

ANNOUNCER: The broadcast is now starting. All attendees are in listen-only mode.

MICHAEL STOEHR: Good morning. I'd like to welcome everyone to today's session sponsored by the Pennsylvania Community of Practice on Transition and The State Leadership Team for Secondary Transition. My name is Michael Stoehr and I work for the Pennsylvania Training and Technical Assistance Network which is part of the Department of Education, the Bureau of Special Education for the State of Pennsylvania. As you're joining us today, I wanted to let you know that you can find the materials for today's session at our new secondarytransition.org website. If you go to secondarytransition.org -- just give me one second, I'm going to bring that up. When you go to our website, if you go to the tab that's entitled Hot Topics, so it's on the front page, you click on Hot Topics and Upcoming Events in Secondary Transition. If you scroll on down, there is a section for our 2013-14 PA Community of Practice Webinar series and it goes to today's date, November 20th and click on that. And you will find the two handouts for the day included there is the PowerPoint that we'll be using. And then also there is the *cents* and Sensibility handbook that our presenters will be going through and talking about how to utilize this valuable resource. So again, you can find both of those at the secondarytransition.org website. They actually are also can be found on the PaTTAN website under handouts for today. You can find them in two places. PaTTAN is one of the sponsors of today's session along with the other community partners. The mission of PaTTAN or the Pennsylvania Training and Technical Assistance Network is to assist local entities as well as family and youth who are receiving special education services and being successful. The mission of PaTTAN as well as the other members of the Department of Education is really to ensure that all students are meeting their full potential and are learning in the least restrictive environment and for those of us involved in Secondary Transition that really is something I think we aspire to do especially as we're working with kids getting ready to move on to their adult lives. As I mentioned, you can find the resources today at our Pennsylvania website for Secondary Transition, secondarytransition.org. And again, those could be found under Hot Topics. If you haven't yet visited our website, we encourage you to do that. There are a lot of really useful pieces of information and resources that you can find on the site. As a reminder, as we go through today if you have any questions regarding this presentation, please feel free to type those in to the question box on your go to webinar control panel. Please let us know if there is anything that you need additional information on. Let me introduce today's presenters. With us today, we have Tracy Beck and Susan Tachau who work for the Pennsylvania Assistive Technology Foundation or PATF. And with that, I'm going to turn this over to Tracy and Susan for today's session. Good morning, Tracy and Susan.

SUSAN TACHAU: Thank you very much. And thank you, Michael, for helping us make this presentation. It's a great opportunity for us and I hope and I trust that our materials will be helpful for all of those folks who are working with young people who are transitioning into adulthood. I also want -- I'm hoping that if people cannot hear us on the telephone that they write and you let us know so that we can either change positions or do something with our telephone. I haven't any idea, but if people can hear us I hope people

will let us know. Anyway, so my name Susan Tachau and I'm the executive director of the Pennsylvania Assistive Technology Foundation.

TRACY BECK: And my name is Tracy Beck and I am the operations director here at Pennsylvania Assistive Technology Foundation. And we'll be taking turns here on our slides and Susan and I have a tendency to interrupt each other occasionally so that's just our style of presenting. And with that, Susan is going to talk about the agenda for today.

SUSAN TACHAU: And if people have questions, if we're going through something and we're not as clear as we would like to be or people have a question that is a little bit more in depth, it's okay to write those and we can take questions from time to time. So the first thing we want to do -- we have kind of a full agenda, is we're going to be introducing who in the world we are, what is Pennsylvania Assistive Technology Foundation, and kind of -- our core is we're helping people access and acquire the assistive technology devices and services that they need so we're going to go over that definition and give some examples because we're using a very broad umbrella of a definition. Then we're going to talk a little bit about our activities, what it is that we do and where we do them and who we serve and then we're going to kind of blend right into why we wrote this booklet about *cents and Sensibility* and who our partners were in writing this booklet. And then we want to talk a little bit about the pilot program or I can do that now, that this pilot program that's funded by the Developmental Disabilities Council and then of course, we'll follow up with questions. So as we kind of go in, I want our audience to know that we have used this new booklet, *cents and Sensibility* and it was written in the summer. Our first edition was printed in May of 2013 and very quickly we came up with our second edition in September 2013, that's going to be our final edition for about a year so that if people go through this booklet and have comments or would like us to go into depth in certain areas, please let us know because we will be updating it. It is written right now as a PDF file so that we can add and subtract text pretty easily. We recently received a grant from the Pennsylvania Developmental Disabilities Council, an efficacy grant. So, what we are doing is we are working with 15 young men and women all in their 20s and a couple of people who are 31 and 32, we are going through this booklet. It's a 15-month program where we are holding monthly seminars and in between that month having a mentor and then a peer mentor working with each of the participants to make sure that the material we've gone over is easily understandable and then we're establishing matched savings accounts otherwise known as Individual Development Accounts for savings so that at the end of the program, people can purchase the assistive technology that's useful for them for independent living for the new life after school. In pilot program, we have people who have cerebral palsy, intellectual disability, and autism, and learning disability so that we're able to capture how we're presenting the material, is the material in the booklet accessible, easily understandable, what catches people's interest the most, and how we can support them in learning some of the more difficult concepts. So we will keep you updated on our progress. We started in September, October and so this project goes through December of 2014. Okay. Next. Who are we? The Pennsylvania Assistive Technology Foundation is a -- initially, a federally funded project. We are partners with the Institute on Disabilities at

Temple University. Many of you know -- may know about them. The Institute on Disabilities is funded under the Assistive Technology Act to try to tell people about the wonders of assistive technology, they have demonstration project, the equipment lending library, which is kind of a companion program with PaTTAN, equipment lending library. They help run the telecommunication device distribution program and other such programs. We are -- Pennsylvania Assistive Technology Foundation, we are the funders. So, our role as a title three of the -- under the Assistive Technology Act is to help people find the financing that they need in order to get the assistive technology that they have figured out as right for them and then we also have our loan program. We are a non-profit organization with a very simple mission and as you can read, it's to provide financing opportunities to people with disabilities, helping them to acquire the assistive technology devices and services that improve the quality of their lives. We're all about all is all. We serve and help people throughout Pennsylvania, all ages, all disabilities and health conditions, and all income levels. So if you have a question about who we are PATF, just send people our way because all is all. Okay, next. We use the federal definition of assistive technology. That definition is infused in almost all of the disability related pieces of federal and state legislation, including IDEA, the Older Americans Act, the Federal Rehabilitation Act, and that is this umbrella of any item, piece of equipment, or product system whether acquired commercially, modified, or customized that's used to increase, maintain, or improve functional capabilities of individuals with disabilities. In other words, this is more than durable medical equipment, it is more than home modification, it's more than adaptive vehicles or hearing aids. It is any device that helps an individual increase, maintain, or improve function. Next. Under assistive technology -- remember, there's also services. And these are critically important and I'm sure for those of you who are working directly with students and young people transitioning, these services are incredibly important to help someone in the selection, acquisition, and use of the assistive technology device. It includes the evaluation, designing, fitting, customizing, adapting, maintaining, repairing, and training. And that's really critically important. We have been working with the Office of Long-Term Living and then Office of Developmental Program to make sure that once people who are in -- who are enrolled in a waiver and are getting assistive technology that in fact they are also getting the training themselves and their support people in the use of this device and also that it includes repair. Next. I am sure many of you have been to other trainings about assistive technology but what I want to emphasize -- what Tracy and I want to emphasize with this slide is how broad the term assistive technology is. That it is so much more than augmentative communication devices, which is where most of us first learned about AT, about all those devices that help someone who has trouble speaking or expressing themselves, it's so much more. So, Tracy, do you want to kind of explain some of these pictures like starting with Suzanne.

TRACY BECK: Sure. Suzanne, in the upper photo there, she is using an iPad along with a Braille Notetaker. Suzanne is blind. She has two glass eyes so she cannot see anything so she uses this device every day to communicate, to take notes. Suzanne's a wonderful writer and she writes articles and she has actually done some work for us and so she really relies on this iPad and her Braille

Notetaker. And she was able to take out a loan from us for the iPad. She had the Braille Notetaker and now is supported by the iPad so that really works for her. Calvin who is underneath Suzanne is also low vision and he had trouble reading his mail. Calvin actually has an attendant and he felt sort of out of control because he was relying on his attendant to read his mail and it wasn't really working out for him so he was able to get this magnification machine which reads his mail out loud to him and now he feels more in control and he's able to look at every piece of mail that comes in to him. And then on the right-hand side, the young man there as you could see has a hearing aid and hearing aids are not usually covered by insurance, medical -- actually medical assistance does cover hearing aids for children, but once you get into adulthood, you will find that they are not covered and they can be quite expensive upwards four, five, six thousand dollars. And this young man was able to come to us and take out a low interest loan for his hearing aid and it's made all the difference for him. He is now working part-time and really enjoying his job and without the hearing aid, I don't think he would be able to have the job that he currently is in.

SUSAN TACHAU: Uh-hmm. And then both -- Nathan, that -- the person who has the hearing aid and Calvin you see they've got other assistive technologies that help them. Nathan has eyeglasses and Calvin also has a power wheelchair and a manual wheelchair. So those are just some examples of some of the AT just to make sure that you're thinking as broadly as possible when we're kind of going into the whole range and scope of ATs. Okay. Next.

TRACY BECK: And then when we're talk -- Susan mentioned AT services and you can see here that someone is building a ramp onto their house. When someone comes to us and they need an addition, an accessible addition or a ramp or a stair glide, or a porch lift. Sometimes they don't know where to go. I mean how do you start, how do you truly, design a ramp? I mean, who would know that? So, some of the AT services that can be covered under our loan program include design services. If someone needs an architect to design a -- an addition on their house, we could help cover the cost of that. If someone has an outdoor porch lift, you see a lot of those in the city of Philadelphia or Pittsburg, they don't hold up to weather very well. So if someone's porch lift is not working, if the mechanism is broken, we can help cover the cost of the repair to the porch lift. We can help cover the cost of repairs to anything that is AT related. So another example of that would be if someone has an adaptive vehicle with a ramp, if the automatic ramp is not working, we can help cover the cost of the repair to that. Training, if someone is thinking about purchasing a vehicle but they're not sure if they can drive an accessible vehicle, if they need hand control. That takes a little bit of training, so we're able to help cover the cost of the training necessary for that person to learn how to drive. So those are just some examples of AT services and what we can help cover through our programs. So I'm going to talk a little bit about our loan programs that we offer. We have two. One is the Mini-Loan Program and the second one is the Low-Interest Program. And who's eligible to apply, Susan stated it well, all is all. We work with people of all ages, all income levels, all disabilities or health condition. You have to have the ability to pay back the loan and of course, you have to be willing to pay back the loan. We've also had grandparents, for example, living in another state who have applied for a loan for a child who resides in Pennsylvania. So if that child needed

something, let's say a ramp to the -- into the home, the grandparents who lived out of state could apply for that child who lives in Pennsylvania. So we try and be a little bit creative here. And the next slide shows the Mini-Loan Program, that is our in-house loan program. We are the direct lenders, we're registered with the Department of Banking and that loan goes from \$100 to \$1,500 at 0%. The minimum monthly payment is \$20 a month and you'll see some examples there. We can cover iPads, computers, security systems, seat lift chairs. We had a woman recently who came to us with MS and she needed to get out to exercise and she could not, so she was able to get an Nintendo Wii and she actually took that loan out recently and now she's thinking of another device. And the Mini-Loan Program is nice because it's a credit builder loan. We're reporting credit to each of the credit reporting bureaus and we've had folks that come to us and take out two or three loans and it's a great way to build credit for other things in your life.

SUSAN TACHAU: And I want to add to that that along with the Mini-Loan Program because we are the direct lenders, we are very flexible and, you know, how -- all of us need credit and other -- and this kind of is going to blend in to our Financial Education booklet but having credit allows us to be able to take out student loans, get a credit card. Without credit, you're really pretty much stuck in today's economic environment of having fewer choices. So, one of the wonderful things about our Mini-Loan Program is that again, this is a credit builder loan, anyone who's 18 and older, and 18 remember is the magic age because you're an adult so you can sign your own loan document. So we have extended quite a few loans to people who are still in high school or transitioning outside of high school and this is their first loan. And, you know, for an iPad. So if you have iPad and apps and say it's \$600, we can extend that mini-loan for you for \$20 a month and we're helping you build your credit. So I think, you know, if -- here's another one of those little things that you may not have been aware, you would learn today but this is a great way for students to be building their credit for kind of future opportunity.

TRACY BECK: And just one more thing about the Mini-Loan Program and the iPad. Recently, we were able to secure a grant and we're able to offer the iPad or any tablet actually at the 0% loan but we're also able to offer a partial grant up to 50%. So for example, if the iPad and apps are \$800, we're able to offer up to a 50% grant and that is based -- that is not based on income, it's a special one-time only offer because we had this grant so we are able to offer the tablet with a grant attached to that. So keep that in mind. We've had a lot of parents come to us with children especially with communication issues on the spectrum especially who have purchased iPads and other tablets for our Mini-Loan Program. Okay.

MICHAEL STOEHR: We have a question that came in. It's just basically, how do you prevent abuse of the Mini-Loan Program when the 18-year old applies for the loan but the items are used by everyone but the person they were intended for?

TRACY BECK: Well, one of the ways that we do -- that's a challenge, you're right. It's a challenge. One of the things that we do is we discuss -- we have many, many conversations with the person who is applying for the loan and of course, we want to have the assurance that we will get paid back so we talk to them about, you know, the terms of the loan, the expectations of the loan that we will be reporting

credit and if they are approved for the loan, one of the things that we do is we write out a two-party check so it will be made out to the borrower and also to the retail, wherever the assistive technology is being purchased. So the borrower signs the check, hands it to the retailer and the retailer deposits it. Now, a couple of other things that we do is we send out a satisfaction survey within a couple of months. And we also follow up with phone calls to make sure that, you know, the person is using the assistive technology, that it's what they expect. If someone falls behind in their loan payment, that's a red flag so we call them immediately to find out what is going on. There has been a case or two where unfortunately the person took out a loan and the mother who was the payee ended up using the computer and stopped making payments. The young man was not -- he didn't even have access to the computer. So unfortunately, it does happen occasionally, but we do maintain communication with the borrower so that we know what is going on.

SUSAN TACHAU: So we've had several hundred Mini-Loan -- Mini-Loans that have gone through us. I would say four to five hundred. And I think in two instances, someone else has been using the assistive technology so I think it's certainly something we're concerned about so we have developed a good relationship in a conversation with the applicant, but it's not something we're really worried about it hasn't kind of come to be that the person who has applied for the device has lost control of that device.

MICHAEL STOEHR: A question came in about how you can find out more information about your loan programs and how to apply.

SUSAN TACHAU: Okay. And we will get to that at the very end, but very quickly on our website, www.patf.us, so pennsylvaniaassistivetechologyfoundation.us. And our phone number is 888-744-1938. And, you know, we would encourage anyone to refer people to us. I mean, we would for teachers and -- be our counselors and everybody else to also know about us. But I think occasionally and we run into this with therapists particularly are little uncomfortable about talking about money and so that's okay with us. We all have confidentiality statements and we've never had a breach of confidence. If you just want to refer people to us, that's okay as well. But, you know, part of what we are trying to do here especially with the Mini-Loan Program is help -- because we're the direct lenders, help people understand credit and loan and help you get that technology that you need to live as independently as possible. Okay. Low-Interest.

TRACY BECK: Okay. So, our second loan product is our Low-Interest Loan Program. These are larger loans. For these loans, we are not the direct lender but we work with two partner banks. One bank is Santander, which used to be Sovereign, and the second bank is [inaudible]. With these loans, our interest rate is 3.75 and that is for items more than \$1,500 and examples of those loans could be adaptive vehicle, home modification, hearing aids, all sorts of things as you can imagine. In addition to extending loans, we also extend other financial resources. So we're very familiar with all state programs for example, waivers, Office of Vocational Rehabilitation. As a matter of fact, we partner with a lot of these programs that will pay for adaptation to a vehicle and then the borrower can come to us to take out a loan

for the balance. We just finished closing on a loan for an adapted vehicle and the woman was able to go through OVR, get the adaptations paid for. It took a little while, it took six months but she was able to get it done and then come to us for the balance and the total cost of that vehicle was \$8,600 so these vehicles are -- can be amazingly expensive depending on the technology that's put onto the vehicle. Uh-hmm.

SUSAN TACHAU: We also understand education system so that we are constantly counseling parents particularly about the role of education and whether the device is educationally related and important for someone's understanding at school and then how to go through the IEP process and just kind of understanding what the responsibility is of the school system as opposed to also understanding what family's responsibilities are and also how to set priority. It seems sometimes to us that occasionally families just need to kind of have someone to talk to and help break down if something is going really well at school and they -- they're working, they have a child who has an augmentative communication device and they're also interested in an iPad of trying understand what would the role of the iPad be and how would that compliment the augmentative communication device. And sometimes it's just that it's easier and, you know, the training is there in the classroom and the teacher can -- it's easier for the teacher to program the iPad or to bring up apps. So we also then talked about that, but we also say maybe you want to buy it yourself. I mean, we're very conscious about, you know, the responsibility of the public systems but also try to make our loan programs as affordable as possible so that when a family member or the person with a disability is going in and trying to access systems and they're the pair of last resorts and in fact they know all of the funding resources that are out there.

TRACY BECK: Okay. And I just wanted to add that for the Low-Interest Loan Program we can go up to \$60,000 at 3.75. If someone applies for a loan we obviously review their credit, their debt-to-income, so a traditional loan is for someone who has pretty good credit, has debt-to-income. If the bank declines the loan, one of our partner banks, if they decline the loan then what we do is we review the reasons why with the borrower and then we will send the request out to our board of directors who will vote whether or not to guarantee the loan or back the loan. And if we, PATF, have to guarantee the loan, we can go out \$25,000. And we feel that with \$25,000 you could still purchase a pre-owned adapted vehicle, make it affordable and still at 3.75. So if your credit is not great or if you have a higher debt-to-income ratio, we would review those things with you but it's a really good deal because a bank is not going to lend someone who is -- who they feel is at risk but the person could come to us and there is a way to have that loan guaranteed if our board decides to do so. So we really try and be flexible with our lending.

MICHAEL STOEHR: A quick question came in, how long does this process take to get a loan?

TRACY BECK: For the Mini-Loan Program, if we have all the information, we can have answer within a day or less. And what we would do then is send out some closing documents to be signed and then we would issue the check. With the Low-Interest Loan, we usually will have an answer from our bank within three days. If we have to send the loan out for the guarantee to our board, it takes a little longer. We

have 18 board members who need to vote. So it could take a couple of weeks and then of course, if there is state funding involved, waiver, or OVR, it could take much longer.

SUSAN TACHAU: But we are in touch with the applicant throughout the process. So for example, if someone is working with Office of Vocational Rehabilitation for a vehicle and that's often where the case is because VR, if you have a work goal to obtain or maintain a job, they will pay for the adaptations to a vehicle. So what people are trying to do is get a pre approval from us for the chassis to pay for that so we can do that very quickly and then they can be working with OVR on getting -- going through that process. We try to be as flexible as possible and we communicate and we have a policy that we get back to everybody within the 24 hours of getting a phone call so, you know, that part of it is pretty easy. The difficult -- the more difficult and challenging part is when they're funding partners so if they're home and community based waivers and we work with people on all of the waivers so people who have traumatic brain injuries, the COMMCARE waiver, people with physical disabilities, both the independent and the OPWDD waiver and people with intellectual disabilities, [inaudible] directed and consolidated as well as people who were aging, you know, over 60. So everyone operates a little bit differently but we stay in touch.

TRACY BECK: And then -- excuse me, the other challenge is when we cannot extend the loan. If the person cannot afford the loan or the credit is just so poor or if there has been a very recent bankruptcy, we just cannot extend the loan. So what we try and do is give as much information to the person so that they have other options. And, you know, it's difficult and sometimes it's really, really difficult to decline a loan because we know that the need there. There's always a need but there are times when we just know the person cannot afford the loan. And we're not going to lend out to someone who is living on a shoestring, right on the edge. We would be irresponsible for doing that but we do try and give out other funding options. Okay. And I think we -- next?

SUSAN TACHAU: Yes.

TRACY BECK: Yeah, we kind of talked about this. We're more flexible than a traditional lender. Our 0% loan is especially wonderful. You can't get a credit card at 0%.

SUSAN TACHAU: Uh-hmm.

TRACY BECK: We don't want people doing that. Our eligibility requirements are more flexible and we give out information about other funding resources. It's not just about a loan with us. We're able to provide financial education, we report the payments to the Credit Bureau and -- oh, the other thing, if someone falls behind in their loan, we follow up with them right away. If the circumstance is extenuating, if they've ended up in a hospital or there's an emergency situation, we can extend a rescue payment so that their loan is on time. And that rescue payment will be packed on at the end of the loan, but we want to keep people current and we want them to have the assistive technology that they need.

MICHAEL STOEHR: A question came in about what would be appropriate age or grade level for starting referral to PATF and could a high school teacher make the referral or is it mainly families that contact you?

SUSAN TACHAU: Any age is okay. It depends -- because obviously there are different assistive technology devices that helped people at various ages. So for example we get -- starting off with infants, we get parents who call us and they want a whole bunch of different kind of switches and access for toys so they've been working through their early intervention, people, providers and they're interested in those kind of devices and certainly around the holidays we always get a couple of extra calls that request for Low-Interest Loans for that. And then, of course, no one else funds adaptive vehicle. So if your -- the child is a wheelchair user, we're it, the same with home modification. If you have need a ramp or a stair glide, or even we get request around different kind of bathing devices that are durable medical equipments. So we can push back, but we're -- we pride ourselves on being the -- a place you can call and we would explain, no, you know, for that extra, you know, shower or bath chair that can fit someone who's up, you know, age five, we would explain that that's durable medical equipment and your health insurance will cover it. Certainly referrals from high school teachers are welcome, but because this is an individual loan, they--probably the easiest way would be for the high school teacher to talk to both the students and maybe also the family. And what is great about that is that a family member can take out a loan anyone over the age of 18 at any time. But the student themselves can start taking out a loan at age 18 and building their credit as long as, you know, there's evidence that they can afford to repay a loan. So they -- the students can be on supplemental security income or receive parents as, you know, social security or have a job, it doesn't really matter to us as long as there's evidence that they can repay a loan.

MICHAEL STOEHR: And there was also another question that came in. Since this is a credit builder for that young person, is it expected that the borrower pays the loan or could a parent pay the loan for that individual?

SUSAN TACHAU: It could be either one. That's a very good question. We are concerned that the loan gets paid back. So it can be a combination of, you know, where the money actually comes from. It's just like--often for young people, teenagers, and people going to college, parents are also on the credit card. They're listed on the credit card just to make sure that credit card bill gets paid or that information is transferred also to the parent. We can do the same thing. Often what we do is we do an ACH withdrawal meaning that we have access and every month can pull the \$20 or whatever the payment is so as long as there's money within that bank account. We actually do not get involved with how that money gets there.

TRACY BECK: And just one last thing about PATF. As long as you can tell us why it's assistive technology for you, we will consider lending. For example, we helped a family with a child who had autism. There were safety concerns and they needed a fence and they couldn't afford to put in the fence, you know, it was \$3,000. So they were able to come to us, access the loan, and be able to fence in their yard for safety reasons. We just had a phone call this week from someone who is on oxygen. They are

interested in getting a generator. So, you know, who would think a generator would be assistive technology? It wouldn't be for me, but for that person, it is assistive technology. So yes, we would consider extending a loan for a generator. So kind of thinking outside the box, you know, we also think about atypical types of assistive technology.

SUSAN TACHAU: Okay. So here we're coming to kind of the purpose of -- the main purpose of today's call, and that is financial education. So our program has been in existence since 1998 and really, it took off in 2002 when we had the capacity to have a fixed interest rate. So for the last 10 years, our loan program has grown from issuing a couple of loans every month to over 200 loans a year. And we have now -- we are experts at reading credit reports. So 10 years into reading credit reports, we learned that one of the gaps in Pennsylvania, as in many places in the country, is financial education for young people. But when we're going through -- and reviewing credit reports with the applicant and we're talking about open trade lines or income or, you know, mispayments, delinquencies, we learned very quickly that in fact most people don't know this information. So in -- about three years ago, we received the grant from the English Foundation and we decided that we would do with the beginnings of this money is we would develop our own financial education booklet. We did it also because even though there is some information out there about financial education and I'm sure all of us has gotten pamphlets from our credit union or bank, that information really is not always written in plain English. It's written -- it's -- it involves language that we're not even sure what it means because it's not starting at the very beginning. The font is often 6. or 8.. And then most importantly, it doesn't take into consideration some of the very special needs that people with disabilities have. So banks and credit unions, one of their mantras is save, save, save, save. And by the way, you can save here at our institution. In fact, that can hurt someone who's -- who has a disability who is relying on supplemental security income or on waiver services as support. Okay. So I think, Michael, does the website revert back over to us?

MICHAEL STOEHR: Yes, and it switches to you. But as I'm doing that, we did have a question that came in about loans and if the loans could apply to service dogs.

SUSAN TACHAU: Good question. We're asked that all time. That is the one exception, because service dogs are not devices. They are breathing animals. So I'm sorry to say that no, we cannot do service dogs. Okay. So this is -- this -- I think everyone can see the cover of our booklet, Cents and Sensibility, A guide to money management for people with disabilities. As you can see from the cover, we took great pride and throughout the book that it is designed with pictures of Pennsylvanians who have disabilities. We have included people of all disability, people with intellectual disabilities, people who are blind, people who have a physical disability, spina bifida, cerebral palsy, people who have traumatic brain injuries, people who have -- who are deaf, people who have learning disabilities. The reason we're so conscious of these pictures is that we want those pictures to speak to our students; that this means that this book is written for me. We also have two versions of the booklet. One is for generally people who can read standard text, but we also have a 508 compatible screen reading version so -- for folks who are blind and

rely on screen readers. The -- here we go. The reading level is approximately four to six grade. We use the same vocabulary words throughout the booklet. We have vocabulary words highlighted. We have them in the margins and we have them in the glossary so that we're working with consistency. We're using non-glossy paper, recycled paper by the way. And it's also bound by a sort of binding that allows the booklet to lie flat. The lying flat is important so people don't have to worry about holding it in doing some of the activities, but it's also easy to reproduce certain pages. And we've integrated activities throughout every chapter and those activities build on activities in the previous chapter.

TRACY BECK: So, and I would just like to add, we have this as a downloadable PDF from our website. However, if you are interested in receiving a hard copy, we have those that are spiral bound. We have a limited amount of those just because they up the cost. Don't be like the Philadelphia Library and calling us 4,000 because we can't provide that, but we can certainly provide a few copies within reach and we're happy to do that.

SUSAN TACHAU: Right.

TRACY BECK: Just give us a call.

SUSAN TACHAU: So if in fact you would like one or two hard copies, we can do that, just let us know. And the other special considerations we incorporated in this booklet is that we in fact it included the activities for change behavior and we made a very conscious decision, and there was a lot of debate about this, that we started -- we start in chapter one, with talking about wants and needs. And surprisingly, that was very controversial because most financial education booklets and certainly the Federal Reserve was encouraging us to start talking about decisions and consequences. But we didn't -- because this is very, very important stuff, this information, we want to talk about wants and going into needs and not decisions going into consequences because if in fact you're having to learn by mistakes, if you're using your money for example to pay for your rent or your mortgage, you could end up homeless because of, you know, your decision making can lead to consequences. So anyway, what makes this booklet different is that it is very carefully thought out for the -- people with disability, and when you're thinking about people who are impulsive, have an intellectual disability, have autism, whatever, you know, we're going to start at the very beginning of talking about wants versus needs.

MICHAEL STOEHR: Susan, you may want to click on that last button where it says keep the current color scheme and I think that'll keep this from continuing to pop up.

SUSAN TACHAU: Is that -- like that? Does that help?

MICHAEL STOEHR: Yeah. It may come up again. When it comes up again, there's the third choice on there, just click on that.

SUSAN TACHAU: Oh, okay.

MICHAEL STOEHR: All right.

SUSAN TACHAU: Okay. That sounds great.

MICHAEL STOEHR: Sure. No problem.

SUSAN TACHAU: Thank you. Okay. So then we come into three things of why is this book so important -- booklet is so important and this is why we're so appreciative to PaTTAN to helping us get the word out. One is people with disabilities can learn money management skills that will help them be more in charge of their financial future. It's critically important that all of us be in charge of controlling our own financial future. We are not saying that everybody is fully in charge of all aspects of their financial future. In fact all of us are interdependent with other people. But in fact, what we are saying is that we have a role in playing in our financial future and we should be consulted about decisions that concern us. This booklet is comprehensive. It can serve as a resource guide for future discussion and decision making. And lastly, no other financial education booklet includes the special consideration information for people who receive federal or state supports for independent living including supplemental security income, SSI, and home and community-based labor services. In this booklet, we include all kinds of helpful hints and I will show you where -- you know, if you don't know about waivers, how can you learn more about waivers? How do you sign up? In Pennsylvania, where do you go? What's the first step? There's a compass. You know, if you're thinking about work, I know that OVR is trying hard to get the word about they do, but many families have never heard of OVR. So we put those helpful tips in there. Who helped us write and edit this booklet? We did this with several professors of Widener University in their business school. They helped us put together the worksheets that you will see. We worked with the Pennsylvania Housing Finance Agency, a wonderful agency and their financial education officer. We worked with consultants with the Federal Reserve Bank of Philadelphia on basic money skills and also definitions. And lastly, we worked with attorneys with the Health Law Project and the Beasley School of Law at Temple University. Okay. Now, we will start in with our booklet. Are we pretty good so far? Does anyone have any questions before we start talking about this?

MICHAEL STOEHR: There was this one question. Is it possible if a school district or an IU was interested in taking the booklet to a copy center and getting it printed and bound, could they do that or is there a copyright that they would need to worry about?

SUSAN TACHAU: Okay. There is a copyright and that's mainly so that people know where this book came from. It came from Pennsylvania Assistive Technology Foundation. If a school district or a school itself would like to go and go and get it copied, they're free to do it. We would like it if they let us know so that we know how -- you know, who has copies of the book, kind of--you know, like I happen to live in Lower Merion School District. If Lower Merion were to do that, I'd like to know it's just so that I'm aware that Lower Merion is disseminating the book. But feel free to do it. That would be a great use of some funds.

TRACY BECK: Okay. So the table of contents and layout, I just want to go through that very quickly. When -- Susan and I get very excited about this book. I -- our coworkers kind of think we're strange, but Cents and Sensibility, A guide to money management for people with disabilities. Now, some people may yawn when they hear that, but we have really tried to make this book colorful, engaging. We have photos that break up the texts in the book. We have anecdotes. We use a character called Penny Pincher to help reinforce new ideas and vocabulary words. Every chapter -- there are eight chapters. Every chapter has at least one activity. We have additional resources at the end of the booklet. We have Pennsylvania specific resources. We have games. There are blogs and, you know, to keep people from being bored, we have blogs like budgets are sexy. Who could be bored with that? We have blank worksheets that are at the end of the booklet that could be copied over and over again. And we also most importantly have a glossary which includes the vocabulary words that are in the eight chapters. So getting started, chapter one. When we talk about budgeting, and money, and money habits, it can be uncomfortable for some people. Budgeting can be tedious. You have to be committed, but one of the things that we are committed to do is helping people realize where their money is going and to help positively change their money habits and their decision making. This is really a great toolbox to help with -- to do that. Did you want to say something?

SUSAN TACHAU: Oh, go ahead.

TRACY BECK: No.

SUSAN TACHAU: One of the things I'm -- I am going -- as Tracy is talking about the different chapters, I will go through some of the pages of the book. And one of the things I meant to say earlier is that this booklet is designed for students, as we said, transitioning to adulthood and they include students who are in more self-contained classrooms. It includes students who are in IU units, in inclusive settings, but it's also intended for students who are totally mainstreamed in our high schools. And sometimes the adjustment is how the discussion goes. So as you'll see on this page that I have up, we're beginning to talk about wants versus needs. So we've defined need as something you must have to survive like a place to live and enough food to eat but -- for example in our pilot program, we're also talking about needs and expanding that a little bit more and covering all of your healthcare needs. So one of the gentlemen in our book, in our group, in our money club, has seasonal disorder, and so he was concerned about, where do you put in terms of wants versus need, light bulbs? It's now fall. It's dark by 5:00 and, you know, does he -- do we consider light bulbs a want or a need? Well, I thought that was a pretty sophisticated question. And of course, that falls under need. Healthcare and health related issues are something critically important and that is a need. A want obviously -- I mean and a need is also clothing. We had another person -- participant in the money club who needed a new coat. However, then you get into the discussion of what kind of coat, how expensive of a coat is it, and does your coat actually need to have like the eagles logo on it which then cost you \$50 more. So I think -- you know, the conversations that you have around all of these concepts can certainly be tailored to the students that you're teaching. So it really can go for all students in high school and young adulthood from those students -- you know,

you're teaching very basic math too and how to take care of yourself so that you're not ripped off at an ATM machine. The students who are really -- that you know are going to be going on to College and work.

TRACY BECK: And, you know, we know that money is very emotional and it provides security when you have it, and it can also provide anxiety when you don't have it. So we're hoping that this booklet can help provide those skills to, you know, make the person who's reading the booklet more in control. And -- so that they know where their money is going as I've said before. So in chapter one, we're talking about needs versus wants, what are they. And then that leads into an activity that is really a pre-test and the pre-test is talking about -- or asking the person some of the questions. Do you have a plan for spending? Do you track your spending? Do you pay your bills on time? Those types of things. So it gives the mentor or the teacher or even the individual who's going to read this booklet by themselves an idea of what they know, what they don't know, what they should know. So that is basically what chapter one covers. They're short chapters. And as I've said, we have some anecdotes in -- mixed in with the booklet so that people can read about some real life stories. Chapter two, we're getting ready to develop our budget and this chapter actually includes nine activities. So we talk about the very first steps of developing a budget. We're not developing a budget yet, but we're getting ready. We're talking about income, what's earned, what's unearned. We're talking about gross versus net earnings. We're talking about different types of taxes. We actually have a pie chart that gives an example of gross earnings after taxes. Gross earnings -- I'm sorry. And then after taxes, your net earnings. We are talking about expenses, how to track receipts and we talk more about that in chapter three. We are coming up with the term cash flow and we -- you will see cash flow all throughout the booklet. And we want people to know about their cash flow. Is it positive? Is it negative? So we do use that term continually. And then what we want folks to start doing is developing what's called a personal statement of income and spending. This is not a budget, but it will flow right into the budget, so it's called a personal statement of income and spending. And with that, we talk about -- we list needs and wants. We want people to include their cash expenses. We want people to include their reoccurring monthly expenses. And then if they have any credit card charges, we want those included as well, and whether or not those things are need or want. So the person is listing all of their expenses and whether or not it's a need or a want. We also stress the importance of keeping cash receipts in a safe place -- or in one place rather. If you're like me, you jam them all in your purse and then at the end of the month, you pull them out and reconcile. We recommend keeping them in an envelopes or a box just to keep them in one -- in one place. So we do encourage everyone to do that. So bringin all of this together, we're talking about the needs, wants, your expenses, so you're bringing it all together into a personal statement of monthly income and expenses. In that way, you will see exactly what you are spending your money on, your needs, your wants, and then your income, and then the bottom line is your cash flow. Do you have a positive cash flow or do you have a negative cash flow?

SUSAN TACHAU: The cash flow is a concept that's frequently use in small business, but we've captured it here and review it over and over again to just reinforce this difference between income minus your expenses. So when someone is planning for their future, the question really becomes, what's your cash flow? What can you afford to do? How are you saving for the future or, you know, are you going to need to get a summer job, or how else are you going to fill that gap whatever your dreams may be? The other thing I want to revisit is throughout this booklet in this chapter, we start off with how to access other unearned income resources. So I am sure that for many of the young people you work with, this is going to be new concepts. So, you know, SNAP or food stamps, how do you access them? How do you access light and heat which is, you know, some help if you're heating? We include both the Benefit Bank of Pennsylvania and Compass. We include definitions because many people abuse -- throw out the word utilities, like what is a utility? So you will see, when you go through the booklet yourself, that we've included all of those definitions so that in fact when you are putting together what are your wants and your needs and your expenses, in fact you can -- if you go page by page, you'll be able to figure it out. The other thing we've included though, for those of us who have jobs, we want to make sure that we talk about taxes and how to file your taxes. And many -- you know, because people with disabilities are often unemployed or underemployed, they can -- frequently many people can -- are eligible for the earned income tax credit, but how do you get it? And so we include the Volunteer Income Assistance Program, the contact information which is free so that people can get their taxes done for free and get this earned income tax credits. We also include a site where you can kind of estimate what your taxes will be because most of us are rather shocked the first couple of times we get a paycheck, and if we think we're making \$10 an hour and it looks like, oh, dear, it's really only \$7 an hour that we're taking home, we need to explain that.

TRACY BECK: So at the end of chapter two, we have a couple of examples of personal statement of income and spending, one with positive cash flow and another one with negative cash flow. So people are -- when they're reading, they're staring to think, "Oh, okay. Well, you know, concert tickets. Maybe I don't need those concert tickets or the DVD. Do I really need that DVD?" So, you know, we're starting to change behavior. People are starting to think about what they can weed out, what they need to add. We recently had a borrower, young man, who was diagnosed with autism in his early 20s. He came to us to take out a loan for an iPad. And when I first talked to him, our first conversation, and I was explaining our programs. He said, "Loans are bad. I do not want to take out a loan." And I said, "Well, why?" And he said, "Well, because if I don't pay the loan, a lawyer will come to my house and take my piece of assistive technology." And, you know, obviously we set him straight and we talked to him probably a dozen times before he was really comfortable in taking out a loan, but what he did not want to do was overextend himself. So he actually sent us all of his monthly bills, all of his income, and we were able to come up with a loan with him, a budget that he was comfortable with. And fortunately, he was paying \$240 to Comcast. We convinced him that, you know, if he really wanted the iPad, he might want to think about cutting back on the \$240 Comcast bill which he did. So know he is quite comfortable paying his monthly

income. He has it in there every month and he has his budget that he's working from. So it takes time. This is not a quick fix. And we're just hoping that people will take advantage and stay on track with their budget. So in chapter three, we actually start putting together a personal budget. And we use the personal statement of income and spending which is the few adjustments that will reflect the plan to use surplus monies or address a deficit. So again, we're putting in needs and wants and then we are adding actual spending. We're talking about plan spending versus actual spending. So this is the real deal. This is the budget, this is where a person can actually see what their cash flow is for the month. And as I said, it takes a little bit of time. Some of these chapters -- with our money club, these are short chapters but sometimes it will take two sessions or two meetings just to go over one chapter so that everyone understands needs, wants, cash flow, surplus, deficit, planned spending versus actual spending, I mean these are new terms for everyone. And even though we have examples in here, we try and make it as simple as possible to understand. We still have to go over this and over this and over this which is fine because we want people to understand it completely. We've gone through three chapters so far.

SUSAN TACHAU: What we've concluded also, you'll see at the end of the chapter and at the end of the book on page 20 for example are blank worksheets. And those worksheets, you know, students can fill them out themselves in the booklet or you can just copy them so that you can kind of plan on a month to month basis for a while of the wants and the needs, the plans spending, and then what actual spending is because there are some reoccurring bills like rent, but then there are other bills that are reoccurring that change every month like utilities, or as -- in our example previous, if someone had a car and there was no planned spending for it, but all of a sudden there needed to be a new tire. So, you know, that's why we put in a blank worksheet so that people will be able to copy those and just kind of practice as we -- as we go on.

TRACY BECK: So we've gone through three chapters. Are there any questions so far?

MICHAEL STOEHR: There's just a general question I guess about using this in schools -- in high school and how you've seen it being used. The person that wrote in the question said they see it being used for students in life skills types of programs or autism support programs. But I know as we have discussed, it seems to have a much broader possible usage in a high school. If you just want to talk a little bit about that.

SUSAN TACHAU: Yes. And in fact, this booklet, and some of the pilot program that we're doing, it's being used actually more for students -- I mean who are being fully included. If you go back into your high schools, you'll know that almost no student understands this stuff. They don't really know the difference between the debit card, and a prepaid card, and a credit card. So some of the material is, you know, written at a level where it can be for students in a more self-contained class, but in fact it's for all students. And in this -- Arcadia University is using it. Widener University is using this booklet for all of their freshmen. And Colorado College is going to be using it for all of their freshmen in their winter term. So I think it's how you want to use it and how you want to expand it or reinforce some of the concepts, but it is designed for all students, you know, irregardless of their disability.

MICHAEL STOEHR: Great. Thank you. That's the only question for right now.

SUSAN TACHAU: Okay. So now we're coming into My Lifelong Commitment to Saving. And this is -- these are very important concepts, and again, as Tracy said, this is going to be a couple of meetings over this very short chapter. It's chapter 22 to 26, but they -- there's a lot of meat into this. And so you can again, expand this or contract this, whatever. The first thing is is you want to talk about, why are you saving, you know. Like, why am I going to go through this trouble of saving and why not just spend all my money today? So we're talking about delayed gratification for one thing and we're also talking about in -- being kind of adult about this and being able to plan for your future. So to give you some ideas about how do you save even when you don't have much money, you'll see that we have included Penny Pincher. So Penny Pincher is this clever little cartoon character and we're talking about, you know, going onto websites or, you know, putting your change into a canister and then taking it to the Coinstar Center and, you know, grocery stores have these and you can get, you know, a free food card if you drop in your coins or sometimes there's a slight fee if you want to translate this -- transfer this into like an Amazon card or a T.J. Maxx card. You know, what are some successful tips for saving? Instead of, you know, always going and getting name brand clothing, sometimes going in different places to get that name brand clothing including Salvation Army, the T.J. Maxx or Ildi Marshalls or something like that. So we're trying to talk about ways that people have saved money. And then we go into what many people are concerned about starting on page 24. Many -- there -- we hear often two things. One, someone cannot afford a loan. Well, that's debatable. It's how you spend your money. So we're trying in this booklet to make people very conscious about how they spend their money, but then we're hearing all the time we have to be very careful about saving. We can't save or we'll lose our benefits. And believe me, we know that it's critically important. So, what we've done in this booklet is talk about at least -- there are at least three important ways to save money and save responsibly so you will not exceed those asset limits that you have with Supplemental Security Income or waivers. And we put the resources here. So on page 24, 25, we have those resource limits. So for waivers, you know, you can save up to -- and have \$8,000 an asset. You can also have one car, they don't care what kind of car, and one home, and they don't care what kind of home. So it is possible to save and be on a waiver. Now, if you're on Supplemental Security Income, SSI, and if you're 18 and older, that's based on your income alone. If you're younger than 18, that is your family income. But if you're on SSI, you really cannot have more than \$2,000 in your name. So what really does matter that you know how to save and save correctly. The three ways of doing it, and that starts on page 25. If you're working with your vocation-rehabilitation counselor, you can set up PASS account. And those are ways that you can set aside monies for assistive technology, devices and services that will help you obtain a job or maintain a job. So you can set aside money in a safe, in a PASS account for your vehicle. For your vehicle repairs, for different kinds of assistive technology, and that does not count as an asset. You can also -- and this is more popular. Family members can set up Special Needs Trust. And we see that quite often actually of Special Needs Trust. The individuals, so the students, say, who has the disability does not have access to that Trust and that's why it does not

count as an asset. It's set up, someone else is the administrator. It could be a parent as an administrator. It can be another friend or relative. It can be a bank. It can be, you know, the ARC Community Trust out here. ACHIEVA out West, they are Trust administrators, but as long as this account is not accessible directly by the person who has the disability, it does not count as an asset. There are other things around the Trust that are important to know, and we've listed them like you cannot pay regularly occurring payments, you know. You cannot supplant other government funds. And then lastly, there are individual development accounts and that's what we are incorporating in our pilot program. IDA accounts are max savings accounts. And so if the individual -- it can -- in our program, they are contributing \$20 a month. We are matching it \$40 a month with other grant funding so that every month, they are accumulating \$60 for a total in our program of \$600. That is -- then at the end of this going through the curriculum, they will be able to purchase the assistive technology that makes sense to them, they have saved \$600, it does not count as an asset. How does that work? It works in a million different ways, but one way, if it works, is that we are nonprofit. We are holding net money. They do not have access to that money directly, so one of the participants is Peter. Peter does not have access to that money. He had signed a contract saying he is going to save for 10 months. It will be used for assistive technology. We have it matched. And then after the 10 month, then together, we will work on developing the assistive technology and we will issue the cheque. So that it -- you know, a dedicated restricted account that Peter does not have access to. And those are the three major ways in Pennsylvania that people can save money and it not be counted as an asset. Again, it's the PASS account, Special Needs Trust, and IDA account. This -- are there any questions about that?

MICHAEL STOEHR: No, there are none at this time, but just a reminder to folks, if you do have any questions or comments, please go ahead and type those in.

SUSAN TACHAU: Right. And those are important things of concepts because many, many people do not realize that they can save money. It's just like many people are concerned if they go to work. If they work, they will lose their SSI or their waiver benefit, and it's simply not true. We want to encourage anyone who can to please get a job and there are safe ways to save like the PASS account. You know, being -- having a job contributes to the, you know, to society, it helps you with your own self-worth. It's very important and so often we hear they can't do it or they will lose their benefits. So the point of this chapter is to give them a little bit of information, but also all the resource information is there for, you know, in-depth information. Okay. Next, the next chapter, chapter five is a big meaty chapter. It includes the concept about what are credit unions and what are banks. And, you know, our world is changing a lot, so credit unions now are being very competitive with banks, but there are differences, you know. Credit unions are something you join. Banks are for profit. Credit unions are nonprofit. Credit unions often get more in the business of providing financial education, so we encourage people to kind of look a little bit into what is a bank and a credit union, and we're encouraging people to become banked. And in Pennsylvania, we have several areas where people do not use banks or credit unions. Lancaster area is a big area and just south of Erie surprisingly. There are a lot of people who are living on a cash

economy. And we understand why in many cases. Sometimes, you've been by burned by a bank or a credit union and had to have fees tacked on the other fees. So, we add little tips to that, and one of the little tips is that banks and credit unions offer in very small print. "Would you like overdraft protection?" And we say, "Do not say yes to this." Because that allows you to take out more money than you have and it allows them to in fact charge you fee. So we have all of those kinds of tips. We include tips about how do you set up a -- you know, how do you go in and open up a bank account or a credit union account? So at the bottom of page 28, you will see that Penny Pincher is there to tell you that you're going to need your Social Security number or -- and your card, proof of address. So we're trying to be as holistic in this as possible. We also talk about, and include -- and this is an important discussion that all of us have, about what are the differences between checking accounts and savings account. What are debit cards? What are ATM machines? And what are credit cards? We spend a great deal of time about credit cards. So what are credit cards? What are the fast facts about credit cards? And here, we then even point out the important things to look at a credit card statement. We talk about interest and we talk about what does it mean to talk -- to pay the monthly minimum? How much more money you will pay if you only pay the monthly minimum? There's a difference in philosophy about using credit cards and we've discussed this. Some people believe that if you use a credit card, in fact you should pay it off every month. I don't frankly know too many people who do that. So then what we were encouraging people to do is, if in fact, you're using your credit card, try to be sure you can pay off that balance within a few months. And in that way, you don't feel badly if you use a credit card around someone's birthday or the holidays, Christmas and Hanukkah to kind of be aware that you need to use those credit cards to pay them off. How do you find out a good credit card? That's another question we're asked often. At the bottom of page 30, we have a tip as to how to find the best credit card for you. So this is -- we -- also we're talking about revolving credits, and we're starting the conversation about what is credit, which Tracy will talk about in just a minute. We talk about prepaid cards. And when we presented at the transition conference two years ago, this is an area where we spend a great deal of time talking about prepaid cards which, you know, with those front loaded cards, you can now get everywhere including in the grocery store even for Bed Bath & Beyond, you know. You get those prepaid cards. They no longer expire. That's great news. But you're not building credits with using prepaid cards. So we -- and we talk about prepaid card and we include the advantages and then disadvantages, so you'll see the upsides and the downsides. And then lastly before we get into, you know, the really important stuff about credit and stuff, credit and that the income scores, what we really want to talk about here and what we talk about in a couple of places is identity theft. Identity theft is critically important for all of us, imperative for people with disabilities to understand. We talk about what is identify theft, and then we talk about how do you protect yourself against it. And we try to include in helpful tips. So for example, one of the things we're told often is never ever give out your pin numbers. Well, that is not a reasonable piece of advice for people who have to rely on someone else to go to the bank for them, people who have cerebral palsy, some people with traumatic brain injury, whatever, you're giving your pin number to somebody else. So

our tip is give your pin number to only people you trust, get a receipt, and then go online, go online banking, and we have a couple of hints here as to which sites are good sites, like mint.com. Go online and just double check every month to make sure that if you've withdrawn \$30 that in fact \$30 is all that was withdrawn and not 300. So, you know, page 33 is a fairly important page for us. It does talk about identity theft and we've also included phishing, and phishing is a newer concept and that is online identity theft where you're getting online messages and emails saying, "Let's update your status here. What is your Social Security number?" Or, "We need to update your online banking and so we need your bank account number." So what we're doing here is telling people to be very suspicious, and most sites do not tell you that you must enter in very private information. The next page, and this is critically important for everyone to have, is what do you do if your identity is stolen? And Tracy has a great story about this. Oh, about how you had to go to the police and things of that sort. Oh, well, Tracy is not going to tell you that one. Anyway, we have -- what do you do when your identity is stolen? Who do you contact? You contact your credit card companies, but you also have to file a police report. And, you know, you can file a complaint with the Federal Trade Commission. So we have everything here that are the basic rules of what do you do. We talk about pin numbers. We also talk about user identification numbers and those, you know, people who have green cards or don't have Social Security number. We're talking about how to track all of these information so that, you know, one of the basic lessons that we did with one of the people in the Money Club, our pilot program, is we helped her put together a spiral notebook, and in this notebook that she keeps with herself are all of her pin numbers, her bank account numbers just so that everything is in one place. Are there any questions about chapter five?

MICHAEL STOEHR: No, I think we're good.

SUSAN TACHAU: All right. And then we move right in to chapter six.

TRACY BECK: So in chapter six, we're talking about obtaining and understanding your credit, how to read a credit report and building credit. What is credit? We talk about installment and revolving credit, those definitions. Why is it important to have good credit? How do you establish credit? And -- when we talk about establishing credit, we are also talking about payday loans, which is something that we do not encourage people to do for obvious reasons. And we understand that payday loans may be coming to Pennsylvania unfortunately. You just don't want to get trapped in a payday loan and we'd give a big example of why you should not do that. We talk about credit reporting and credit bureaus. Why is it important? We can't say that stress is enough why you need to pay your credits on time even if you can't pay the entire balance. We talk about FICO scores. FICO scores are the credit scores ranging from 300 to 850. The higher the credit score the better off you are of getting a lower interest rate on a loan or a credit card. FICO scores are important. I'm -- we're not quite sure how they're calculated. There are three main reporting bureaus and they all calculate credit a little bit differently. And if you do pull your credit score, which we do encourage people to do at least once a year. The scores are generally different from one another. We talk about improving your credit score. Sometimes, folks will make mistakes. They'll forget about a credit card. How do you stay on top of that? How do you improve your credit score

is we encourage people to pay on time and we encourage people to access their credit report and their credit score so you can see for yourself that your credit starts to increase. Now, a FICO -- when you -- when you obtain a copy of your credit report, you will not get a FICO score that cost extra. However, there's a great website called creditkarma.com, which was included in this chapter. And you will be able to get a free credit score and they will update it once a month so you can get on Credit Karma. They'll also send you alerts. So recently a personal story, last month, I got a credit and I'm very particular about my credit report and what's on it and paying things on time just because of the nature of what we do here but, you know, I want to keep up my credit scores. So last month, I got an alert form Credit Karma saying, "Do you realize that you have a collection?" Well, no, I do not realize I had a collection account. So I accessed my credit report and it was a medical collection and it was from last October. Unfortunately, the doctor's office sent the bill to a previous address. I moved six years ago. They sent it to a previous address. They had the wrong phone number. They tried to contact me at these places where I did not exist. And when they could not contact me, they sent my medical bill to a collection agency. A collection agency bought it up, and if it were not for Credit Karma, I would not have known that I had this collection account on there. And now, it's been rectified and they're working to get it off my credit report because it will stay on there for seven years, a collection account, but that is -- I could do a commercial for Credit Karma because if it weren't for them, I would not have known. The other important website that you all should know, and everyone should do this is pull your credit report at least once a year. You can do it for free at annualcreditreport.com, and that is backed by the government. It's a government website. You could pull your credit report from all three bureaus and see what they're saying about you. And then lastly in this chapter, we have what should you do if you find a mistake on your credit report? And the medical bill that I was referring to was not a mistake, but if you truly have a mistake, if, you know, you did not spend \$900 at Victoria's Secret, if that's not you, then you need to contact each credit reporting bureau and submit a letter of dispute.

SUSAN TACHAU: When we were at the transition conference in the last couple of years, this is the chapter that we spent the most time on, was understanding credit reports and getting FICO score. The better the FICO score as Tracy said, the better your credit and the better -- the more options you have to rent an apartment in your own name, to get a student loan, to get a good credit card with lower interest. So, this is something -- this is an activity that all of us in -- had participated in of pulling credit, pulling credit reports. You'll see that Credit Karma, it works with TransUnion. It's extremely tight, secure website and the same with Credit Sesame, that's working with Experian. And there are three -- there are three credit bureaus, so it's TransUnion, Experian, and Equifax. So you can see that these websites are very secure and they want to talk and help you with your -- understanding your credit history. So I can't stress enough how important this chapter is, and it's fun, it's very interesting. You'll -- it's interesting to see what is on a credit report. And you'll also learn if people are paying things on time or delinquent. If -- you can tell if you're going to the mall at the holiday time and trying to be talking to a new credit card, you'll see how many people are suckered into getting, you know, two or three credit cards every holiday season.

TRACY BECK: And for people who are blind or low vision, you can request your annual credit report in Braille, or large print, or audio format.

SUSAN TACHAU: And we include that in this booklet, that Penny Pincher, because we want to make sure that everybody has access to their credit report. Moving on from those credit. Once you've understood credit and you know kind of what your ability to spend money, like what's your cash flow, so by now you should know what's your cash flow, what are you saving for, how you can save, and hopefully your banked or have a credit card or -- and many people, the young generation, they're using debit cards more and more frequently and not using credit cards, but -- and that's a good way because then you don't overspend. Then we're moving right into the, you know, purchasing what it is you want. Now, because we are the Pennsylvania Assistive Technology Foundation, we included assistive technology. It could be something else. This is just part of our book because it is who we are and we wrote the book, but it could be also, you know, learning how rent an apartment for example, but in this section of assistive technology, we include why it is -- why assistive technology is important and we also talk about the different definitions of assistive technology and how you can find another funding resources, so that you're certainly having access to, you know, government funded programs or insurance programs like DME, medical assistance, home and community-based waivers. We then talk about other funding resources in Pennsylvania. And you'll see that many of you were on the call we have included, you know, with education, Department of Public Welfare that may in fact we called Human Services and Office of Vocational Rehabilitation and then some of our very favorite people including the health law project. One of the things you'll learn when you're working with students is that they didn't even know these resources existed. And healthcare is unbelievably important as we all know for everyone. And that Pennsylvania Health Law Project, they help people who have disabilities, access healthcare whether it be private insurance plan, it will be the Affordable Care Act, one of the exchanges, but more importantly medical assistance and CHIP. So at the end of this chapter, the activity is looking at funding assistive technology. What is it that you want and what are possible funding resources? And then we're coming towards the end of the book, believe it or not. And we have a summary page. So our summary is looking and making sure that people are doing all of those activities. The activities do build on each other and some, obviously, are critically important for everybody, meaning protecting yourself from identity theft. That's something that we should talk to all of our students about. And some of the students, you know, will be better able to do things like bringing it all together and completing your personal budget, but you can start from the very beginning of wants and needs and you'd go through all of those activities so at the end of activity number 15, you pretty much gone through our booklet. Okay. Additional resources, so the additional resources, they include national and Pennsylvania resources. We -- the Annie E. Casey Foundation, if you will, is professionals are interested in learning more. We've included things like the Annie E. Casey Foundation because they have financial education booklets and materials out there for kids who are in foster care. And it's very well-written, easy to understand, and of course kids who are in foster care, they have a different reality than many of our other children whereas they are kind of out of

the system at age 18. So if you find children who are -- if you have children who are in foster care, that's a great resource. And then, of course, we want people to keep learning, life long learning. So Budgets Are Sexy. That's a great website. It's -- you can ask any questions. NPR has written up stories about it. It's been in the local newspapers. And it helps you if you're even trying to plan on vacation. How do you do that? What are the best presents? What are good websites to buy things from? So I would encourage you to look at it and really, what student would turn that down. We talk about Consumer Credit Counseling. How to protect yourself and then there are a lot of games out there, Practical Money Skills for Life, Financial Football. They've also got Baseball. People enjoy it. Other curriculum, Money Smart, MyMoney, Jump\$tart Coalition, so these are up-to-date resources with contact information.

TRACY BECK: And there is a myriad of resources out there. These are just the ones that we use regularly, but there are many, many, many wonderful websites and blogs that we just didn't include here.

SUSAN TACHAU: Then we have a blank -- again, blank copies of the worksheets that can be copied and/or reproduced so that people can practice. And then we go back and we have the glossary where we have all these words that we think are newer words are certainly words that are used in financial management. We put that into the glossary so that hopefully, you'll read it in the text, you'll see it along the margin, and then you'll see it in the glossary. So kind of in summary, what we are hoping this booklet does is it will provide information and resources so that individuals can learn about how to manage his or her money instead of letting their money manage them. We're hoping people will have some of the skills, so that they won't necessarily need rep payee or at least there's a conversation with the rep payee and the individual with the disability. Self-determination demands that individuals with disabilities be involved in making financial decisions that concern themselves. So all of us are about self-determination, being in charge of our life, making good, wise decisions, these information is a -- this booklet is a resource guide. So not everybody is going to understand everything today, but maybe next year, there will be something that's important for them to look up and it will be there, like once again, what's the difference between a bank and a credit union? Or what's the difference what -- with a debit card and a prepaid card and what did they tell me to look out for with the debit card? And remember what the debit card, we're urging people not to get over, you know, not to let the bank give out money you don't have. And then, lastly there are no other financial education booklets that are available. No other booklet that targets people with disability. So what we have done is given the basic of financial education with resources that will allow you with your students or your customers to go further, so that you can go on to Money Smart if you want to go further, but we've given you the basic so that people with disabilities will have access to this information, that young people will know that you can save money and still keep your benefit, that you can go to work and still keep your benefit. I mean, all of those concerns that we hear everyday. We want people to be reassured that they, in fact, can be in charge of their life more than they were yesterday. And that they will know where to go for additional information. And then lastly, for us lastly, but not quite for Michael, we have our contact information out there. Again, we are based in King of Prussia, but we're statewide office. We work with people in all parts of Pennsylvania. We have contracts out in Erie and in

Pittsburgh. We work with the Centers for Independent Living. We work with some of the Cerebral Palsy affiliates, the MS Society, but the most direct way to get to us is to go on to our website, patf.us or to call us, and it's 888-744-1938, and we guarantee you, we will get back to you. If you would like a one or two copy, hard copies of the booklet, we're -- we would be happy to send them to you free of charge. Of course, donations are always welcome. We're a nonprofit, what can I say?

TRACY BECK: So we're -- this is the summary -- the end of our presentation, but we're more than happy whatever questions you may have.

MICHAEL STOEHR: Okay. A couple of questions came in. One it was regarding the book itself. And we do not have those available through the PaTTAN system, but again, you can get them through the Pennsylvania Assistive Technology Foundation or they are downloadable from the variety of places that we've showed you all. So it's off the secondarytransition.org site, off the PaTTAN site, and also from the Pennsylvania Assistive Technology Foundation site. A question came in was regarding the booking and what did -- did you happen to kook at any of the map standards in developing the book or aligning, if any, of the standards?

SUSAN TACHAU: We did at the -- at year one of our development, we did look at some of the map standards and we were looking -- frankly, some of those standards were a little higher level than some of the questions and concerns we had in and when we get --when we're reading credit reports. So for example, we really did spend a lot of time on this booklet starting with wants and needs and not so much with the global economy. We looked at it. One of the things that has happened which made us a little bit unhappy in the last year, the current Gov. Corbett closed his Financial Education Office at the Department of Banking, and those were the consultants that were supposed to help us with the map -- with the -- those standards under SAS and things of that sort. And they no longer exist.

MICHAEL STOEHR: Great. A couple of questions just about the other formats if the book is available and is it available in an audio version and is it available in other languages?

SUSAN TACHAU: At this moment, it is -- it will -- in the next couple of months, it will be available in an audio version. We have a young person who is going to read it for us and include all of the tips and helps. I mean, we're not going to have a middle age voice reading this. We want it to be attractive to young people transitioning, and then within the next year, it will be available in Spanish. We're not expecting other languages at this point and then to go back to one other thing, on our website, you will be able to find both the regular PDF version of this booklet, but also the 508, the screen reader version.

MICHAEL STOEHR: Great.

SUSAN TACHAU: And we can do large print. I mean, you'll -- on our website, one of the things with the PDF is you can hit the little plus sign and you can enlarge the font.

MICHAEL STOEHR: Great. I -- just a couple of comments just that the folks are feeling that this is a great resource and it seems really user-friendly for both families and students, so those were just a couple of comments about it.

SUSAN TACHAU: Thank you.

MICHAEL STOEHR: Okay. I'm not seeing any other questions. So with that, I am just going to do kind of a quick wrap up. We'd like to thank Susan and Tracy for presenting today. I think it was great information to share. And I know for some of the folks here that have been listening here in our PaTTAN office, they really felt this was a lot of new information, good resources to share. I want to thank everybody for joining us today. And I just wanted to remind you all of our upcoming webinar in this series. Our next webinar is next month on December 11th and it's going to be talking about Successful Health Transitions. That webinar will be presented from -- by folks from the Department of Health, the Special Kids Network, and representatives from the Children's Hospitals of Philadelphia and the Children's Hospital of Pittsburgh. And then you can see the other upcoming webinars that are scheduled. We also will be -- and are recording this particular webinar, it will be closed-captioned and posted to the secondarytransition.org site as well as the PaTTAN site. It takes about four weeks for that process to occur. And with that, I think that is all the questions. Again, thank you all for joining us today and thank you again to Tracy and Susan for your presentation. Have a great rest of the day, rest of the week, and an enjoyable holiday next week. Thank you.

SUSAN TACHAU: Thank you.