The powerpoint and handouts for today’s webinar can be downloaded from the www.secondarytransition.org website: Under hot topics

PaTTAN’s Mission

The mission of the Pennsylvania Training and Technical Assistance Network (PaTTAN) is to support the efforts and initiatives of the Bureau of Special Education, and to build the capacity of local educational agencies to serve students who receive special education services.
PDE’s Commitment to Least Restrictive Environment (LRE)

Our goal for each child is to ensure Individualized Education Program (IEP) teams begin with the general education setting with the use of Supplementary Aids and Services before considering a more restrictive environment.

PA’s Secondary Transition Website

www.secondarytransition.org
Today’s Presenters

Tracy Beck and Susan Tachau
Pennsylvania Assistive Technology Foundation (PATF)

Webinar Agenda

• Introduce Pennsylvania Assistive Technology Foundation (PATF).
• Define assistive technology (AT) devices and services.
• Provide a brief overview of PATF’s activities (information & assistance and two cash loan programs).
• Findings that led to the writing of the first comprehensive financial education booklet for young people with disabilities who are transitioning to adulthood.
• Review of Cents and Sensibility: a guide to money management for people with disabilities.
• Description of the pilot program funded by the PA Developmental Disabilities Council that incorporates financial education seminars, mentoring and the establishment of Individual Development Accounts for AT devices.
• Questions.
Introduction

Who are we? Pennsylvania Assistive Technology Foundation (PATF)

*Mission:* To provide financing opportunities to people with disabilities, helping them to acquire assistive technology (AT) devices and services that improve the quality of their lives.

PATF serves Pennsylvanians:
- All ages
- All disabilities and health conditions
- All income levels

What is Assistive Technology (AT)?

“Any item, piece of equipment, or product system, whether acquired commercially, modified, or customized, that is used to increase, maintain or improve functional capabilities of individuals with disabilities.” [The Technology Related Assistance to Individuals with Disabilities Act of 1988.]

This is the federal definition (from what is now known as the Assistive Technology Act) that is also infused in all pieces of legislation, including the Rehabilitation Act, Older Americans Act, Individuals with Disabilities Education Act.
AT Also Includes Services

Assistive Technology also includes services, meaning any service that directly assists an individual with a disability in the selection, acquisition or use of an assistive technology device (including evaluation, designing, fitting, customizing, adapting, maintaining, repairing, training).

Examples of AT Devices
What Are Examples of AT Services?

- Evaluation
- Selection
- Designing
- Construction
- Training
- Repair

Pennsylvania Assistive Technology Foundation (PATF)

PATF has 2 loan programs:
- ✓ Mini-Loan Program
- ✓ Low-Interest Loan Program

Who is eligible to apply?
Pennsylvanians of all ages, income levels, and disabilities or health conditions. Must be willing and able to repay a loan.
Mini-Loan Program

Mini-Loan Program: $100 to $1,500 at 0% interest. $20/month minimum payment.

Examples: iPads and apps, portable ramps, security system, seat lift chairs

Low-Interest Loan Program

Low-Interest Loan Program (more than $1,500)
Traditional (up to $60,000 at 3.75%)
Guaranteed (up to $25,000 at 3.75%)

Examples: adapted vehicles, home modifications, hearing aids
Why Choose PATF Over a Traditional Lender?

• PATF provides low interest loans and extended repayment terms, therefore the payments are more affordable.

• PATF has more flexible eligibility requirements.

• PATF offers information about possible funding resources, provides financial education, reports repayments (helps build credit!), and can provide a rescue payment if an emergency happens.

Ten Years of Reading Credit Reports Led To…

Financial education booklet for people with disabilities who are transitioning into adulthood.


(Hint: go to PATF’s website, www.patf.us, and go to the Publications tab. The financial education booklet is the last publication listed.)
This Booklet is Designed for People with Disabilities

- Photos of people with disabilities (includes people who are Deaf, blind, have intellectual disabilities, have physical disabilities, have learning disabilities, have a traumatic brain injury, etc.)
- Can be read with a screen reader (508 compatible).
- Reading level approximately 4th to 6th grade.
- Clear design for comprehension, non-glossy paper, special attention to the binding of the booklet.
- Repetition of vocabulary words.
- Integration of activities that build on previous activities and lessons.

Special Considerations for Developing the Booklet

- Incorporated activities for “changed behavior”.
- Some of us learn basic money management concepts through experience, but because the unemployment and underemployment rate for people with disabilities is at an all-time high, this booklet starts at the beginning with defining the concepts of “Wants” vs. “Needs”.
- Made a conscious decision to begin with “Wants” vs. “Needs” and not “Decisions and Actions Lead to Consequences”.
Why Is This Booklet Important?

- People with disabilities can learn money management skills that will help them be more in charge of their financial future.
- This booklet can serve as a resource guide for future discussion and decision-making.
- No other financial education booklet includes special consideration information for people who receive federal and/or state supports for independent living (including Supplemental Security Income, home and community-based waiver services).

Who Helped PATF Write and Edit This Booklet?

- Professors at Widener University (Business School)
- Financial Education Officer, Pennsylvania Housing Finance Agency
- Economic Education Advisor, Community Development Studies and Education Department, Federal Reserve Bank of Philadelphia
- Attorneys with the PA Health Law Project and Beasley School of Law, Temple University
Table of Contents and Layout

• Cents and Sensibility: A guide to money management for people with disabilities has 8 chapters.
• The space in the margins is used for new ideas (Penny Pincher or the light bulb) and reinforcement of new vocabulary words.
• Every chapter has at least one activity.
• Two pages of Additional Resources are included at the end of the booklet, including PA-specific resources, games, and popular blogs (e.g. Budgets are Sexy).
• Blank worksheets are included near the end of the booklet for future planning.
• The glossary includes the vocabulary words that are used in the text and in the margins.

Chapter 1: Let’s Get Started

• Discussion of Money Values
• The Difference Between Needs and Wants
• Money Habits

Activities lead into a “pre-test” by asking specific questions about budgeting, understanding debts, developing a banking relationship, timely repayment of bills, saving and purpose of saving.
Chapter 2: Get Ready to Budget

• The first steps to developing a budget:
  ✓ Income (earned and unearned)
  ✓ Understanding gross vs. net earnings
  ✓ Expenses (and how to track receipts, on-line monitoring)
  ✓ Determining cash flow
  ✓ Completing Personal Statement of Income and Spending, incorporating “needs” and “wants”.

• Tips about accessing PA benefits, tracking expenses, and help with completing tax forms.

Chapter 3: My Personal Budget

• Examine Personal Budget versus Actual Spending. Transfer planned spending and actual spending onto worksheets.
  (Importance of record keeping through banking statements, receipts, and on-line tools.)

• Key concepts: cash flow, surplus, deficit
Chapter 4: My Lifelong Commitment to Saving

• Discussion of savings goals
• Tips for successful saving
• “Safe” ways to save and maintain government benefits, such as Supplemental Security Income (SSI) and home and community-based waiver services.
  - Plan to Achieve Self-Support (PASS)
  - Special Needs Trusts
  - Individual Development Accounts (IDAs)

• Resource links that provide more in-depth information about social security guidelines, eligibility and saving limits.

Chapter 5: Where Should I Keep My Money?

• Learning about banks and credit unions: what’s the difference, what are the advantages and disadvantages of both. Why is it important to become “banked”?
• What are some of the most commonly used financial products, and, how best to use them (i.e., checking accounts, savings accounts, debit cards, ATMs, credit cards, pre-paid cards)?
• Credit cards: access to capital, but what are the “fast facts” about credit cards? How do you read a statement?
• What are check-cashing stores? And, what payday lenders? What are people looking for when they use those resources?
• What is Identity Theft? How to protect against identity theft?
• What is phishing? How to protect against phishing?
Chapter 6: Borrowing Money

• The big ideas: Understanding credit and building credit.

• Learning about credit scores and why credit scores are so important.

• Obtaining, reviewing and understanding your credit report. What reports are available? How to obtain your score? What you should do if there's a mistake on your credit report.

• The importance of monitoring your credit report.

Chapter 7: Assistive Technology

• Learn about the range and scope of assistive technology and why these devices and supports are so important for people with disabilities.

• Pennsylvania has many resources for assistive technology. How can you start a search for funding that can help you? In particular, what are waivers and how do you access those services?

• How can Pennsylvania Assistive Technology Foundation (PATF), PA Health Law Project and other organizations help individuals get the AT they need?
Chapter 8: Are You Ready To Go?

• Summary of activities
• Additional resources, including games and blogs
• Blank worksheets for developing budgets (personal statement of Income and Spending, needs and wants descriptions, cash flow)
• Glossary

Summary

- This booklet provides information and resources so that individuals can learn about how to manage his/her money instead of letting their money manage them.
- Self determination demands that individuals with disabilities be involved in making financial decisions that concern themselves.
- There are other financial education booklets that are available — however, no other booklet includes information that is important for people with disabilities who need state and/or federal benefits to live successfully in the community (i.e., SSI or waivers.) It is imperative that youth know about these requirements — and that individuals are urged to save, but save wisely so that benefits will not be lost.
Questions?

For More Information…

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Independence is priceless...we help make it affordable.
Thank you for joining us on today’s webinar.

Please join us for the remaining webinar sessions in this series

2013-14 – COP Webinar Series

December 11, 2013 (9:00 am - 11:00 am) – Successful Health Transitions

January 8, 2014 (9:00 am - 11:00 am) – Labor Laws

January 22, 2014 - (9:00 am – 11:00 am) – Secondary Transition – Focus on students who are Deaf and Hard of Hearing

March 5, 2014 - (9:00 am – 11:00 am) – Secondary Transition – Instructional Accessible Materials

March 19, 2014 – (9:00 am – 11:00 am) – Secondary Transition and Inclusive Practices

April 30, 2014 – (9:00 am – 11:00 am) – Employment Options
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