

▶ DISABILITY SENSITIVITY GUIDE



The Hands on Banking® Disability Sensitivity Guide provides information on increasing awareness among educators and instructors and provides communication strategies to create a more inclusive environment.

Hands on Banking content was leveraged in the creation of these materials.

National Disability Institute

Acknowledgements

This guide was developed by National Disability Institute's Training and Technical Assistance Team.

National Disability Institute is a national research and development organization with the mission to drive social impact to build a better economic future for people with disabilities and their families.

National Disability Institute's Real Economic Impact (REI) Network is comprised of an alliance of organizations and individuals dedicated to advancing the economic empowerment of people with disabilities. The network consists of more than 4,500 partners in all 50 states.

Members include nonprofits, community tax coalitions, asset development organizations, financial education initiatives, corporations and private-sector businesses, federal/state/local governments and agencies, and individuals and families with disabilities. All partners join forces to embrace, promote, pursue access to and the inclusion of people with disabilities in the economic mainstream.

To learn more about how to make a Real Economic Impact, join us: www.realeconomicimpact.org.

For more information about the guide, please send an email to: ask@ndi-inc.org.

National Disability Institute would like to thank Wells Fargo for their support of the Disability Sensitivity Guide.



Financial Education Tools and Resources

OVERVIEW OF HANDS ON BANKING®

Hands on Banking®/El futuro en tus manos® (handsonbanking.org/ndi) is a free, fun, non-commercial financial education program available in both English and Spanish that teaches people, in all stages of life, about the basics of responsible money management, including how to create a budget, save and invest, borrow responsibly, buy a home, and establish a small business.

Program Highlights

- Available online with printed instructor guides;
- Courses for kids, teens, young adults, and adults;
- Financial fundamentals for entrepreneurs;
- Personal finance lessons for members of the military, seniors, and their families;
- Resources for individuals, educators, non-profits, and workplace
- Available in English and Spanish;
- Designed for individual or classroom learning;
- Aligns with state and national education standards for mathematics, reading, and economics;
- Free, non-commercial content;
- Animated, interactive, and entertaining; and
- Easy to navigate and fun to present.

Hands on Banking offers flexibility in the ways information can be delivered in the American Job Centers. The program includes individual resources and instructor guides with tools and detailed information on content, activities, and tips on how to deliver the information.

Hands on Banking can be offered as a workshop or job seekers can access the online program, courses and more at handsonbanking.org/ndi



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DISABILITY SENSITIVITY GUIDE

▶ The Hands on Banking® Disability Sensitivity Guide provides additional information specific to adults with disabilities. Each of the topics and lessons provided in the *Hands on Banking* instructor guides are important topics for people with disabilities to learn as well.

The disability community is very diverse. Some individuals with a disability may be employed, while others may rely on public benefits as their main sources of income. Some of the public benefits they receive might have limitations. Income, resource and savings limits often prevent individuals from enhancing their financial well-being and self-sufficiency as they concentrate efforts on retaining their benefits. New and existing programs are available to help people with disabilities develop skills in financial management and self-sufficiency.

This guide provides information on increasing awareness among educators and instructors and provides communication strategies to create a more inclusive environment.

An important characteristic of an effective instructor is being aware of diversity among the individuals to whom you are providing information. This supplemental guide will provide you with information, resources and tips on how to interact more effectively with people with disabilities, eliminate myths and increase awareness of this growing demographic. It is important to assure that persons with disabilities have the same experience in your training program as others.

Persons with Disabilities: Understanding the Community

The disability community itself is extremely diverse. According to the U.S. Census, one in five individuals in the U.S. have a disability. The Americans with Disabilities Act (ADA) defines a person with a disability as someone who:

- ➔ Has a physical or mental impairment that substantially limits one or more major life activities,
- ➔ Has a record of such an impairment, or
- ➔ Is regarded as having such an impairment.

The ADA protects people who have disabilities as they live their lives, participate in education, apply for work and are hired as an employee of a business or are self-employed. People who have a disability are encouraged to have personal control over their finances and learn skills that help them to use safe and affordable financial services. All people have the right to save their money, make purchases and own assets such as computers, recreational equipment, vehicles and homes.

It is important to note there are other definitions of disability for different purposes. However, the material in this supplemental guide is based on the ADA definition.

Different Types of Disabilities

The definition provided by the Americans with Disabilities Act provides a broad definition of who is protected and considered to be a person with a disability. Some individuals are born with a disability, while others may acquire their disability due to an accident, illness or as a part of the aging process. People with disabilities may have one or more areas in which their functioning is affected. A disability can affect hearing, sight, communication, breathing, understanding, mobility, balance, concentration or may include the loss of a limb. A disability may contribute to the way a person feels each day and affect their mental health.

EXAMPLES OF DIFFERENT TYPES OF DISABILITIES

Hearing

- May include a person who is deaf or hard of hearing

Mobility

- May include a person who uses a wheelchair, cane or other assistive device

Intellectual/Developmental

- May include a person who has Down syndrome, autism or cerebral palsy

Visual

- May include a person who is blind or has low vision

Speech / Communication

- May include a person who has Aphasia or a stutter

Learning

- May include a person who has dyslexia or ADHD

Mental Health/ Emotional Health Conditions

- May include a person who has bipolar disorder, depression or obsessive compulsive disorder

Disability crosses all ethnicities, religions, social and financial backgrounds.

KEEP IN MIND TIP: It is important to remember that persons with disabilities are PEOPLE first who have more in common with you than NOT and should be treated like everyone else.

MYTHS AND STEREOTYPES

We are all individuals with commonalities and differences and that is true for persons with disabilities as well. As an instructor, it is important to remember to not show pity or put an individual up on a pedestal – everyone should be treated as equals regardless of one's abilities.

When working with people with disabilities, it is important to avoid stereotypes. To debunk common stereotypes and myths, below are some key items to note about persons with disabilities:

- Persons with disabilities are all ages, come from diverse cultures and financial backgrounds.
- People with disabilities work.
- People with disabilities have families.
- Not all persons with disabilities are on or receive benefits such as SSI, Medicaid, etc.
- People with disabilities have goals and dreams.
- All people with disabilities do not necessarily want or need assistance.
- People who are blind or have low vision may wear glasses.
- People who are deaf may use their voice and may be able to read lips, but not all.
- Not all people who use wheelchairs are completely paralyzed – some may be able to walk short distances.
- Delayed or slow speech is not necessarily a sign of a slowed mental process.
- Persons with learning disabilities can be highly intelligent individuals; they simply have a different way of learning.

Effective Communication

Communicating effectively and understanding your audience is key to being an effective instructor. The following are some key communication tips to assist instructors in communicating effectively with persons with different types of disabilities.

PEOPLE FIRST LANGUAGE

Positive language empowers people and helps them feel respected and important. When writing or speaking about people who have a disability, it is important to put the person first, usually addressing them by name or including them as a member of a group, such as a student or co-worker. Group designations such as “the blind,” “the retarded” or “the disabled” are inappropriate because they do not reflect the individuality, equality or dignity of people with disabilities.

The following are examples of People First Language.

Affirmative Phrases	Negative Phrases
Person with an intellectual, cognitive, developmental disability	Retarded; mentally defective
Person who is blind; person who has low vision	The blind
Person with a disability	The disabled; handicapped
Person who is deaf*	The deaf; deaf and dumb
Person who is hard of hearing	Suffers a hearing loss
Person who has multiple sclerosis	Afflicted by MS
Person with cerebral palsy	CP victim
Person with epilepsy; person with seizure disorder	Epileptic
Person who uses a wheelchair	Confined or restricted to a wheelchair
Person who has muscular dystrophy	Stricken by MD
Person with a physical disability; person who is physically disabled	Crippled; lame; deformed
Unable to speak; uses synthetic speech	Dumb; mute

**Individuals who identify as part of deaf culture and use American Sign Language (ASL) as their primary language do not consider themselves as having a “disability.” Therefore, in this instance, it is appropriate to say “deaf person.”*

EFFECTIVE COMMUNICATION TIPS

The number one rule in effective communication with persons with disabilities is to “ask first” and then wait for instructions on how you may assist or the best mode of communication with the individual. People with disabilities are like everyone else, they are People First who often want to be independent and live fulfilling, productive lives just as we all do.

Sometimes a person who has a disability may ask for an accommodation that will help to ensure that they can fully participate in an activity. An example could be to request to meet in a quiet setting or to have an interpreter who facilitates a conversation over a phone or relay service. A person who has a disability knows what works best for them; feel comfortable to ask them what will help. When hosting an event, ask if an accommodation is needed during the process of registration. This will provide the opportunity for people with disabilities to let you know and give you time to make arrangements that will ensure they can fully participate.

Here are some general tips to keep in mind:

- ➔ Offer to shake hands when introduced. People with limited hand use or an artificial limb can usually shake hands and offering the left hand is an acceptable greeting.
- ➔ Treat adults as adults! Address people with disabilities by their first names only when extending that same familiarity to all others.

- ➔ ASK FIRST - If you offer assistance (always ask before assisting someone), then wait until the offer is accepted. Then ask the individual with a disability for instructions on how you may assist them.
- ➔ RELAX. Don't be embarrassed if you happen to use common expressions such as, "See you later" or "Did you hear about this?", that seem to relate to a person's disability.

TIPS FOR COMMUNICATING WITH SPECIFIC POPULATIONS

Tips for Communicating with Individuals Who Are Blind or Have Low Vision

- ➔ When approaching, clearly state who you are, speaking in a normal tone of voice. Do not shout.
- ➔ When conversing in a group, remember to identify yourself and the person to whom you are speaking.
- ➔ Tell the individual if you are moving around or when you are leaving.
- ➔ Do not attempt to lead an individual without first asking; if they choose to do so, allow the person to hold your arm/elbow.
- ➔ Be descriptive and specific when giving directions. For example, if there are steps, mention how many and location such as left or right.
- ➔ If you are offering a seat, either give verbal cues or, if acting as a guide, gently place the individual's hand on the back or arm of the chair so that the person can locate their seat.

A person who is blind or has low vision may need written materials in an accessible format. The materials may need to be provided in Braille or recorded on a computer. A person may need someone to read the materials aloud to them so they can understand the information and participate in activities.

Tips for Communicating/Interacting with Individuals Who Are Deaf/Hard of Hearing

- ➔ Gain the person's attention before starting a conversation (i.e., gently wave your hand in their line of vision or tap the person gently on the shoulder or arm).
- ➔ If the individual uses a sign language interpreter, speak directly to the person, not the interpreter.
- ➔ American Sign Language (ASL) is not another form of English. It is an official language with its own grammar, context and rules.
- ➔ Know that some people who are deaf speak quite clearly and others may be non-verbal.
- ➔ When speaking with someone who reads lips, look directly at the individual, face the light, speak clearly in a normal tone of voice and keep your hands away from your face. Avoid smoking or chewing gum.

A person who is deaf or hard of hearing may have a way that they prefer to communicate with others. This may change from setting to setting. A person may prefer to text back and forth, exchange e-mails or write notes to communicate. In a classroom or group setting, a person may prefer to use a hearing loop that sends the information to their hearing aid or converts the information into text called closed captioning. Another person may prefer to have a sign language interpreter in a classroom or group setting. It is best to ask the person who is deaf or hard of hearing which mode of communication they would prefer. If the person requests an interpreter, ask which type of interpreter they need.

While writing or typing back and forth for simple banking procedures, like cashing a check or making a deposit, may work well for a deaf or hard-of-hearing customer, sign language interpreters may be requested for more complex financial services like completing a loan application or opening a savings account. Without an interpreter, a deaf customer can miss critical information to make informed decisions about their financial well-being. In order to request a qualified sign language interpreter, locate your state offices. They are mandated to serve people who are deaf and hard of hearing. Visit the National Association of the Deaf website (bit.ly/NAD-State-Agencies) for more information.

Tips for Communicating with Individuals with Limited Mobility

- ➔ There is a wide range of physical ability among people who use wheelchairs, and people who use them will likely require different degrees of assistance.
- ➔ If possible, put yourself at the wheelchair user's eye level (especially if speaking to a person for more than a few minutes).
- ➔ Do not lean on a wheelchair or any other assistive device.
- ➔ Never patronize people who use wheelchairs by patting them on the head or shoulder.
- ➔ Do not assume the individual wants to be pushed – ASK FIRST.
- ➔ When assisting in going up or down a curb, ask if he or she prefers going forward or backward. When pushing a wheelchair and entering an elevator, enter and turn the person around to face the opening doors (not facing a wall).
- ➔ OFFER assistance if the individual appears to be having difficulty opening a door.
- ➔ Do not take mobility aids away from users unless they request it or it is required for safety reasons. If it is necessary, let the user know exactly where their equipment is being placed.
- ➔ Sometimes people are told a place is accessible when it is not. Consider distance, weather and obstacles such as stairs, curbs or hills when you give directions.

A person who has limited mobility may use a wheelchair, scooter, crutches or another device or assistive technology to help them to move about. If a person is seated in a wheelchair, you may want to sit down if the conversation is going to last more than a few minutes. This will allow you to have direct eye contact with the individual.

Tips for Communicating with Individuals with Speech Disorders

- ➔ If you do not understand something the individual says, do not pretend that you do. Ask the individual to repeat what he or she said and then repeat it back to them.
- ➔ Be patient and concentrate on what the individual is saying. Take as much time as necessary.
- ➔ Do not speak for the individual or attempt to finish her or his sentences.
- ➔ If you are having difficulty understanding the individual, consider writing as an alternative means of communicating, but first ask the individual if this is acceptable and use it only as a last resort.
- ➔ Avoid talking to an adult as if he/she were a child.
- ➔ If an interpreter is helping you communicate, talk to the person, not the interpreter.

Some people may need more time or a quiet environment to be able to share their ideas and thoughts. Other people may use assistive technology to communicate their thoughts.

Tips for Communicating with Individuals with Intellectual and/or Developmental Disabilities

- ➔ If you are in a public area with many distractions, consider moving to a quiet or private location.
- ➔ Speak to the individual directly. Use simple to understand sentences without being patronizing and use a normal tone of voice.
- ➔ Be prepared to repeat what you say orally or in writing.
- ➔ OFFER assistance completing forms or understanding written instructions and provide extra time for decision-making. Wait for the individual to accept the offer of assistance; do not overassist or be patronizing.

It is important when speaking with individuals that information be discussed is age appropriate. Youth ages 14 to 24 are learning skills that prepare them to work within the community and handle their own finances. It is appropriate to cover these topics and encourage participation in activities that allow a person to practice money management and employment readiness skills.

KEEP IN MIND TIP: The number one rule in effective communication with persons with disabilities is to “ask first” and then wait for instructions on how you may assist or the best mode of communication to use with the individual.

Service Animals

A service animal is defined by the ADA as any dog that is individually trained to do work or perform tasks for people with disabilities, such as guiding people who are blind, alerting people who are deaf, pulling wheelchairs, alerting and protecting a person who is having a seizure, reminding a person with mental illness to take prescribed medications, calming a person with Post Traumatic Stress Disorder (PTSD) during an anxiety attack or performing other duties. The work or task a dog has been trained to provide must be directly related to the person's disability. Dogs whose sole function is to provide comfort or emotional support do not qualify as service animals under the ADA. Although the new definition of a service animal under the ADA does specify dogs only, it does allow for the possibility of miniature horses to also act as service animals.

This definition does not affect or limit the broader definition of "assistance animal" under the Fair Housing Act or the broader definition of "service animal" under the Air Carrier Access Act. Some state and local laws also define service animal more broadly than the ADA. Information about such laws can be obtained from a state attorney general's office.

TIPS FOR INTERACTING WITH SERVICE ANIMALS AND THEIR OWNERS

- ➔ Don't ask the person what their disability is.
 - ➔ You can ask how the animal assists the individual.
- ➔ Don't ask the person to demonstrate the animal's tasks.
- ➔ Don't ask for proof of disability or training.
- ➔ Don't pet or talk to the animal without asking the owner first, because it may distract the animal or harm the individual.
 - ➔ Remember the animal is "at work" and contact should be limited to avoid distractions or added complications for the handler.
- ➔ Don't feed the animal, as many of them are on strict diets.
- ➔ Don't assume that the animal will bite. Service animals are selected for proper temperament and have been through many hours of training and socialization.
- ➔ Don't assume the individual is blind, as many individuals have invisible disabilities such as epilepsy and heart conditions.
- ➔ Don't charge extra fees, isolate from other patrons or treat them less favorably.
- ➔ Don't think you are required to provide care or food for a service animal or provide a special location for it to relieve itself. For example, the person with a disability cannot ask or expect you to walk their dog outside.

EXPECTED BEHAVIORS REGARDING SERVICE ANIMALS

- ➔ Expect that the animal will be kept under control by the handler at all times. A handler cannot be asked to remove their service animal unless:
 - ➔ The animal is out of control and the owner does not take effective control (for example, excessive barking), or
 - ➔ The animal poses a **direct threat** to the health or safety of others.
- ➔ Service animals are allowed into all public establishments. An establishment owner or manager may ask the person if they have a disability if an animal is a service animal, or how the animal assists the individual. They cannot, however, require special ID cards or certification for the animal or ask specifics about the person's disability.

Strategies to Make Your Workshop Accessible and Inclusive to Persons with Disabilities

REASONABLE ACCOMMODATIONS

A reasonable accommodation is assistance or changes to a position or area that enable a person to participate. Under the Americans with Disabilities Act, facilities are required to provide reasonable accommodations to people who have disabilities, unless doing so would pose an undue hardship. Common requests for accommodations include the ability to park close to a building's entrance or to sit in a particular space that helps a person to see or hear. An accommodation may also include the provision of sign language interpreters for people who are deaf. Providing a quieter workspace or making other changes to reduce noisy distractions for someone with an intellectual disability may help a person to fully participate.

Examples of reasonable accommodations might include:

- ➔ Extended time to complete an assessment
- ➔ Alternate signature
- ➔ Sign language interpreters for people who are deaf
- ➔ Talking calculators for people with visual or reading disabilities
- ➔ Keyboard armrest and finger guides mounted on keyboards to keep persons with motor control impairments from striking keys in error
- ➔ Providing a quieter workspace or making other changes to reduce noisy distractions for someone with an intellectual disability
- ➔ Providing written materials in an accessible format for individuals who are blind or have low vision (i.e., in Braille, on an audiotope, on a computer disk or reading aloud to the individual)

To assure you are able to provide reasonable accommodations that meet the needs of audiences, it is important to include a reasonable accommodation statement on promotional materials to instruct individuals on how to request accommodations. The following is an example of a statement to place on promotional materials:

If you require an ADA Accommodation to participate in this event, please contact XXX, at xx@email.com or XXX-XXX-XXXX at least five business days prior to the event.

For More Information/Resources

ADA National Network: adata.org

National Association of the Deaf: nad.org

National Council on Independent Living: ncil.org

National Disability Institute: realeconomicimpact.org

National Federation of the Blind: nfb.org

Accessibility Checklist

To assist in preparing for an upcoming session, and the accessibility of the training for all to participate fully, the following checklist will assist in removing barriers to participation for individuals with disabilities and in creating an inclusive environment. Creating an inclusive environment begins with the actions and attitudes of staff that set high expectations about a barrier-free environment that encourages everyone to be sensitive and solution-oriented to individual differences.

SELF-EVALUATION CHECKLIST

Spirit of Inclusion

- 1. Are participants with disabilities treated as full participants in the classroom?
- 2. Are the expectations for participants with disabilities the same as for other participants?
- 3. Are staff using “people first language” and focusing attention on abilities, interests and aspirations in the same way as for other participants?
- 4. Have staff participated in a disability awareness training course?

Remove Physical Barriers

- 1. Is there an action plan to remove physical barriers in place?
- 2. Do the plans consider relocating to a space without physical barriers?
- 3. Do the plans consider reorganizing space to ensure accessibility is available throughout the room, not just in the rear entrance?
- 4. Do all events take place in barrier-free locations? Including the path of travel to the training location?
- 5. Is the location on an accessible bus route or reachable by other accessible means of transportation?
- 6. Are the bathrooms accessible?

Remove Communications Barriers

- 1. Are staff familiar with making different kinds of alternative formats for materials available?
 - Large print
 - CD
 - Audio Tape
 - Braille
- 2. Do program staff know how and where to secure interpreters, assistive listening devices or real-time captioning?

- 3. Are participants asked about their needs and preference for communication access?
- 4. Are staff and participants familiar with program procedures to handle requests for accommodations?
- 5. Is your website accessible for persons with disabilities?
- 6. Do you use visual information (words, charts and graphics) to reinforce what is presented orally?

Remove Program Barriers

- 1. Do you let participants have additional time to complete assignments or take a test?
- 2. Do you offer the participant an aide, volunteer or the flexibility to bring a friend or family member to help maintain attention and understanding?
- 3. Do you offer follow-up instruction, individually or as needed?
- 4. Do you provide a balance of active and passive activities within a lesson?
- 5. Do you use real life examples and concrete materials whenever possible?
- 6. Do you provide an overview of the content or expected learning objectives at the beginning of the session?
- 7. Do you repeat, paraphrase and summarize all important points?
- 8. Do you encourage participants to ask questions?
- 9. Do you limit lectures and encourage participants to work in pairs or small teams to learn by doing?
- 10. Do you use hands-on activities, pictures or diagrams to provide alternative ways of learning abstract or more complex concepts?

Utilize Community Resources

- 1. Have you developed relationships with community disability organizations to learn more about removing physical, communication or program barriers?
- 2. Have you asked leaders with disabilities in your community to either identify resources or help provide reasonable accommodations?
- 3. Have you invited the leaders or community disability organization staff to assess your barrier-free environment?
- 4. Have you invited these leaders to help train your staff to be proactive in identifying and solving accessibility challenges?

Helping you prepare for financial success



It's never too soon to teach the importance of saving, and to show our commitment, Wells Fargo has developed a free, financial education program to make learning about saving easy. Hands on Banking® helps take learning to the next level.

To find out more, visit handsonbanking.org.

Wells Fargo salutes the National Disability Institute's commitment to increasing financial capability among people with disabilities.

Together we'll go far

