

## National Disability Employment Awareness Month Activity

**Extension Activity** 













#### **NDEAM Budgeting Activity**

#### Materials:

- NDEAM Budgeting Activity
- Bankability Dollars
- Bankability Dollar Tracker
- Yes/No Answer Board

#### **Directions:**

Each student will be given a fictional budget of an individual with a disability who is employed. The profile will include:

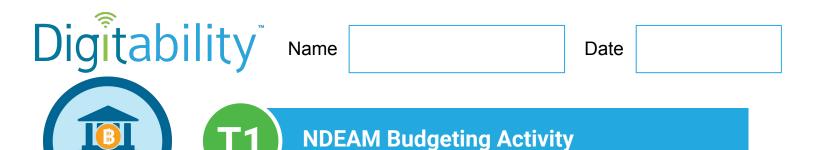
- Monthly income (from employment)
- Fixed expenses (rent, utilities, food)
- Variable expenses (Wants, savings)
- Additional costs related to disability (assistive technology, medical bills, accessible transportation)

Students will calculate the monthly budget and decide how much money to save/spend each month.

Once completed, students will answer questions about their budgeting decisions.

#### Differentiation:

- **Tier 1**: Students can write a paragraph or bulleted sequence to explain answers.
- **Tier 2**: Students can verbally describe or explain filling out the register. Students can use a calculator.
- **Tier 3**: Students can trace monthly budget. Students can use yes/no Image Board or a thumbs up/down to show whether or not a classroom routine is described correctly. (Ex. Do you have money leftover at the end of the month?)



National Disability Employment Awareness Month (NDEAM) is observed each October in the United States to raise awareness about disability employment issues and celebrate the contributions of workers with disabilities. The origins of NDEAM date back to the 1940s and have evolved over the years to reflect changing attitudes and laws regarding disability employment.

## Financial Literacy and Accessibility

Individuals with disabilities often face additional costs related to accessibility, including:

- medical expenses
- assistive devices
- accessible housing
- transportation

Financial literacy plays a key role in helping people with disabilities manage these costs while working toward financial independence. **NDEAM 2024** 

"Access to Good Jobs for All"





Date





## **NDEAM Budgeting Activity**

**Directions:** Use the information in the scenario below to track monthly expense, create a monthly budget and make budgeting decisions. Answer the questions on the second page.

Category	Estimated Expense	Budgeted Amount
Monthly income: (from employment)	\$2600	\$2600
Fixed Expenses: (rent, bills, food)	Rent: \$1,500 Bills: \$150 Groceries: \$300	Rent: \$ Bills: \$ Groceries: \$
Additional Purchases: (Wants, savings)	Varies	Wants: \$ Savings: \$
Additional cost related to disability: (assistive technology, medical bills, accessible transportation)	Assistive Tech:\$100 Accessible Transportation: \$250 Medical Bills: \$100	Assistive Tech: \$ Accessible transportation: \$ Medical Bills: \$

		Bankability Student Register					
		Memo	Income (+)	Expense (-)	Balance		
1.	Calculate total monthly expenses.						
2.	Determine if adjustments need to be made to stay within budget.						
3.	Prioritize needs (housing, accessibility) while finding areas to						
	reduce costs (wants).						
Wh	at is the most ch	allenging part of	creating the	monthly bud	get?		
	w important is fine additional costs	_	for individuals	with disabili	ties who		





Date





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- 3. Prioritize needs (housing, accessibility) while finding areas to reduce costs (wants).

Bankability Student Register									
Memo	Income (+)	Expense (-)	Balance						
Income	\$2600		\$2600						
Rent		\$1500							
Bills		\$150							
Groceries		\$300							
Wants	(you decide)	\$							
Savings	(you decide)	\$							
Transportation		\$300							
Medical Bills		\$100							
Assistive Tech		\$100							

What is the most challenging part of creating the monthly budget?

How important is financial planning for individuals with disabilities who face additional costs?





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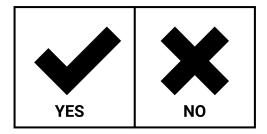
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## **Bankability Student Register**

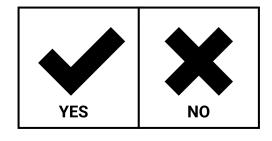
- Calculate total monthly expenses.
- Determine if adjustments need to be made to stay within budget.
- 3. Prioritize needs (housing, accessibility) while finding areas to reduce costs (wants).

Memo	Income (+)	Expense (-)	Balance
INCOME	\$2600		\$2600
BILLS		\$1950	\$1500
PURCHASES		\$100	\$1350
ACCESSIBILITY		\$450	\$0

Is there money left over in the budget?



Would you be willing to spend less to save more?





## **Supplemental Materials**

## Digitability













SE1.TRACKER

Payroll □ Period □

1st-14th 15th-30th/31st Google Template DOLLAR TRACKER

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to join								
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401100								
12/2/11								
<b>3</b>								
Student Name								
Stud								





### **BANKABILITY & THE SOCIAL ECONOMY LEVEL 1: WORKPLACE CULTURE**

#### SE1.GOALS MY INCOME GOALS: WARM UP ACTIVITY

Directions: Keep this page safe! After each lesson, mark down the date and the dollars you earned.



Access the interactive Google Template Version.

DATE	<b>GOAL Income</b>	DOLLARS EARNED:					























































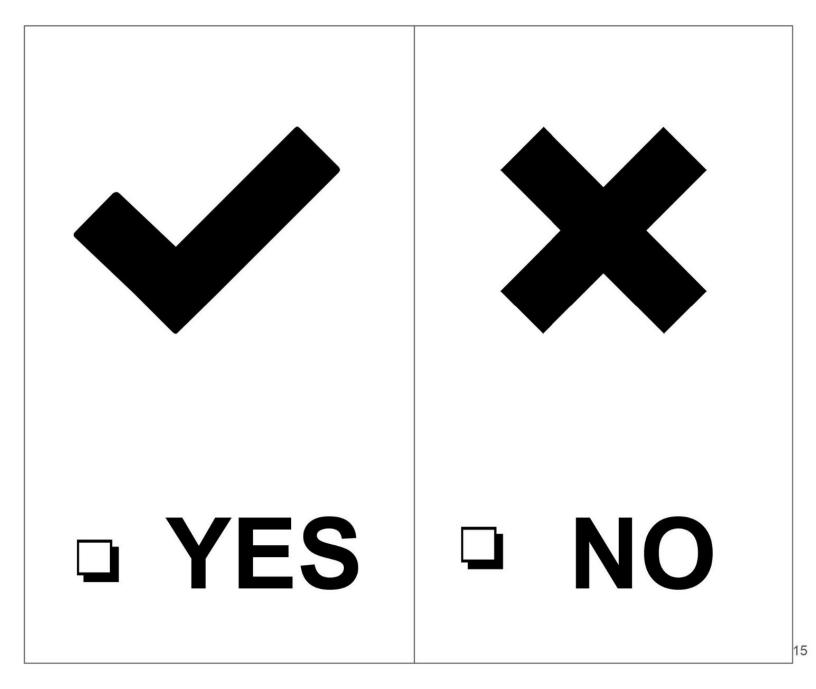
Date



## **YES OR NO IMAGE EXCHANGE CARD**

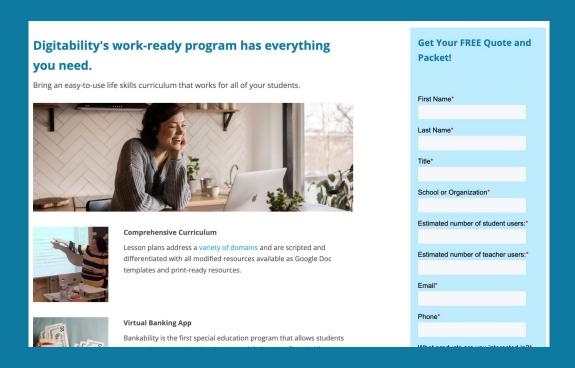
SE1.IEC.Y/N

**Directions:** To make a selection, right click on the YES or No box.



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