

Show Me the Money Webinar Series  
**“Creating a Culture of  
Financial Inclusion and  
Access”**

**March 8, 2018**



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Burton Blatt Institute  
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## Important Reminders

- About 56.7 million people have a disability
- 19% of the population have a disability
- Nearly 1 in 5 people have a disability
- \$1 trillion aggregate income
- \$220 billion disposable income

**Serving this population well makes good  
business sense and it's the right thing to do**



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## Creating A Culture

- Develop resource coordinator
- Review policies
- Develop ADA Policy
- Website
- Vendor
- Service Animals
- Process for complaints
- Disability etiquette



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## Talking About Disability

- Remember that people with disabilities are first and foremost PEOPLE!
- › Emphasize the person, not the disability
- › Avoid using outdated or negative terms, such as . . .



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## Example of phrases to avoid... phrases to use...

**Words & Phrases to Avoid**

- a disabled person
- the handicapped or the crippled
- normal, healthy or able-bodied person/people
- wheelchair-bound or confined to a wheelchair
- birth defect or affliction
- a victim of cerebral palsy (or other condition)
- suffers from polio, afflicted with polio or post-polio
- mentally retarded, a retard slow or special
- the Down's person or Mongoloid
- the epileptic or epileptics fits or epileptic fits
- the mentally ill
- crazy, psycho, nuts, mental case
- the blind or blind as a bat
- hearing-impaired
- deaf-mute, deaf and dumb

**Preferred Alternatives**

- person with a disability
- person with a disability
- people without disabilities
- typical person
- a wheelchair user
- uses a wheelchair
- congenital disability or birth anomaly
- has cerebral palsy (has insert condition)
- had had polio, experienced polio
- has a disability due to polio
- person with an intellectual or developmental disability
- person with Down Syndrome
- person with epilepsy
- person with a seizure disorder
- seizure or epileptic episode
- people who have mental illness
- person with a mental or emotional disorder
- people who are blind or visually impaired
- person who is hard of hearing
- the Deaf, a person who is deaf






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## A sign to welcome customer.



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## Evaluate Facilities

- Parking spaces
- Entrances
- Lobby area
- Public restrooms
- Door tension
- Service counters
- Curb cuts/sidewalks
- Elevators
- Signage



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## Process for accommodation requests

- Develop a marketing plan
- Who is your customer?
- Conduct outreach visits or focus groups
- Form a council or working group
- Develop a Financial Education Curriculum



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# Effective Ways To Communicate



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# Listen Think Respond



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# Best Practices When Interacting With Persons With Disabilities



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## Blind/Low Vision

- Greeting
- Departing
- Guiding
- The landscape
- Guide dog/service animal
- Using a cane

 **Details Matter!**



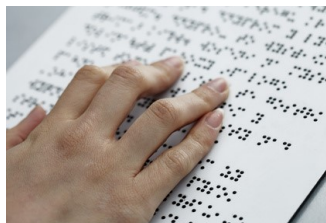
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## Accommodations

- Alternative Format Services
  - Braille
  - Enlarged print
  - Online
  - Offer to read written information
  - Arrangement of room
  - Screen readers
  - Screen magnifiers
  - Others



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## Deaf/Hard of Hearing

- Let the customer take the lead
- Talk directly to the person
- If the person lip-reads, face him/her directly
- Speak clearly and with a moderate pace
- Other accommodations



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## Accommodations

- Interpreter
- Note taker
- Use CART
- Written material
- Telephone headset amplifier
- Assistive listening devices
- TTY'S/TDD'S
- Closed caption
- Video text display
- Other accommodations



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## Wheelchair User

- Do not push
- Do not lean
- Do not hold on to a person's wheelchair
- Try to put yourself at eye level
- Rearrange furniture or objects to accommodate a wheelchair



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## Accommodations

- Make aisles wide and clutter-free
- Install automatic door opener or door bell
- Clip board for lower writing surface
- When talking, pull up a chair to be eye-level
- Accessible parking
  - curb cuts
  - path of travel
- Ramps with appropriate slope
- Other accommodations



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## Hidden or Invisible Disabilities



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## What is an 'Invisible' Disability?

- Many disabilities are not apparent
- PTSD
- Learning Disability
- MS
- Asthma (Severe)
- Diabetes
- Traumatic Brain Injury
- Autism
- Dementia
- Attention Deficit Disorder
- Dyslexia



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## Invisible Disabilities

- Reduce outside distractions
- Speak clearly
- Keep sentences short
- Break down complex concepts
- Use symbols, pictures
- Ask open-ended questions
- Allow additional time to speak or respond
- Repeat information
- › Provide visual material
- › Interaction based on experience
- › Focus on the customer



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## Accommodations

- If fatigue is an issue, schedule appointment in the morning or early afternoon
- Provide screen guards
- Offer written as well as verbal instructions
- Provide clear instructions



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## Accommodations cont.

- Provide graphics on how something works
- Create a checklist of next steps
- Alternative keyboards, joysticks, mouse for small motor difficulties
- Use symbols, pictures, etc.
- Assist with completing forms



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# Autism






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## Autism Facts

- 1 in 68, or 1.5% of 8 year olds have been diagnosed
- 1.5 million people in the U.S. are on the spectrum
- Boys are 4.5 times more likely to be diagnosed
- Varies from person to person



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## Autism

- A Neurological Disorder that affects brain structure and development
- Individuals with Autism are able to feel emotions
- Emotions may be expressed in ways that are harder to recognize



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## Autism Cont.

- Individuals can develop close relationships
- Is not violent
- Is diagnosed in early childhood
- Children do not outgrow Autism ... it is a lifelong disability



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## Autism Defining Characteristics

**These traits can manifest in different ways and to different degrees:**

1. Communication Issues
2. Socialization
3. Restrictive or Repetitive Behavior



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## Accommodations

- Be patient
- Provide visual or written forms
- Ask “How can I assist?”
- Keep language simple, direct and literal
- Avoid speaking in idioms



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## Accommodations cont.

- Avoid sudden loud noises or bright lights
- Avoid being too close in personal space
- Have procedures in place if a person has an episode
- Simply ask.... “How Can I Help?”



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## Creating an Autism-friendly Environment

- Use signage
- Determine a quiet space/calm zone
- Education and awareness
  - Characteristics of ASD
  - Tips for accommodating communication challenges
  - Tips for accommodating sensory challenges
  - Tips for accommodating social challenges



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## Create a Sensory Pack

- Stress ball
- Noise-cancelling earbuds
- Sunglasses
- Ear plugs
- Timer



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## Questions



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# What is YOUR Call To Action?



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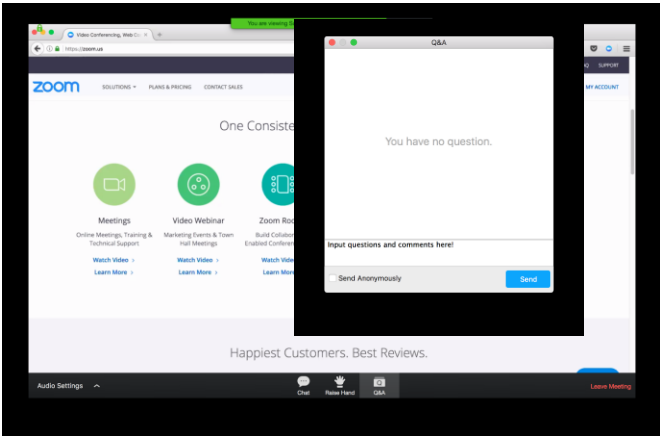
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## Open Questions & Discussions

Please submit your questions in the Q&A area.



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## Upcoming Webinars

### Thursday - March 15, 2018

Part 2: Money Smart: A Tool to Foster Greater Economic Inclusion Among Individuals with Disabilities

### Thursday - March 22, 2018

Part 3: Understanding ABLE Accounts: Advancing Self-Sufficiency for Individuals with Disabilities and Their Families



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## Contact

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