



### Who We Are

*Title of Project, Name of Lead Entity, Partner, Counties in Indiana we are impacting.*

BDDS Innovation Pilot Program (IPP) Title:  
Roots of Personal Finance Program: A BDDS Innovation Pilot Program for Indiana's High School BDDS Waiver Participants and their Parent(s)/Guardian(s)  
Presented by: Merry Juerling, BDDS waiver participant's parent, & Brad Nelson, Balanced Cents Financial Coaching, L.L.C.  
Eligible Counties: Marion & Surrounding Counties

### What We Expect if We Achieve our Vision

*Expected short-term and long-term outcomes; and positive impacts on individuals if your project successfully carries out these actions.*

Participants will improve in their financial wellness key indicators data.

Participants will increase/improve their confidence level in use of a personal finance budget; confidence level about long term financial security for the BDDS waiver participant's "personal finance good life"; their motivation to work on their personal finances; their Mental wellness; and, their Physical wellness.

Participants will decrease/improve feelings of Financial stress and Mental Stress.

Student participants will reduce their challenging behavior incidents and will increase their school grades.

Participants will begin using the CtLC™ framework and tools in their decision making.

Participants will establish or begin discussing the need for a Special Needs Trust.

The number of IPP High school student participants who obtain a part-time job, volunteer job or internship will increase.

Participants will establish or begin discussing the need for a Supportive Decision-Making Agreement, a Guardianship or a Power of Attorney.

Participants will use the program less over time as proof of independence.

### What We Will Do

*Specific actions your agency will take to carry out pilot project.*

Through this IPP, the Roots of Personal Finance program will be enhanced to better serve BDDS waiver participants and their families by adding financial curriculum specific for families with a family member who has disabilities.

The enhanced Roots of Personal Finance program will be marketed as an innovative new BDSS service pilot program and will enroll 100 high school waiver participants and their parent(s)/guardian(s).

### How We Will Do It

*Plan and implementation*

Three additional modules will be added covering personal finance topics of:  
Special Needs Trusts;  
Working and Receiving Social Security Disability Benefits;  
And, Supportive Decision-Making Agreements, Guardianships vs. Power of Attorney.

Closed captioning will be added to Roots of Personal Finance program videos.

The enhanced Roots of Personal Finance program will be offered to two cohorts of fifty (50) high school BDDS waiver participants and their parents/guardians.

### What Will Result

*Long-term goals to transform services and/or better support individuals.*

IPP participants will learn personal finance education through the enhanced Roots of Personal Finance program over a 12-week program period and have access to the Roots of Personal Finance program for one year.

Participants are introduced to the Charting the Life Course™ (CtLC™) framework and tools, Special Needs Trusts, Working and Receiving Social Security Disability Benefits, and, Supportive Decision-Making Agreements, Guardianships vs. Power of Attorney. Participants will improve their financial wellness key indicators and personal wellness indicators towards their own "personal financial good life" and "good life".

### What We Want to Avoid

*Outcomes that may take away from the vision and will serve as "red flags" to consider course correction.*

This IPP provides a personal finance curriculum based on becoming and staying Debt Free and an introduction of the curriculum of the additional modules. While the videos for the enhance Roots of Personal Finance program will have closed captioning added, the BDDS IPP grant did not provide capacity to provide sign language and/or interpretation services for the live meetings during this IPP. Therefore, basic math, basic computer skills, access to a computer/laptop/Internet, and basic English/communication skills are required for eligible participants for this IPP. Accommodations may be requested.

