

The Substantial Gainful Activity (SGA) Project helps state vocational rehabilitation (VR) agencies build their capacity so that more consumers can find meaningful employment. Two of our participating states, Kentucky and Minnesota, have made changes to their state VR program that have led to substantial gainful employment for their clients. This series includes some of the key resources that VR and financial professionals implementing the SGA project utilized.

Money Smart

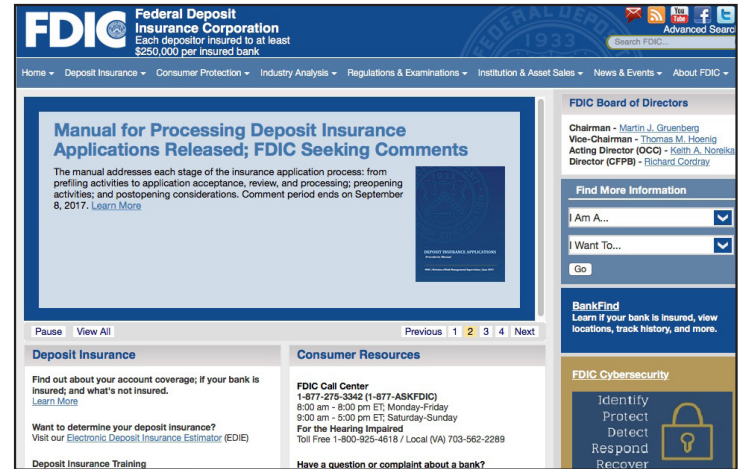
www.fdic.gov

To access, visit:

www.fdic.gov/consumers/consumer/moneysmart/

Money Smart is a comprehensive financial curriculum designed to help low- and moderate-income individuals enhance their financial skills and create positive banking relationships. It was created by the Federal Deposit Insurance Corporation (FDIC), and includes PowerPoint slides, an instructor manual and a participant manual.

The program is available in nine languages, large print, and braille. There are customized modules for older adults, small businesses, and young people.



MyMoney.Gov

www.mymoney.gov

MyMoney.gov provides easy access to research on financial literacy, capability, and access and use of financial products and services. Additionally, MyMoney.gov has online calculators, budget worksheets, planning checklists, and other helpful resources from the federal government for making financial decisions.

The website focuses on five financial principles:

- Earn
- Save and Invest
- Protect
- Spend
- Borrow

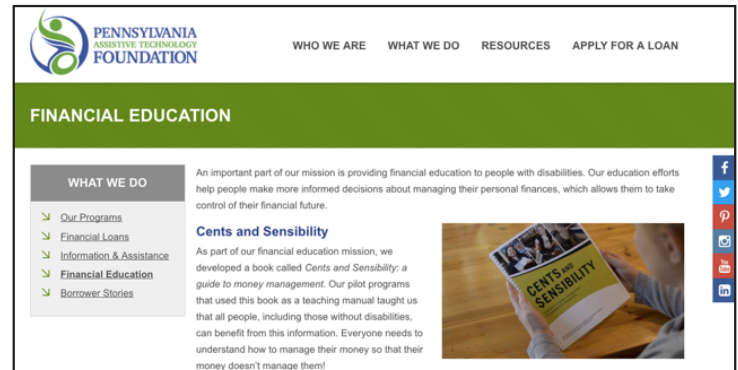


The SGA project is part of ExploreVR, the data hub for a group of vocational rehabilitation research projects at the Institute for Community Inclusion (ICI) at the University of Massachusetts Boston. ExploreVR is funded in part by the National Institute on Disability and Rehabilitation Research (NIDRR) and the Rehabilitation Services Administration (RSA) of the US Department of Education, grant #H133B070001 and grant #H133B120002.

Cents and Sensibility: A Guide to Money Management for People With Disabilities

<https://patf.us/what-we-do/financial-education/>

Cents and Sensibility is a teaching manual about money management. Developed by the Pennsylvania Assistive Technology Foundation in conjunction with Widener University, this resource is designed for individuals with disabilities living in Pennsylvania.



Financial Freedom

<http://alphaonenow.org/-FF-home.php>

Developed by Alpha One in Maine, **Financial Freedom** is a resource guide about managing personal financial resources. The free online booklet contains information on finance basics, organizing personal finances, managing and eliminating debt, and securing necessary assistive technology.

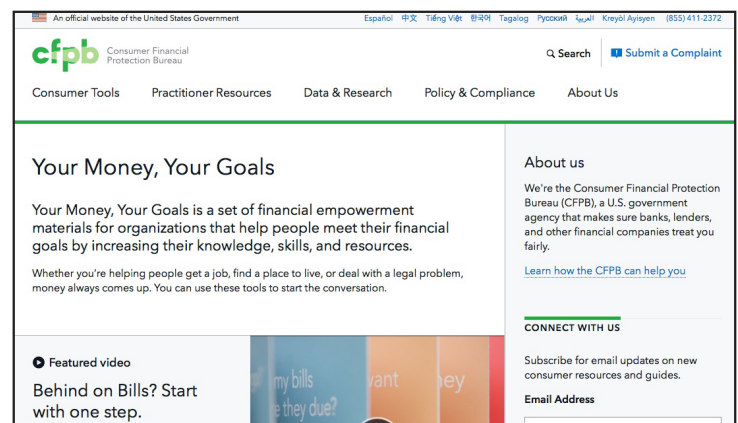


Consumer Financial Protection Bureau (CFPB)

www.consumerfinance.gov/

The Consumer Financial Protection Bureau helps consumers and financial markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives.

Your Money, Your Goals is a set of financial empowerment materials for organizations. The materials help people meet their financial goals by increasing their knowledge, skills, and resources.



ROADS (Reach Outcomes Achieve Dreams Succeed) to Financial Independence

www.consumerfinance.gov/about-us/blog/working-to-improve-the-financial-lives-of-people-with-disabilities/

This program is being run in six pilot sites: Texas, Alabama, New York, Washington, Delaware, and Washington DC.

ROADS helps individuals with disabilities take control of their finances at crucial moments in their lives. The initiative integrates financial counseling services into employment, independent living, and other support services programs. Participants receive financial tools and training tailored to their needs:

- A financial assessment
- Access to a financial counselor
- Resources for how to plan and achieve financial goals
- Guidance on how to improve credit, reduce debt, and increase savings



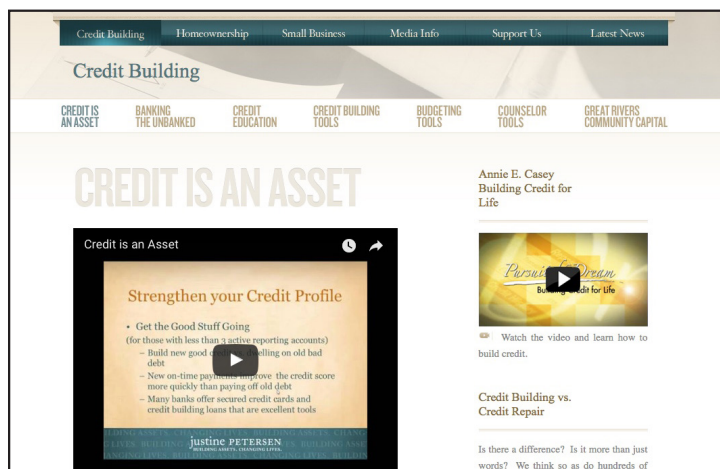
Credit as an Asset

www.justinepetersen.org/credit_building/credit_is_an_asset/

Financial Capability Counseling gives families and individuals from all walks of life information and tools to improve credit, increase savings, and build wealth. This is a free two-hour group session focused on building wealth one step at a time.

The workshop is for people who want to build or rebuild a good credit history. It helps participants think about their relationship with credit, why credit is so important, and plan how they will make financial products work for them.

Taking the workshop helps people increase their financial stability in the near term, and their financial security in the long term.

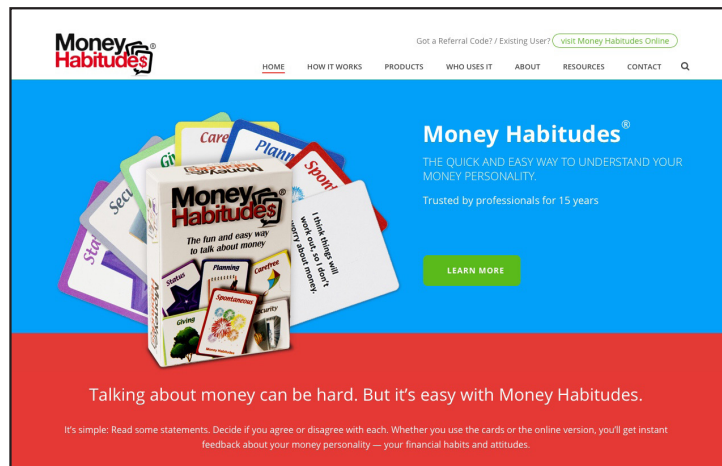


Money Habitude\$

www.moneyhabitudes.com/

This engaging card game by Syble Solomon teaches players how their habits and attitudes about money can support or sabotage their life, relationships, career, and financial goals. The engaging assessment cards help people understand their money personality: that is, how they relate to others when it comes to spending, saving, investing, and philanthropy.

Individuals, couples, and groups can all play the game.



Other Resources

A number of other places offer assistance with financial education:

- Banks and Credit Unions
- Bank On
- Cooperative Extension Offices
- Local Colleges and Universities
- Government Agencies

Explore VR

Informing Research, Policy, and Practice



This is a publication of ExploreVR, the data hub for a group of vocational rehabilitation research projects at the Institute for Community Inclusion (ICI) at the University of Massachusetts Boston. ExploreVR is funded in part by the National Institute on Disability, Independent Living, and Rehabilitation Research (NIDILRR) within the Administration for Community Living (ACL) of the US Department of Health and Human Services (HHS) and the Rehabilitation Services Administration (RSA) of the US Department of Education, grant #H133B070001 and grant #H133B120002. The SGA Project is a model demonstration project funded by RSA under grant number H235L100004.

www.exploreVR.org