

## **On Target**

Informing Indiana About Disability Issues  
Indiana Governor's Council for People with Disabilities  
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## **Disability Awareness Month materials now available**

Hoosiers will again celebrate Disability Awareness Month in March, with the 2009 theme "Disable the Label." This year's poster features a diverse group of people — those with and without disabilities — who are of different ages and ethnicities, working together to paint over negative labels on a graffiti-covered wall. The text reminds us that defining people only by their disabilities can be hurtful and limiting. But when we see others for who they really are, we can learn a lot about their true character. This year's campaign materials are sponsored by Salin Bank, and one of their employees is featured in the poster.

"This year's theme, 'Disable the Label,' sends an important message to those with and without disabilities," said Suellen Jackson-Boner, the Council's executive director. "It highlights the need for acceptance, understanding and inclusion."

A number of materials are available at no cost to help advocates statewide promote disability awareness. From 20 packets filled with grassroots activities to colorful posters, stickers and bookmarks, it's easy to implement ideas that will help those with and without disabilities be more sensitive and inclusive. Topics range from special event planning to building awareness in classrooms to story hours in libraries. Theme-specific activity packets are also available. Materials can be ordered any time from now through the end of January.

Enclosed in this issue of "On Target" is a materials form that better describes the campaign materials available, as well as an order form so advocates can easily request this year's awareness kit.

Disability Awareness Month can serve as a catalyst to engage the community in a number of activities throughout the year. Awareness fairs, ADA training, essay contests and displays in schools, government agencies and businesses are just a few of the activities Disability Awareness Month has inspired.

New this year, the Council is introducing a Web site dedicated to disability awareness that Hoosiers can visit to download current campaign materials, sign up for Council publications, take a survey and be registered for a prize, as well as view past Disability Awareness Month themes. The Web site will be available year-round so awareness activities can take place at any time. Although the Council focuses on awareness each March, advocates are encouraged to conduct activities whenever it may be most convenient for them or their audiences.

To learn more about the Council's awareness activities, please visit [www.IndianaDisabilityAwareness.org](http://www.IndianaDisabilityAwareness.org) or call the office at (317) 232-7770 (voice/TT).

## Create a budget

When money is tight, it's important to only spend your dollars on necessary items. To avoid frivolous spending, create a monthly budget and keep track of expenses.

To get started, account for all sources of income and note your total monthly income. Next, make a list of all monthly expenses, such as:

- Rent/mortgage
- Utilities
- Auto payment, insurance and fuel
- Renter's/home-owner's insurance
- Phone, cable television and Internet
- Loan and credit card payments
- Health expenses
- Groceries and household items
- Child care

You should also budget a certain amount to deposit into your savings account each month.

Compare your monthly expenses total to your income total. If your expenses exceed your income, consider ways to save, such as buying generic groceries, conserving electricity and cutting back on cell phone usage.

An easy way to manage your money is to use a free online tool, such as [www.Mint.com](http://www.Mint.com). The free service helps you establish a budget and monitors the activity in your accounts — checking, savings, credit cards and more — to track your spending. You can also find free budget templates at [www.office.microsoft.com](http://www.office.microsoft.com).

## Saving money made simple

The financial crisis is hurting more than just Wall Street, big banks and insurance companies. Chances are, financial struggles are hitting your street, too. In hard times like these, it's important to prioritize your spending and manage your money wisely.

You can make simple changes in your daily life to help your family's financial situation. Taking your lunch to work, making your own coffee rather than visiting the local coffee shop, and cutting down on take-out dinners will all result in savings.

The following simple tips can also help you save:

- Buy cleaning products at "dollar" stores.
- Replace burned-out incandescent bulbs with energy-efficient fluorescent bulbs.
- Save on energy costs by insulating water heater pipes, sealing window cracks, turning down the thermostat and opening blinds to let in natural light.

- Cut back on dry cleaning. Hand wash items when possible.
- Do laundry in cold water and always wash full loads.

Stores that sell gently used clothing such as Once-Upon-A-Child, Goodwill and other thrift shops offer great ways to save money. You can also create second uses for things in your home, such as jars, gift boxes and wrapping paper.

When making purchases, do your best to use cash instead of credit cards. This will make it easier for you to monitor exactly how much you are spending, as well as keep you from getting into debt. If you must use a credit card, do so sparingly and call your provider to request a lower interest rate.

When money is tight, entertainment and luxuries are usually the first things to go. Don't forget that your local library has CDs, books and movies that you can check out for free instead of buying or renting them. In addition, many cell phone providers offer pre-paid or pay-as-you-go options that allow you to only pay for wireless minutes you use, rather than a standard monthly amount.

In addition to these tips, search for checking and savings accounts with no maintenance fees or requirements for minimum balances. Many banks also offer savings accounts that accrue interest.

With all the negative news on Wall Street and Main Street about the economic crisis, it's hard not to panic. Taking control of your financial situation by following these tips and others can help restore the calm.

## **Stretch your grocery budget**

Economy crisis or not, Hoosiers still need to put food on the table. And in times like these, it's important to pinch pennies wherever possible. Getting the best deal on food and other necessities can be easy if you plan ahead and shop carefully.

Before your next shopping trip, scan your refrigerator and pantry and make a list of items you need. Look through your coupon stash or search for coupons online to find discounts for your listed items. But be careful — don't add unnecessary items to your list just because you find a coupon.

Once at the store, pass up items that aren't on your list. Flashy grocery store displays and new products often encourage shoppers to toss unneeded items into their baskets.

Here are more tips to help you stretch your food budget:

- Shop once a week to stock your kitchen.
- Purchase meat on sale and freeze extras.
- Plan your meals in advance to help you prepare a list and buy only what's needed.
- Purchase frozen vegetables, rather than more expensive fresh vegetables.
- Buy generic food and medicines.

- Buy food items that have multiple uses.
- Avoid the non-food sections.
- Plan a vegetarian meal once or twice a week to decrease your meat costs.

## **State program matches eligible Hoosiers' savings**

Hoosiers with low to moderate incomes may be eligible to establish a special savings account in which the state would match their deposits by \$3 for every \$1 saved.

Known as Indiana's Individual Development Account (IDA) program, these accounts help participants save and accrue money for the purchase of specific large assets, such as a home or higher education. Hoosiers can qualify for an IDA if their annual household income is less than 175 percent of the federal income poverty level (a maximum of \$37,100 for a family of four), or if a member of the household in which they live receives Temporary Assistance for Needy Families (TANF).

Indiana law allows individuals to use IDA funds to purchase the following assets:

- Education and Job Training — Includes costs associated with attending an accredited institution of higher education, vocational school or licensing training program that may lead to employment for the IDA participant or his/her dependent.
- Buy a Home — Purchase a primary residence or reduce the principal amount owed on a primary residence that was purchased with IDA funds.
- Owner-Occupied Rehabilitation — Rehabilitation (remodeling, repair or betterment of real property) of the individual's primary residence.
- Purchase a Business — Start or expand a small business.

IDA accounts are held at financial institutions and funded through allocations provided by Indiana's General Assembly. This funding is given to various non-profits around the state that administer the IDA program to participants.

IDAs offer a good solution for purchasing large assets without having to borrow money or use credit cards. For more information, contact the Indiana Housing and Community Development Authority at (800) 872-0371 (toll free), or visit [www.indianahousing.org](http://www.indianahousing.org).

## **Protect your money**

In this downward spiraling economy, Hoosiers are fearful about the fate of their investments, and rightfully so. Not only are stocks at risk, but even bank accounts are subject to the economic crisis.

With a number of large financial institutions going under, people are concerned about their money in the bank. Currently, each depositor is covered up to \$100,000 by the Federal Deposit Insurance Corporation (FDIC). Changes approved in Congress' recent bailout package increase

this amount to \$250,000. Until the change goes into effect, depositors may want to have accounts at separate banks so their cumulative total does not exceed \$100,000 in any single institution. Those who bank with a credit union will want to make sure their accounts are covered under the National Credit Union Insurance Fund, which provides similar protections.

The FDIC also provides some protection for money market and retirement accounts, but not all funds are protected as of now. The only way to know for sure is to check your individual fund, either by reading the prospectus or contacting the fund directly.

Although protection limits vary based on the cumulative total of all accounts, you can get a better understanding by using the FDIC's online deposit insurance estimator, which can be found at [www.fdic.gov/edie](http://www.fdic.gov/edie).

Given the current economic climate, it might be tempting to withdraw your savings and hide it under the mattress. However, this will only further strain America's banking system, as well as keep you from earning interest. By following some of these guidelines, you can better ensure your funds will be available when you need them.

## **New Web site helps American veterans find jobs**

On Nov. 11, Americans will once again honor men and women who served our country in battle as part of Veterans Day celebrations. With so many veterans returning home from war and in need of employment, a new Web site from the U.S. Department of Labor (DOL) has been created to help employers hire American veterans who have traumatic brain injuries (TBI) and post-traumatic stress disorder (PTSD), two increasingly common post-battle conditions.

In a news release announcing the Web site, called America's Heroes at Work, Charles S. Ciccolella, assistant labor secretary for veterans' employment and training, stated that "each war has its signature injuries, and TBI and PTSD are those of Iraq and Afghanistan."

Because of the number of veterans returning home with such injuries, the America's Heroes at Work Web site will provide employers detailed information on trademark characteristics of TBI and PTSD, information on job coaching and mentoring, and access to the Job Accommodation Network—all to help provide personalized assistance for veterans with disabilities. The site will also give tips on adapting workplace accommodations for affected employees.

For more information on the America's Heroes at Work program, please visit [www.AmericasHeroesatWork.gov](http://www.AmericasHeroesatWork.gov). To learn more about job accommodations for veterans with disabilities, please call (800) 526-7234 (toll free) or (877) 781-9403 (TTY).

## **Of Note**

### ***Problems at the polls?***

If you experienced any problems at the polls and you'd like to file a complaint or report possible fraudulent election activities, call the toll-free Hoosier Voter Hotline at (866) IN-1-VOTE (866-461-8683). Or, visit the Secretary of State's Web site at [www.in.gov/sos/elections](http://www.in.gov/sos/elections) to submit a Fraud and Accessibility Grievance Form. You can also contact Indiana Protection and Advocacy Services (IPAS) for voting issues related to accessibility at (800) 838-1131 (toll free).

If you encounter problems due to Indiana's current identification requirements, you can contact Jim Dickson at the American Association of People with Disabilities (AAPD) at (800) 840-8844 (toll free).

### ***Last chance to register!***

Registration forms for this year's Conference for People with Disabilities, "Mission Ready: Countdown to Change," are due before Thanksgiving. The conference will take place Dec. 2 and 3 at the Hyatt Regency in downtown Indianapolis. For a registration form, visit the Council's Web site, [www.in.gov/gpcpd](http://www.in.gov/gpcpd), or call (317) 232-7770 (voice/TT).

### ***ASL podcast series on disability law***

Disability Law Lowdown has introduced the first-ever video podcast series in American Sign Language (ASL), available for download at [ASL.DisabilityLawLowdown.com](http://ASL.DisabilityLawLowdown.com). This series delivers the latest disability law information on a bi-weekly basis via ASL, captioning, voice-over and transcripts to maximize accessibility for people with various disabilities. The new technology expands traditional audio podcasts to allow subscribers with hearing disabilities to see speakers who are deaf signing the program content. For a quick view, see the podcasts on YouTube at [www.youtube.com/disabilitylawlowdown](http://www.youtube.com/disabilitylawlowdown).

### ***Election results***

The Nov. 4 election results and how they will affect the disability community will be discussed at the Conference for People with Disabilities and in a future issue of "On Target."

On Target is a monthly publication of the Indiana Governor's Council for People with Disabilities. We welcome your suggestions for newsletter content and ideas concerning the actions of the Council. on target is made available in accessible formats upon request.