



SCENARIOS FOR FINANCIAL INCLUSION

SUPPLEMENT FOR INSTRUCTORS/TRAINERS



SEPTEMBER 2018

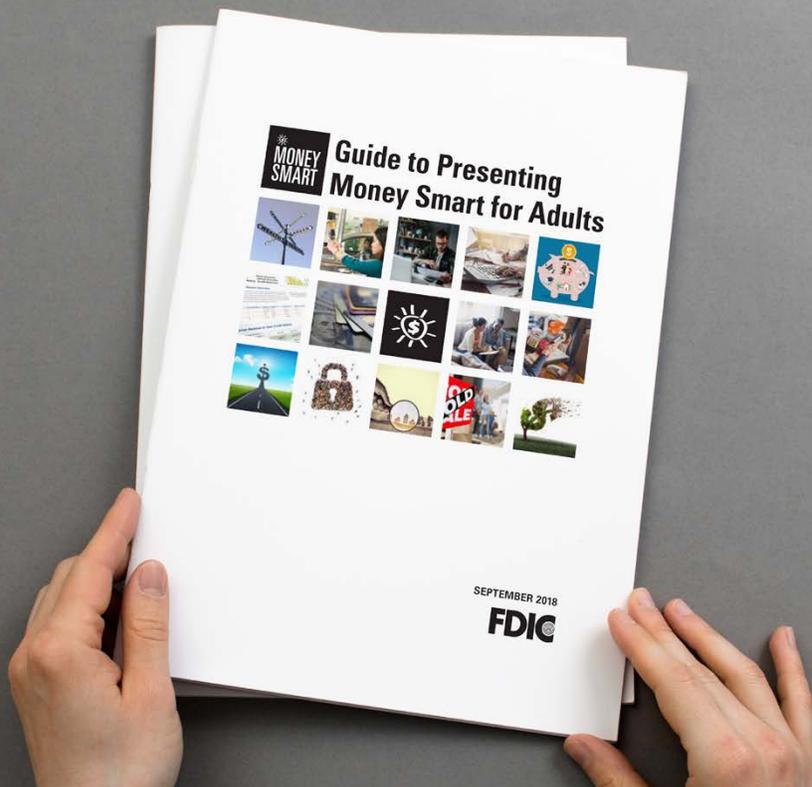




The Federal Deposit Insurance Corporation is an independent agency created by the Congress to maintain stability and public confidence in the nation's financial system. One way we do that is by providing free, non-biased financial education materials, including this Supplement for Instructors/Trainers. For more information about our family of Money Smart products, visit www.fdic.gov/moneysmart.

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INTRODUCTION

Instructors are creative in using the financial education tools from the Federal Deposit Insurance Corporation (FDIC). We hope these Scenarios will provide you with additional ideas to make Money Smart training relevant and inclusive for participants. We designed each Scenario in this Supplement to be used with a specific *Money Smart for Adults* module, as shown on the next page. However, you may find that they fit with other modules or you may decide to use them as stand-alone exercises.

Each Scenario has questions for discussion. Possible answers are in the Appendix. Answers to the questions are not always contained within the Scenarios. Rather, we have designed the questions to foster discussion and introduce new ideas through the answers. You can ask these questions as written or tailor them for participants. You can give participants the questions and/or the possible answers or keep them for your reference. We also provide links to more information after the Appendix.

You may also want to use these Scenarios as a starting point to create your own.

We thank the leadership and subject matter experts at National Disability Institute, World Institute on Disability, Pennsylvania Assistive Technology Foundation, and ICF, Inc., as well as other state and local leaders of disability organizations, for providing valuable suggestions for this document.

We welcome your suggestions via email to communityaffairs@fdic.gov.

MONEY SMART FOR ADULTS MODULES

You can use the Scenarios with the *Money Smart for Adults* modules as shown below, with any other modules, or by themselves. Using the Scenarios can help participants apply some of the information they learn in the modules.

Module Number	Module Title	Module Focus
1	Your Money Values and Influences	Internal values and goals, external influences, and their relationships to financial decisions
2 Use Scenario #1	You Can Bank On It	Financial products, services, and providers
3	Your Income and Expenses	How to track income and expenses
4	Your Spending and Saving Plan	How to develop a spending and saving plan, and how to prioritize spending when money is short
5 Use Scenario #2	Your Savings	Saving money for expenses, goals, and emergencies
6	Credit Reports and Scores	Credit reports and scores, building productive credit histories, and repairing and improving credit
7 Use Scenario #3	Borrowing Basics	Options for borrowing money and the costs
8	Managing Debt	Different kinds of debt and ways to manage it
9	Using Credit Cards	How credit cards work and how to manage them
10	Building Your Financial Future	Ways to build assets, including buying a car and getting training and education
11	Protecting Your Identity and Other Assets	Ways to recognize, respond to, and reduce the risks of identity theft, along with strategies for protecting other assets
12	Making Housing Decisions	Different types of safe and affordable housing, including specific information on renting
13 Use Scenario #4	Buying a Home	The home buying process, including mortgages
14	Disasters—Financial Preparation and Recovery	How to financially prepare for, and recover from, disasters

SCENARIO 1

Ming Opens a Checking Account

For Use with Module 2: You Can Bank On It



Ming has Down syndrome. She works part-time at a local grocery store. She wants to live even more independently and signed up to take some classes about money and finances.

In March, she went to an Internal Revenue Service (IRS) Volunteer Income Tax Assistance (VITA) program site to have her taxes prepared for free. She was pleased to get a \$300 refund. The volunteer told her that none of her Social Security Disability Income (SSDI) was taxable and that her refund was from the tax that the grocery store had withheld on her earnings.

Ming does not have a bank account. She wants to begin saving money, but she also knows there are limits on the amount of money she can save and still keep her benefits. The grocery store pays her salary by check and lets her cash it there. She receives her SSDI benefits on a prepaid card. She talked to a banker at the VITA site who told her about the benefits of having a bank account. If she has a bank account, she won't have to carry around so much cash and her money will be safe. She could open the account at the VITA site. She was glad she brought her state identification card with her because she had to prove her identity. She could have shown a driver's license but she does not drive.

The banker told her they would waive the regular monthly fee if she had her salary deposited directly into her bank account. She could also arrange to have her monthly benefits deposited directly into her bank account. She will get a debit card when she opens the account. Withdrawing cash from the bank's automated teller machines (ATMs) would be free if she uses the debit card.

The banker asked her if she wanted to "opt-in to an overdraft program." Ming asked what that meant. The banker explained that if she chose to opt-in, the bank would let certain transactions go through even if she did not have enough money in her account to cover them. However, if that happened, the bank would charge her a fee. If she chose not to opt-in, the bank would decline certain transactions if there was not enough money in her account to cover them.

Ming begins to think about the benefits of having a bank account. She has some questions.

Scenario 1 Questions for Discussion

1. How will Ming's new debit card work?

2. How can Ming avoid overdrawing her account?

3. What should Ming consider as she decides whether to participate in the bank's overdraft program?

SCENARIO 2

Portia Learns About ABLE Accounts

For Use with Module 5: Your Savings



Portia is blind and receives Supplemental Security Income (SSI) from the Social Security Administration (SSA). Through various SSA work incentives, she works part-time and still receives monthly SSI benefits.

Portia lives with her mom right now. She's planning for the future and wants to move into her own apartment. Yet, she realizes she cannot afford to do so right now. She is on a waitlist for affordable housing from the local housing authority. Portia is also thinking about attending college. She has not been saving any money because she might risk losing disability benefits.

Through the Center for Independent Living (CIL) in her community, Portia recently learned about ABLE accounts. "ABLE" stands for "Achieving a Better Life Experience." ABLE accounts are tax-advantaged savings accounts for individuals of any age who have a qualifying disability that began before their 26th birthday. ABLE accounts can offer state and federal tax advantages when account funds are used for qualified disability expenses. She learned that qualified disability expenses can include rent and utilities, tuition and books, and food for her guide dog.

Portia learned that she, her relatives, friends, and others could contribute money to the account, subject to current program rules and contribution limits. Money that Portia earns at work and contributes to her ABLE account would be counted as income with respect to SSA's earned income rules. Once that money has been transferred into her ABLE account, it would no longer count as an asset. Money that Portia's relatives, friends, and others contribute directly into her ABLE account would not count as Portia's income or assets with respect to SSA's unearned income rules.

Portia begins to think about what she should do.

Scenario 2 Questions for Discussion

1. What questions should Portia ask or research before deciding to open an ABLÉ account?

2. How is saving money going to help Portia?

3. What are qualified disability expenses and where can Portia learn more about them?

SCENARIO 3

Terrence Wants to Modify His Home

For Use with Module 7: Borrowing Basics



Terrence was recently diagnosed with multiple sclerosis, also known as MS, which affects his balance and mobility. He needs to modify his home so he can navigate it more easily. Possible home modifications could include grab bars in the bathrooms and additional stairway railings. He's also thinking about widening the doorways and adding ramps to the front and rear entrances in case he may eventually need those accommodations. Home modifications will not only provide Terrence with needed supports now and as his multiple sclerosis progresses, but will also be useful because he plans to "age in place" and remain in his home as he gets older.

His local multiple sclerosis support group told him about some community organizations, as well as some state and local government resources, that might offer grants. The group also told him about the Alternative Financing Programs (AFPs) which are federally-funded programs. They provide low-interest loans to help people with disabilities and older adults pay for assistive technology, including home modifications. Terrence is going to look into these resources. He also realizes that he may still need more money to help pay for the home modifications he wants to make.

Terrence is glad that he has handled his finances well over the years. He has worked for the same company for ten years, has a steady income, and has saved money. Terrence owns his home. He also pays his bills on time and as agreed.

As a homeowner with a strong credit history, he has some options. He could apply for a loan secured by his house – called a home equity loan. Or, he could apply for an unsecured consumer loan supported by his creditworthiness and promise to repay. A consumer loan is sometimes called a personal loan.

Terrence begins to think about what he should do.

Scenario 3 Questions for Discussion

1. What should Terrence consider as he decides whether to apply for a home equity loan or a consumer loan?

2. What should Terrence consider as he decides where to get his loan?

3. Where can Terrence find information about resources in his community that might help him pay for some or all of his home modifications?

SCENARIO 4

Juan Buys a Home

For Use with Module 13: Buying a Home



Juan served in the military for six years and now receives a monthly payment from the Department of Veterans Affairs (VA) for a service-connected disability. He would like to buy a house soon and wishes he had saved more money for a down payment.

His VA caseworker told him he is qualified to apply for a home mortgage loan guaranteed by the VA. The caseworker also gave him a list of lenders in his area that are approved to offer VA loans.

Juan learned that VA loans often have interest rates lower than other home mortgage loans. VA loans also have more flexible underwriting guidelines with respect to debt-to-income ratios and credit scores, which makes it more likely that Juan could qualify. In addition, VA loans do not require a down payment, giving Juan the flexibility to finance the total purchase price of his new home, if that's what he wants to do. Juan also learned about other terms and requirements related to VA loans.

Juan learned that the Department of Housing and Urban Development (HUD) has a list of certified housing counseling agencies. Counselors can help individuals understand the home-buying process and can connect them to workshops for potential new homebuyers.

Juan begins to think about what he should do.

Scenario 4 Questions for Discussion

1. What factors should Juan consider before he applies for a VA loan?

2. What are some responsibilities associated with owning a home?

3. Why is it important to be practical about the purchase price of a home?

APPENDIX – POSSIBLE ANSWERS

Scenario 1 Ming Opens a Checking Account

1. How will Ming's new debit card work?

- The debit card would be linked to her checking account. When she makes a purchase with the debit card, money would be taken out of her bank account to cover the purchase, reducing the amount of money in her account.
- Ming can also use her debit card to get cash at an automated teller machine (ATM), and "cash back" at a store.
- The banker told her she would not be charged a fee for using the debit card to get cash from her bank's ATMs. She could be charged a fee by her bank if she uses the debit card at another bank's ATM. That other bank could also charge her a fee for using their ATM. She can ask the banker for a written summary of fees, including ATM fees.
- If someone uses her debit card without her permission, Ming may be responsible for those transactions. Therefore it's important for Ming to keep track of her card. She can ask the banker how to get alerts by email or text when her card is used. If her card was used and she knows she did not use it, it may be lost or stolen.
 - If she notifies her bank within two business days after she realizes her debit card was lost or stolen, the most she would be responsible for under federal law is \$50. Industry practices may further limit her losses.
 - If she notifies her bank after those first two business days, under federal law she may be responsible for more than \$50. However, industry practices may limit her losses.
 - She should check with her bank to find out about the rules.

2. How can Ming avoid overdrawing her account?

- Ming can keep track of how much money is in her bank account before she makes a purchase.
- She can write down how much money she puts in or takes out of the account, or track it online. Most banks have online tools and mobile apps that can make it easier to keep track of account deposits, purchases, withdrawals, and balances.
- She can sign up for low balance alerts. Then she'll know if her account balance is close to zero.

- Ming can set up a spending and saving plan (sometimes called a budget or a money map) to see at a glance how she’s managing her money.
- If she has any recurring expenses, like a phone bill, Ming can set up automatic payments from her bank account. She can also set up automatic transfers to a savings account or an ABLÉ account, if she has one. Ming will need to remember when that money will be withdrawn from her bank account so she can make sure there is enough money in her account to cover the automatic withdrawals.

3. What should Ming consider as she decides whether to participate in the bank’s overdraft program?

There are several items Ming may wish to consider, such as:

- Opting in only applies to debit card transactions and ATM withdrawals. Her decision will not affect how her bank handles checks and automatic withdrawals.
 - If she opts-in, debit card transactions and ATM withdrawals that exceed her balance would likely be covered (paid) by her bank. She would be charged a fee per overdraft.
 - If she does not opt-in, she will not be charged an overdraft fee for debit card transactions and ATM withdrawals that exceed her balance. And, she couldn’t spend or withdraw more money than is in her account.
- Her decision does not affect how her checks and automatic withdrawals that exceed her balance are handled. The bank decides if it will cover these. Either way, Ming should expect to pay a fee.
- Ming may want to ask about lower-cost alternatives. One option may be to pre-arrange for an automatic transfer from her savings account to her checking account whenever her checking account balance falls below zero. Another may be to link her checking account to an overdraft line of credit. With that, a shortfall in her account would trigger an automatic loan that may cost less than overdraft fees.
- **What if she is still not sure what to do?** Ming should not feel pressured to decide right away. She can tell the banker she does not want to opt-in right now. She can always change her mind and opt-in later by contacting her bank. Or, if she decides to opt-in now, she can change that decision at any time as well.

Anyone who does not understand something a banker tells them can ask for the information in writing, in plain language. Individuals can also ask bank personnel to explain information again, and ask questions about anything that may need further explanation.

Questions for Further Discussion

- How can you help keep your bank account and personal information safe?
- How do you prefer to keep track of your account balance? Keeping track can be important so you do not spend more money than is available in your account. It can also be important so you do not lose public benefits you need by exceeding resource limits.
- What is deposit insurance?
- Do you have trusted family members or other advisors to help you when you have to make a difficult financial decision?

Scenario 2 Portia Learns About ABLÉ Accounts

1. What questions should Portia ask or research before deciding to open an ABLÉ account?

First, Portia should confirm that she is eligible to open an account.

She should also find out:

- Which states offer ABLÉ programs and whether she meets their enrollment requirements.
 - Portia's state may not have an active ABLÉ program. That's okay. There are other programs to choose from.
 - Most states with active ABLÉ programs are accepting enrollments from eligible individuals nationwide.
 - She can find out the details of the different programs.
- How much money she needs to open an account and what fees may be involved.
 - For example, there could be a fee for opening an account, receiving paper copies of account statements, moving money between funds, withdrawing money, and/or maintaining the account. These fees vary for each ABLÉ program. For some people, receiving account statements on paper is a reasonable accommodation. Individuals can request fee waivers for reasonable accommodations.
- More information about depositing money into the account and withdrawing money from the account.
 - Can she connect her bank account to her ABLÉ account?
 - Are there restrictions on the number of no cost disbursements she can make each month?
 - She can also learn if and how checks, prepaid cards, or debit cards can be used to access the funds.
 - She should learn about special rules for using ABLÉ account funds to pay for housing, and any record-keeping requirements.
- What the options are for investing the money in an ABLÉ account.
 - The type and number of options varies by state program and may include investments such as mutual funds, as well as federally insured deposit accounts. Investments could earn more money than insured bank deposits over many years. However, with investments, Portia could also lose some or all of her money.

- The level of risk will vary, depending on the option(s) she chooses. She can learn about investments and investment risk on the Securities and Exchange Commission’s website at **www.investor.gov**.
- What the tax advantages are and whether her state provides the same tax advantages for accounts opened in another state’s ABLÉ program.
- The rules for contributing money she earns from her job into her ABLÉ account under the “ABLE to Work Act.”
- How she may be able to save money on her taxes with a "Saver's Tax Credit" based on the amount of money she deposits into her ABLÉ account.
- The earnings and resource limits and other rules from the Social Security Administration, and how they work in connection with ABLÉ accounts.
- Where she can find more information and enroll.
 - Portia can visit the ABLÉ National Resource Center at **www.ablenrc.org** to learn about available programs and connect to online information and enrollment sites.

2. How is saving money going to help Portia?

Saving money can help Portia reach her goals of moving into her own apartment, starting college, and preparing for future and unexpected expenses. By saving money in an ABLÉ account, Portia can build savings without losing eligibility for most means-tested benefits. And, she will be developing an important habit of saving money. She can take steps to set a savings goal. She can consider how much money she earns from her job, how much money she receives from her Supplemental Security Income, and what she spends her money on. She can set up a spending and saving plan (sometimes called a budget or a money map) to see at a glance how she’s managing her money and getting closer to achieving her goals.

3. What are qualified disability expenses and where can Portia learn more about them?

Qualified disability expenses are expenses that relate to the account owner’s blindness or disability and help that person maintain or improve health, independence, and quality of life. The definition is pretty broad and can include expenses for:

- Basic living expenses
- Education

- Housing and disability-related housing modifications
- Transportation
- Employment training and support (including job coaching and costs associated with certificates and accreditations)
- Assistive technology (such as hearing aids, wheelchairs, adapted vehicles, smart home devices)
- Personal support services
- Health, prevention and wellness
- Financial management services and legal fees
- Funeral and burial costs

She can learn more about qualified disability expenses by reading information on state ABLER enrollment websites which she can find at www.ablenrc.org.

Questions for Further Discussion

- Are there other ways Portia could pay for tuition and other education expenses? Could she apply for financial aid, apply for a scholarship, look into funding from her state's vocational rehabilitation (VR) agency, get a higher paying job, request the use of a Plan to Achieve Self Support (PASS) from the Social Security Administration, or reduce other expenses? What else can you think of?
- Who else could Portia involve to help meet her savings goals?
- Do you have savings goals? Do you have a plan for how you can achieve them? What are some ways that you can start saving money right now?
- Do you think that you or someone you know may benefit from opening an ABLER account? Why?
- Why is it important to regularly review account statements?

Scenario 3 Terrence Wants to Modify His Home

1. What should Terrence consider as he decides whether to apply for a home equity loan or a consumer loan?

There are several items Terrence may wish to consider, such as:

- There may be other alternatives to help him pay for the home modifications besides taking out a loan. He already looked into some community resources, which was a great first step. Perhaps he can reduce his expenses elsewhere or increase his income to help pay for the modifications. Or, he may want to look into moving to a home that has already been modified in a way that meets his needs.
- Perhaps he can use some of the money in his ABLE account, if he has one. Or, if he qualifies for services under a Medicaid Waiver either now or in the future, perhaps the waiver can cover some or all of the home modifications.
- The interest rate on a home equity loan is often lower than that on a consumer loan. A lower interest rate will be cheaper and make the monthly payments lower.
- The interest paid on a home equity loan may be tax deductible yet interest paid on a consumer loan is not.
- If he decides to get a home equity loan and does not make his payments according to the loan agreement, the bank can foreclose (assume ownership) on his house. That may be a level of risk he is unwilling to take. If he only needs a little more money, a home equity loan may not be worth the risk of losing his home.
- A consumer loan, not secured by his home, would not put his house at risk, but the interest rate and monthly payments could be higher. He may be okay with that additional cost for a small dollar loan, but if he intends to make several significant modifications to his home, he may not be comfortable with the additional costs of a consumer loan.

2. What should Terrence consider as he decides where to get his loan?

There are several items Terrence may wish to consider as he shops for a loan, such as:

- **Terms of the offer** – For example, what is the annual percentage rate (APR), monthly payment, and length of the loan? Can he afford to make the payments every month on time? He has established good credit by paying his bills on time, has a solid work history, and owns a home. A financial institution should want to lend Terrence money on favorable terms.

- **Customer service** – Is the financial institution welcoming in its interactions with customers by phone, online, and in person? Can he deal with the same person for most or all of the loan process, if that is what he prefers? Has someone explained the loan process to him and answered all of his questions?
- **Accessibility** – Can he interact with the financial institution in the manner he chooses to do business? For example, are the branches accessible to him? Can he review details about his loan online and through a mobile app with ease? Can he make payments by phone? For some people, making payments by phone is a reasonable accommodation. He can request a fee waiver if necessary.
- **Familiarity** – Is it important to him to have his loan at the same bank he already has his deposit accounts? Is he comfortable dealing with a different financial institution?
- **Safety and Stability** – Is he dealing with an insured financial institution? Also, if he is applying for a loan online, does the website have “https://” in the website address? The “s” after “http” stands for “Secure.” It means the website uses encryption to protect the information he supplies on the website.

3. Where can Terrence find information about resources in his community that might provide or help him pay for some or all of his home modifications?

- See the links provided in the For More Information section on page 22.

Questions for Further Discussion

- Can you think of other ways Terrence can pay for the home modifications?
- What if Terrence’s work hours or earnings change? Will that affect his ability to make his loan payments?
- Do you think you have good credit? How can you find out?
- What are some steps you can take to improve your credit?
- How can you shop around for financing options?
- Would you be able to pay for some needed repairs or modifications without borrowing any money? How?

Scenario 4 Juan Buys a Home

1. What factors should Juan consider before he applies for a VA loan?

He may want to consider factors such as:

- **Affordability** – How much money does he feel comfortable paying each month for a mortgage, based on his income and other expenses? Is that the same amount that the bank will be willing to lend him? The bank may be willing to lend him more money than he is comfortable borrowing. Does that mean he should accept the bank's offer?
- **Down payment** – How much money should he pay, if anything, for a down payment? VA loans don't require one, but by making a down payment he will be financing less money so his monthly payments will be lower. He will also be paying less interest than if he financed the entire purchase price.
- **Space** – How much space does he need and can he afford a house that provides that much space?
- **Upkeep** – Will he be able to keep up with the required maintenance on the house? Some houses require more maintenance than others.
- **Accessibility** – Can he navigate all areas of the house and yard? Is it important to him to have a bedroom and bathroom on the main level? If the home he is interested in needs some modifications, can he afford to make them?
- **Location, location, location** – Are homes in Juan's price range accessible to his job, grocery stores, health care and service providers, family and friends, parks, schools, public transportation, and other locations that are important to him?

2. What are some responsibilities associated with owning a home?

Responsibilities of home ownership include:

- Performing or purchasing regular maintenance such as mowing the lawn, raking leaves, shoveling snow, and changing furnace filters.
- Making repairs, such as replacing a furnace, fixing a leaking water pipe, or repairing a roof.
- Paying mortgage payments on time.
- Paying property taxes and home insurance payments (which may already be added to monthly mortgage payments).
- Keeping current with any required homeowner or condo association fees and requirements.

3. Why is it important to be practical about the purchase price of a home?

It is important to be practical about the purchase price of a home so that you will be able to afford the payments, both at the time of purchase and during ownership.

Lenders will generally evaluate the percentage of your monthly income used for the payments on a mortgage loan, taxes and insurance. If those expenses are too high compared to your income, you may be taking on too much debt and lenders may not approve your loan application. If your loan application is approved, lenders may be willing to lend you more money than you feel comfortable borrowing. Only you can decide if a loan payment is affordable for you.

After you purchase a home, having money available can help you pay for repairs or other unexpected expenses. Being “house poor” is usually not desirable. This means you put all of your available funds into purchasing the house, and have no money left for other wants and needs.

You may want to save any tax refund you receive to help cover future expenses. In addition, having savings can be helpful if your income varies, or if you need home modifications, perhaps because a disability progresses or you need additional supports as you remain in your home and “age in place.”

Questions for Further Discussion:

- If you live with family members or friends now and you want to live on your own, what are some steps you can take now to prepare for that?
- Who are trusted advisors you can talk with to help you prepare to rent or purchase a home?
- Can buyers refuse to sell their home to someone because they have a disability? Who can you contact if you think this may be happening?
- If you were looking for a home, what features would be most important to you? For example, features important to you might include a location near public transportation, schools, and/or health care providers; type of flooring; number, size, and location of bedrooms and bathrooms; updated kitchen; and the like.)
- Are the features that are important to you already available in homes in your community or would you have to modify a home or move to a different community? Would your preferences change if you acquire a disability as you age?
- Even if you can afford to purchase a home, is it always the right decision? When might renting be more advantageous?

FOR MORE INFORMATION

These links provide more information on some of the topics discussed in this Instructor Supplement. The FDIC does not endorse the content or sponsors of any non-federal site listed below.

ABLE Accounts

- The ABLE National Resource Center, a collaborative that brings together support and resources on ABLE accounts, founded and managed by the National Disability Institute
<https://ablenrc.org>
- Investing information from the Securities and Exchange Commission
www.investor.gov
- Frequently Asked Questions about ABLE Programs from the Municipal Securities Rulemaking Board
Visit **www.msrb.org**, search for "ABLE," and Refine by Category "Education Center"

Checking and Savings Accounts

- Bank Accounts – Options for getting help managing a bank account
Visit **consumerfinance.gov** and search for "bank account family"
- Bank Accounts – Toolkit for Helping Youth Select Bank Accounts
Visit **www.fdic.gov** and search for "youth employment supplement"
- FDIC Deposit Insurance
www.fdic.gov/deposit

Disability Benefits and Work Incentives

- Disability Benefits from the Social Security Administration
www.ssa.gov/disability
- Work Incentives from the Social Security Administration
Visit **www.ssa.gov** and search for "work incentives"
- Plan to Achieve Self-Support (PASS) from the Social Security Administration
Visit **www.ssa.gov** and search for "Plan to Achieve Self Support"

Financial Education

- Money Smart – the FDIC’s free financial education curriculum
www.fdic.gov/moneysmart
- Focus on People with Disabilities, a companion guide to *Your Money, Your Goals*.
Visit consumerfinance.gov and search for “people with disabilities companion guide”

Housing-Related

- Affordable Mortgage Lending Guide: A Resource for Community Bankers
Visit www.fdic.gov and search for “affordable mortgage lending”
- Home Equity Loans
Visit www.fdic.gov and search for “home equity loans”
- Home Ownership
Visit consumerfinance.gov and search for “owning a home”
- Housing Counseling Agencies
Visit www.hud.gov and search for “housing counseling agencies.” You may need to open the search icon at the top of the page first.
- Mortgage Shopping and Comparing
Visit www.fdic.gov and search for “mortgages shopping”
- VA Loans
Visit www.va.gov and search for “home loans”

Other Resources

- Alternative Financing Programs
<https://patf.us/AFPList>
- Area Agencies on Aging (AAAs) and Aging and Disability Resource Centers (ADRCs)
<https://eldercare.acl.gov>
- Assistive Technology State Programs
<https://www.at3center.net/stateprogram>
- Centers for Independent Living (CILs)
Visit www.ilru.org and search for “CIL directory”
- Medicaid Waiver programs
Visit www.cms.gov and search for “State Medicaid Waivers”

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Visit the FDIC's website at www.fdic.gov/education for more information and resources on banking-related issues. For example, FDIC Consumer News provides practical hints and guidance on how to become a smarter, safer user of financial services. Also, the FDIC's Consumer Response Center is responsible for:

- Investigating all types of consumer complaints about FDIC-supervised institutions
- Responding to consumer inquiries about consumer laws and regulations and banking practices

**You can also call the FDIC for information and assistance at
877-ASK-FDIC (877-275-3342).**



MONEY SMART for Adults

**SCENARIOS FOR FINANCIAL INCLUSION
Supplement for Instructors/Trainers**

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