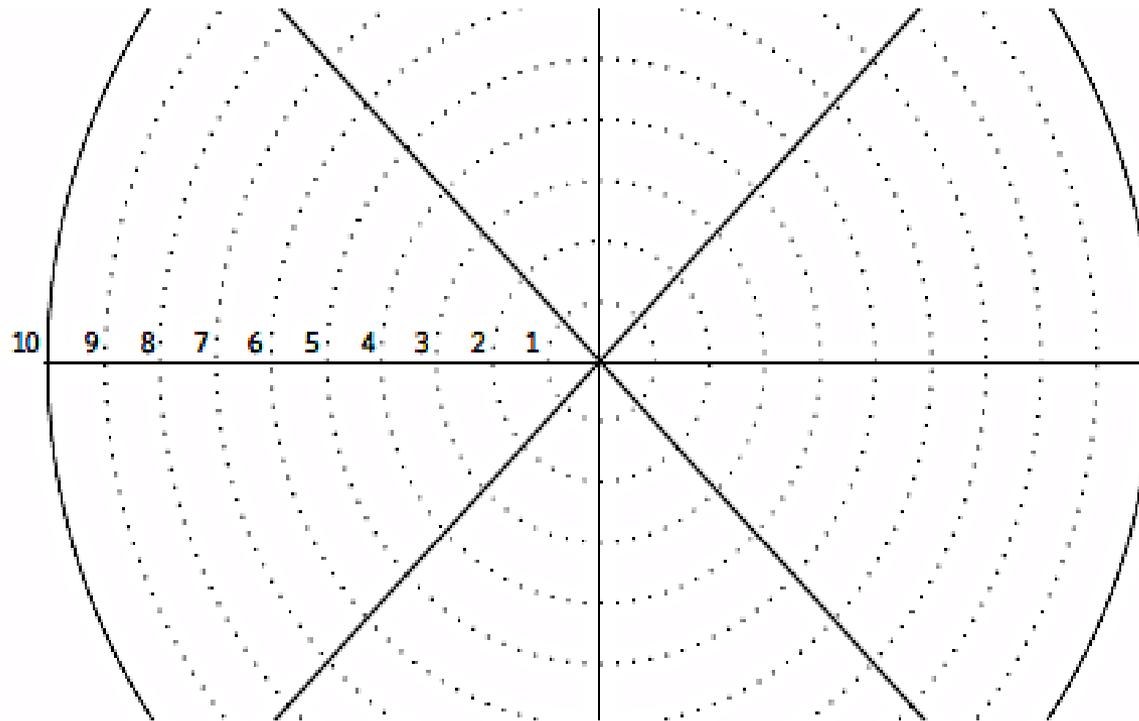
- Financial Well-Being Assessment provides a more in-depth view of the individuals current financial situation.
- Financial Well-Being Assessment builds awareness and provides guidance on resources to direct an individual to assist them in achieving financial well-being.

Financial Well-Being Assessment

Name: _____ Date: _____

| Question | Response |
|--|---|
| <p>1. Most people have their own idea about what it means to be financially stable or secure, what does this mean to you? *Please capture in no more than 20 words</p> | |
| <p>2. At this moment, do you feel financially stable?</p> | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure |
| <p>Quick Tip: If you believe that you are financially unstable at this time, you may want to call 211 or (insert local social services department here) to see what kinds of supports you can receive to stay financially stable.</p> | |
| <p>3. Do you currently have a personal budget, spending plan, or financial plan?</p> | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure |
| <p>Quick Tip: If you want to learn more about creating or improving your budgeting practices, check out the video How To Maintain a Budget and Stick To It: https://www.bettermoneyhabits.com/saving-budgeting/how-to-maintain-budget/set-budget-stick-to-it.html</p> | |
| <p>4. Do you have financial goals?</p> | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure |
| <p>5. What is your most important (financial) goal at this time?</p> | |
| <p>6. How confident are you in your ability to achieve a financial goal you set for yourself today?</p> | <input type="checkbox"/> Not at all confident <input type="checkbox"/> Somewhat confident <input type="checkbox"/> Very Confident |
| <p>Quick Tip: If you are not confident that you can achieve a financial goal, you may want to seek out financial help in the form of counseling or coaching: https://www.nfcc.org/agency-locator/</p> | |

Financial Wheel





MY AMERICAN DREAM ACTIVITY

Vision Boards or Action Board

- A(n) vision board/action board:
 - Creates a visual tool of items we hope to achieve
 - Provides us with a constant reminder of our goal
 - Is our own dream/vision that we have for our future
 - Creates a fun activity to begin and/or enhance the conversation with individuals
 - Assists with identifying short-term and long-term goals towards financial stability







WY AMERICAN DREAM JOB

1. To volunteer
2. Research the Job
3. Talking to people about the job



4. Safe money to get that Job

5. Safe money to buy a home

\$



STVIA

Cars



Love



Movie



Electronic



Healthy



Example of How to Incorporate Vision Boards and Action Boards

- **My American Dream Activity**
 - The My American Dream Activity provides an opportunity for individuals to define their American Dream.
 - The activity gives attendees the opportunity to create a vision board.
 - The activity allows individuals to build their knowledge over the course of the program.
 - It is key to allow the individuals to explore their creativeness in developing their Dream Board!

How Do I Create a Vision Board or Action Board

- Supplies Needed:
 - Poster board or card stock paper
 - Magazines
 - Scissors
 - Glue
 - Markers

Steps to Creating a Vision Board or Action Board

- Identify that ultimate goal you feel would make you extremely happy or that item(s) that you would really like to have.
- Locate a picture or image of that item(s).
- Cut out the image and place it on the board preferably in the center. If you have more than 1 item that is ok put them all on the board.
- Identify next steps that you need to take to achieve one or more of your goals. Include them on the board as well.

Ways to Incorporate Vision Boards

- Incorporate vision boards as an introduction activity to help individuals explore what their true employment, financial and life goals are. Images help us identify our goals. Ex. We look at magazines when trying to determine a new hairstyle.
- Homework activity in between visits.
- Incorporate within Integrated Resource Teams.
- Allows the counselor to see what the individuals has in mind for their ideal life and assists the counselor to help guide the individuals on their next steps.

Additional Resources

- **Samuel's Journey**
- A tool to help self-advocates learn about public benefits and going to work.
- www.realeconomicimpact.org/benefits-planning/the-changing-face-of-benefits-florida
- Sponsored by Florida Developmental Disabilities Council

The Changing Face of Benefits

Samuel's Journey

Do you receive Social Security Disability Insurance?

Do you want to find a job and go to work?

Meet Samuel, he has the same goal.

Developed by



National Office: Washington, DC

Regional Office: St. Petersburg, FL

www.realeconomicimpact.org

With Support from



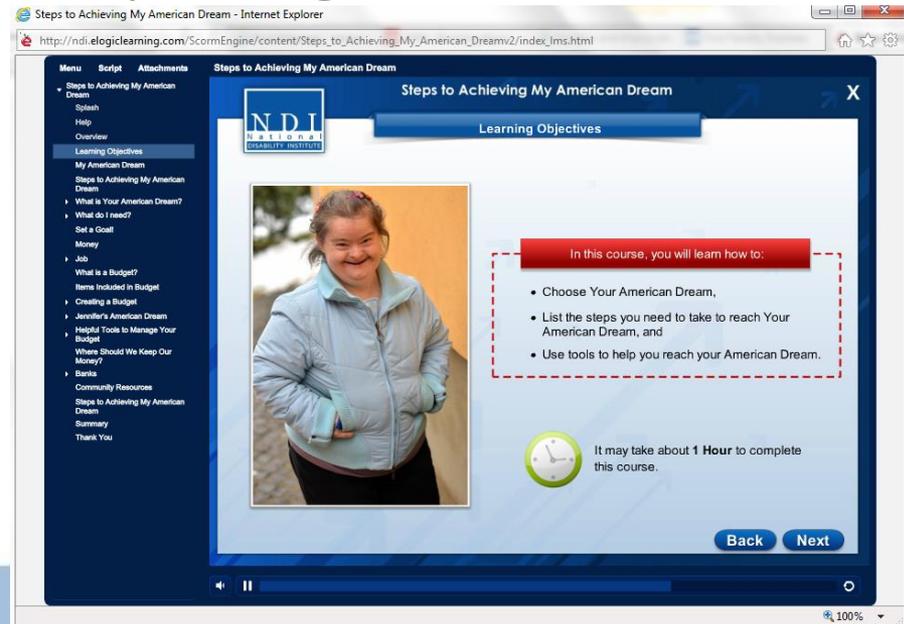
Florida Developmental Disabilities Council

www.fddc.org

This initiative is sponsored by United States Department of Health and Human Services, Administration on Intellectual and Developmental Disabilities and Florida Developmental Disabilities Council, Inc.

Additional Resources

- **Steps to Achieving My American Dream** – free online course
- This course is designed to help individuals discover steps they can take to achieve their American Dream.
- Sponsored by the DC Developmental Disabilities Council
- To access the course go to:
<http://www.realeconomicimpact.org/resources/ndi-online-classroom>



Steps to Achieving My American Dream - Internet Explorer

http://ndi.elogiclearning.com/ScormEngine/content/Steps_to_Achieving_My_American_Dream2/index_lms.html

Steps to Achieving My American Dream

Steps to Achieving My American Dream

Learning Objectives

In this course, you will learn how to:

- Choose Your American Dream,
- List the steps you need to take to reach Your American Dream, and
- Use tools to help you reach your American Dream.

It may take about 1 Hour to complete this course.

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QUESTIONS