

-- Hello, everybody. My name is Shakita Brown and welcome to the Empowered NYC New York AARP Financial Empowerment and AARP Incentive webinar. I'm going to start us off by going over some of our housekeeping rules. The audio for today's webinar is being broadcast through your computer. Please make sure your speakers are turned on or your headphones are plugged in. You can control the audio broadcast via the audio broadcast panel. If you accidentally close the panel, you can reopen by going to the communication menu at the top of the screen and choosing your audio broadcast. If you do not have sound capabilities on your computer or prefer to listen by phone, dial 1-888-475-3387, exten number 888-777-514. Real-time captioning is provided during this webinar. The captions can be found in the media viewer panel which appears in the lower right corner of the webinar platform. If you want to make the media viewer panel larger, you can maximize other panels like chat, Q and A and/or participants. Please use the chat box or Q and A box to send any questions you have during the webinar and we will direct them accordingly during the Q and A portion. If you are listening by phone and cannot log into the webinar, you may also ask questions by emailing them to me at shbrown@aarp.org. Please note this webinar is being recorded and the materials will be placed on this webpage, www.RealEconomicImpact.org/new-work/financial-counseling. If you experience any technical difficulties during the webinar, please use the chat box to send a message to Shakita Brown, project coordinator, or email her at shbrown@aarp.org. With that, I'm going to turn it over to my colleague Nancy Morris.

-- Thank you very much, Shakita. Hi, everyone. This is Nancy. I'd like to talk to you a little bit about our partners. We're very happy to have both Wanda and Martha on the phone with us again today. And Francis wasn't able to join us, but we will make sure that we fill you in a little bit on city community development. In next slide, I'd like to take a moment for any of our new webinar series participants to tell you a little bit about Empowered NYC. Empowered NYC is a groundbreaking new partnership dedicated to improving the financial stability of New Yorkers with disabilities and their families. The Empowered New York City collaboration is an initiative that will create, test and promote new strategies to enable New Yorkers with disabilities to improve their financial stability. This initiative will advance financial capabilities through broad engagement and education, tailored one-on-one financial counseling enhanced with new expertise, outreach and tools and specialized benefits and supports. We have several partners including the New York City Office of Financial Empowerment, the Mayor's Office for People with Disabilities, City Community Development, National Disability Institute, Mayor's Fund to Advance New York City, Power Family Foundation, and a wonderful advisory board. So at this time I would like to turn it over to one of our partners and I would like to introduce Wanda Lopez.

-- Thank you, Nancy. So at the New York City Department of Consumer Affairs, we protect and enhance the daily economic lives of New Yorkers to create thriving communities. We license more than 50,000 businesses in over 50 industries and enforce consumer protection, licensing and workplace laws, ensuring truth in advertising and that New Yorkers are able to take paid leave for sick time to care for themselves or their loved ones. Within the Department of Consumer Affairs, the Office of Financial Empowerment supports the agency's efforts to protect and enhance the lives of New Yorkers. And so our largest program that does that is the Office of Financial Empowerment. And for the past two years we've been providing free one-on-one financial counseling. We recently celebrated our 50,000th customer. And we also provide free tax prep with our