

# Quick Reference Guide

## The Path to Financial Wellness for People with Disabilities

The logo for National Disability Institute (ndi) features the lowercase letters 'ndi' in a white, sans-serif font, centered within a dark blue square. A thin white horizontal line is positioned below the square.

### FINANCIAL WELLNESS AND EMPLOYMENT PROGRAMS

Employment plays a key role in achieving financial wellness as it provides the financial resources to pay not only for one's living expenses, but also to save toward achieving one's financial goals. This guide will provide an overview on how financial wellness and employment programs, such as customized employment (CE) and guided group discovery (GGD), are interconnected to support an individual achieve their financial goals.

#### Defining Terms

**Financial Wellness (FW)** is a state of being wherein a person can fully meet current and

ongoing financial obligations, can feel secure in their financial future and have the ability to make choices that allow them to enjoy life.

**Customized Employment (CE)** enables individuals with disabilities and employers the opportunity to negotiate job tasks and/or reassign basic job duties to improve overall production in the workplace.

**Guided Group Discovery (GGD)** assists an individual in laying the foundation for competitive integrated employment. The process assists job seekers in identifying employment that would be a good fit both for them and an employer.

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The following graphic shows the importance of how identifying skills in the **Discovery Process** when coordinating with employment programs lays the foundation for greater **Employment Success**. These actions lead to **Financial Capability** to help an individual support their goals and ultimately achieve **Financial Wellness**.



## CASE EXAMPLE

When Sarah's employment counselor showed sample work site videos, it was noted that Sarah lit up when high-tech assembly was spotlighted; Sarah is non-verbal. During an employment team meeting, Sarah's parents shared that Sarah has always liked taking things apart and re-assembling them and she is not bored by repetitive tasks.

Sarah tried an apprenticeship program, demonstrating her ability to learn and complete assembly tasks with proficiency. Sarah has recently increased her hours to full-time. Sarah's parents recognized that Sarah wanted to work as much as her full-time co-workers. Sarah reached out to WIPA for benefits advisement and understands that, although her SSI payments will stop, she will continue to be eligible for Medicaid. Sarah opened an ABLÉ account and is saving regularly for her future!

**Sarah opened an ABLÉ account and is saving regularly for her future!**

## Tools and Resources

[National Disability Institute](#)

[Customized Employment](#)

[Guided Group Discovery Guide](#)

[American Job Centers / One-stop Career Centers](#)

[WIPA & CPWIC](#)



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