

Making Financial Connections

A Training Program Designed to Help You Better Serve People with Disabilities



- New training helps to connect community-based services for people with disabilities
- Flexible training design makes learning convenient
- Brochures for your clients highlight some of the most widely available resources

Presented in partnership with REAL Opportunities

REALopportunities
Resources, Employment, Assets, and Learning for Persons with Disabilities

Making Financial Connections

Helping Your Clients Find the Help They Need

No matter what your role in the community—helping people find housing, developing employment opportunities, connecting people with social services, or assisting clients with household budgeting—the Center for Community Economic Development and Disability (CCEDD) at the SNHU School of Community Economic Development and a number of partners want to help you make important connections.

Making Financial Connections, a new training program developed by CCEDD and its partners, is designed to introduce you to the assistance programs and other resources that are available in

New Hampshire for people with disabilities. Through **Making Financial Connections**, you can learn more about New Hampshire’s available programs and resources as well as how they can work together to improve the financial well-being of people with disabilities.

Available modules include household budgeting; Social Security and Medicaid work incentives; and available tax credits and deductions, such as the earned income tax credit and split refund option. For a complete description of available training modules, refer to the accompanying piece *Making Financial Connections Training Module Listings*.

In addition to making it easier to do your job, participating in the training program will help you make important connections on behalf of your clients, directing them to the resources they need and are eligible for. ***And that means everyone benefits.***

How Making Financial Connections Can Work for You

Making Financial Connections is designed to be flexible to accommodate the needs of busy working professionals and dedicated volunteers. For example, you can:

- **Take classes online.** Modules are available 24 hours a day, at home or at work;



How the training benefits organizations

The Family Resource Center (FRC) at Gorham is a designated Volunteer Income Tax Assistance (VITA) site in the rural north country of New Hampshire. The program encourages low-income families to file their taxes for free, on-line, with assistance from trained volunteers. After taking the training offered by the Center for Community Economic Development & Disability, FRC began to realize that they were missing a segment of the population in their community—people with disabilities, who were eligible to claim the Earned Income Tax Credit. FRC enrolled their volunteers in training and formed new partnerships with dedicated non-profits in their community that support people with disabilities. In less than two years, FRC has prepared nearly 100 returns for individuals with disabilities, representing \$27,841 in tax refunds. Judy Woodward, the VITA Site Coordinator indicates “We had some very happy clients who were literally jumping with joy and hugging our preparers! We had one young man who was so overcome with joy that he had to wipe away tears. He kept repeating, “I HAVE to call my Dad . . . he will be so happy!”

Making Financial Connections raises the awareness about ways in which public and private partnerships can make a REAL difference in the lives of people with disabilities, while leveraging available community resources.

- **Begin the program at any time.** There isn't a set start time for any of the modules; you log on when you have the time;
- **Go at your own pace.** Modules can be completed on demand; and
- **Get answers to your questions.** Even though there isn't a traditional classroom, your instructors—all of whom are experienced practitioners—are available to answer your questions and review your comments.

Each module is accompanied by a complete set of materials, including web links, referral information, and contact information. These materials are yours to keep and reference, even after training ends.

The accompanying piece *Making Financial Connections Training Modules Listings* describes the upcoming training modules. **To register, visit www.snhu.edu/ccedd.**



How It Looks in Daily Life . . .

Sarah is working toward opening her own business. She heard about a Financial Fitness Open House session where she could learn about the Individual Development Account program, which matches \$4 for every \$1 of earned income she saves. After the open house, Sarah enrolled in the program, and she also learned she qualified for the Earned Income Tax Credit and the child tax credit—this meant she was eligible for up to \$4,100 in a tax refund.

Sarah also discovered she could take advantage of credit-counseling services. Once the counselor reviewed Sarah's credit report, she identified two errors, which were preventing her from being approved for a small loan. Sarah wrote to the credit bureaus, and the errors were fixed.

Now, Sarah has opened a business checking account and qualified for an auto loan. She is making her payments on time, and during the course of the past year, she has saved \$940 of earnings, when matched by her IDA is equal to \$3,760 of combined savings toward her goal of opening her own business.

Imagine if you knew more about the resources Sarah needs and could help her make the right connections—easily and quickly! In this scenario, everyone succeeds.

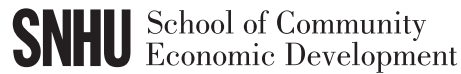
What You Can Do Right Now

Even if your schedule doesn't allow you to sign up for the current module of **Making Financial Connections**, take a few minutes to review the brochures that CCEDD and its partners have developed to help you and your clients understand more about available programs and resources:

Brochure Name	What It Does
Back to Work	Highlights available work incentives to help your customers return to work, maximize earned income, and access to health insurance coverage.
Taking Your Credit	Highlights available free tax preparation services and tax credits that your customers and family members may be eligible to claim.
Your Money, Your Choices	Highlights important information about household budgeting, saving, and building a positive credit history.
Building a Strong Future	Highlights services and programs designed to assist your customers reach their financial goals.

Help Your Clients, Help Yourself

Across New Hampshire, there are hundreds of agencies and nonprofit organizations that directly or indirectly serve people with disabilities and their families. Imagine the benefits of working together! By understanding the full range of available services, together we can strengthen the cohesiveness of resources to improve the financial well-being of people with disabilities with targeted, on-topic, and accurate help.



A School of Southern New Hampshire University



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Developed by the Center for Community Economic Development and Disability (CCEDD) at the SNHU School of Community Economic Development, a school of Southern New Hampshire University.

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