MONEY SMART for Adults

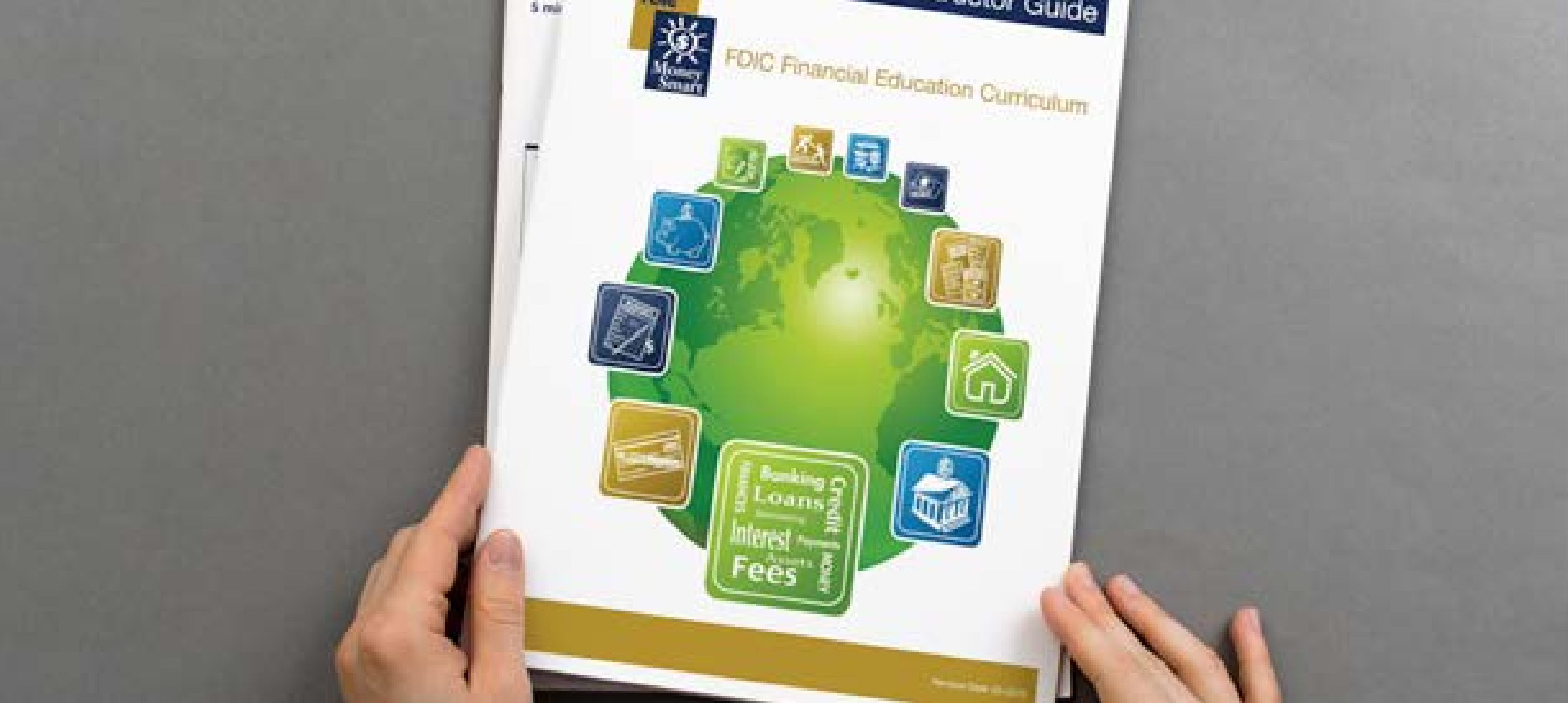
SUPPLEMENT FOR INSTRUCTORS/TRAINERS:

SCENARIOS FOR FINANCIAL INCLUSION

OCTOBER 2017

FDIC

CONTENTS



INTRODUCTION

Instructors are creative in using the FDIC's financial education tools, and 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 in our current curriculum, 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.

We have provided questions for discussion for each Scenario. Possible answers are provided in the Appendix. Answers to the questions are not necessarily 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.

This Supplement accompanies the version of *Money Smart for Adults* currently in use. We welcome suggestions for improvement via email to communityaffairs@fdic.gov. We expect an updated version of *Money Smart for Adults* to be available by mid-2018.

MONEY SMART FOR ADULTS MODULES

Money Smart for Adults currently consists of 11 modules that focus on different aspects of banking and money matters. You can teach the modules in the order below, or pick and choose modules to deliver in any order you wish. Likewise, you can use the Scenarios with the modules shown below, with any other module or by themselves.

Module Number	Module Title	Module Description
1 Use Scenario #1	Bank On It	Introduces participants to the services banks offer and how to open an account.
2 Use Scenario #2	Borrowing Basics	Helps participants decide when and how to use credit appropriately, and what forms of credit best suit their needs.
3	Check It Out	Gives participants the skills needed to use a checking account correctly.
4	Money Matters	Shows participants how to prepare and follow a personal spending plan.
5 Use Scenario #3	Pay Yourself First	Helps participants understand the importance of saving money. Describes savings and investment options.
6	Keep It Safe	Informs participants of their rights as consumers. Discusses identity theft and fraud. Provides advice on how to prepare financially for emergencies.
7	To Your Credit	Emphasizes the importance of building and maintaining a good credit history. Explains how to address credit issues. Shows participants how to read a credit report.
8	Charge It Right	Teaches participants how to shop for and use a credit card responsibly.
9	Loan to Own	Describes the characteristics of consumer installment loans, and how participants can determine which loans are best for their needs.
10 Use Scenario #4	Your Own Home	Helps participants determine if they are ready to become homeowners.
11	Financial Recovery	Helps participants rebuild their financial lives and repair their credit.

SCENARIO 1

Ming Opens a Checking Account

For Use with Module 1: Bank On It

Ming has Down syndrome and lives in supportive housing near her parents' home. She works part-time at a local grocery store. 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. 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 began to tell 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 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

Terrence Wants to Modify His Home

For Use with Module 2: 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 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 for him 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, state and local government resources, and alternative financing programs (AFPs) that offer grants or low-cost loans to help pay for home modifications. AFPs are state-based financing programs designed to help people with disabilities and older adults pay for home modifications and assistive technology. After looking into those resources, Terrence realizes he will 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. He pays his bills on time, showing that he follows through on his commitments, which lenders term "character" when reviewing loan applications. His savings are additional capital he can use to repay a new loan and show that he has capacity to take on new debt. Terrence owns his home, and realizes he could use it as collateral for the loan.

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.

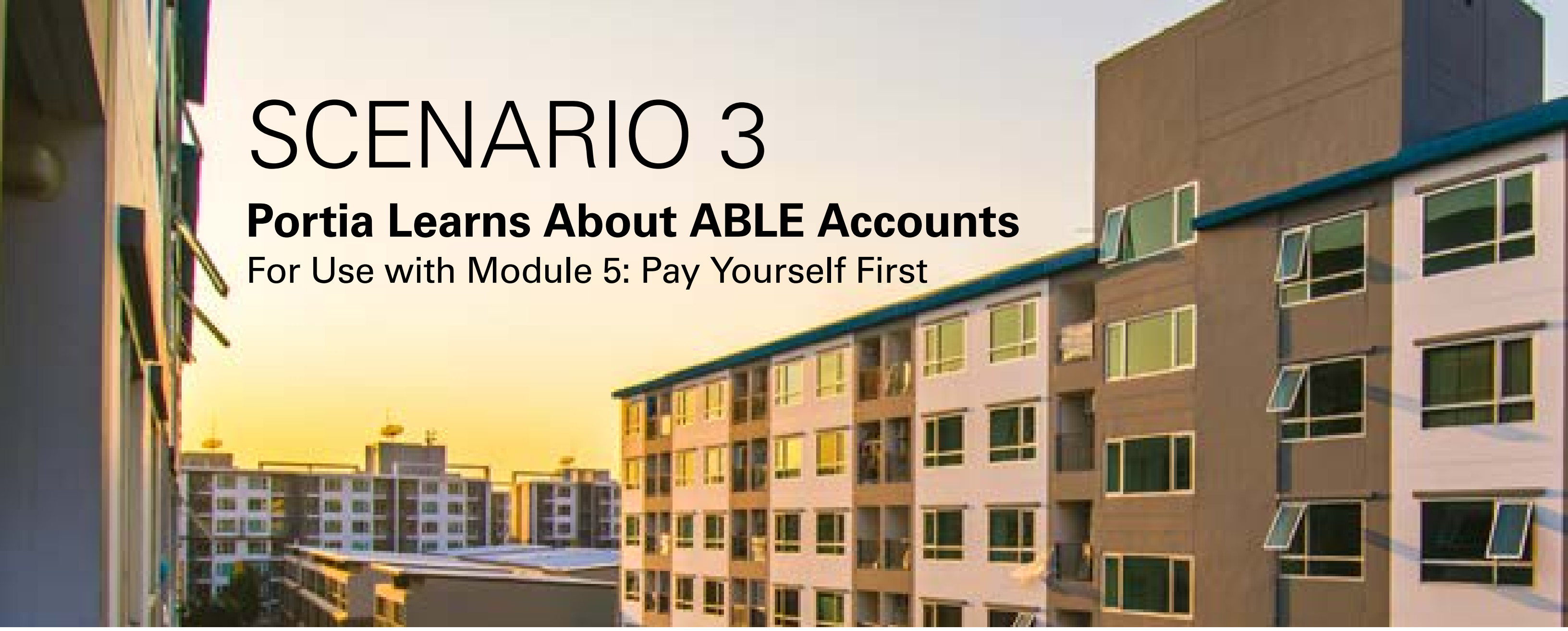
Terrence begins to think about what he should do.

Scenario 2 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 3

Portia Learns About ABLE Accounts

For Use with Module 5: Pay Yourself First

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 but wants to move into her own apartment. Yet, she realizes she cannot afford to do so right now. She is on a waitlist for housing from the local housing authority and is also thinking about attending college. She has not been saving any money because she knows that if her countable assets exceed $2,000, she will 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, sometimes called QDEs. For example, Portia could use money from her ABLE account to pay for tuition and books, or to purchase food for her guide dog.

Portia learned that she, her relatives, friends, and others could contribute money to the account, up to a combined total of $14,000 each year (2017 limit). 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. However, money that Portia’s relatives, friends and others contribute to her account would not count as income with respect to SSA’s unearned income rules.

Portia begins to think about what she should do.

Scenario 3 Questions for Discussion

1. What questions should Portia ask or research before deciding to open an ABLE 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 4

Juan Buys a Home

For Use with Module 10: Your Own 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 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.
- The banker told her she would not be charged a fee for using the debit card to get cash from her bank's automated teller machines (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.
  - 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, the company that issued the debit card may have other rules that would limit her losses. She should check with her bank to find out about those rules.

2. How can Ming avoid overdrawing her account?

- Ming can avoid overdrawing her account by knowing how much money is in her bank account before she makes a purchase.
- She can write down how much money she spends or track it online. Most banks have phone apps that can make it easier to keep track of account balances and purchases.
- She can sign up for low balance alerts at the bank. Then she'll know how close she is to having a balance of zero.
- Ming can set up a spending and savings 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 will need to remember when that money will be withdrawn from her bank account so she makes sure not to spend it.

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:

   - If she decides to opt-in, how much would the bank charge her? The bank may charge her $25 or more for each transaction when she doesn't have enough money in her bank account to cover the transaction. The amount she is overdrawn on her account plus the bank's fees will be deducted immediately, in full, from the next deposit into her bank account.

   - How would the overdraft program work? If Ming opts-in, has $30 in her account and uses a debit card to pay $35 for groceries, the transaction should go through. The bank will cover that extra $5 ($35 for groceries minus $30 that was in her account). However, the bank can charge a fee for doing that. If they charge Ming $25, her account will have a negative balance of $30 (the $5 that was covered plus the $25 fee). In effect, she will have paid $60 for those groceries ($25 fee plus the original $35 grocery bill).

     – What would happen if she does not opt-in? If Ming does not opt-in, the bank will most likely decline her ATM withdrawals and routine debit card transactions when she doesn't have enough money in her account to cover the withdrawal or purchase. For example, if she uses a debit card to pay $35 for groceries when she has only $30 in her account, the transaction will be declined.

   - If she does not opt-in, can the bank still charge fees for overdrafts? The bank can still charge her overdraft fees for checks or recurring bills automatically deducted from her account when she doesn't have enough money in the account to cover those transactions.

   - 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?
- What are ways to keep track of your account balance so you do not spend more money than is available in your account?
- What is deposit insurance?
- Do you have trusted family or other advisors to help you when you have to make a difficult financial decision?

Scenario 2 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. On the other hand, he may want to look into moving to a home that has already been modified in a way that meets his needs.
   - 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 – what is the rate, 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. He has capacity, collateral, credit, and character. 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 – are the branches accessible to him? Can he review details about his loan online and through a phone 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? If he is applying for a loan online, does the website have "https://" in the website address?

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?**

   - Centers for Independent Living (CIL)
     - Visit www.ilru.org/projects/cil-net/cil-center-and-association-directory.
     - CILs can provide information about possible community resources for making home modifications, as well as provide help and direction in many other aspects of community living.
   - Aging and Disability Resource Centers (ADRCs) or Area Agencies on Aging (AAAs)
     - Visit www.eldercare.gov.
     - ADRCs and AAAs can provide a wealth of information about community services and supports.
   - HUD-certified counseling agencies
     - Visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm.
     - These agencies can provide advice on home improvements and rehabilitation.
   - Alternative Financing Programs
     - Visit http://realeconomicimpact.org/assets/Site_18/files/Alternative Financing Programs9-11-17.docx for more information by state.
     - These programs, available in most but not all states, may offer no or low-cost loans for home modifications and other supports and services for people with disabilities.

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 3 Portia Learns About ABLE Accounts

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

   First, Portia should confirm that she is eligible to open an account. Because her blindness began before she turned age 26 (she was born blind), she is eligible. Her current age is not relevant.

   She should also find out:

   - Which states offer ABLE programs and whether she meets their enrollment requirements. Most states with active ABLE programs are accepting enrollments from eligible individuals nationwide.
   - 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 ABLE program. For some people, receiving account statements on paper is a reasonable accommodation. She can request a fee waiver if necessary.
   - More information about depositing money into the account and withdrawing money from the account. Can she connect her bank account to her ABLE account? 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 ABLE account funds to pay for housing, and any record-keeping requirements.
   - What the options are for investing the money in an ABLE 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, but 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 ABLE program.
   - Where she can find more information and enroll. Portia can visit the ABLE 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 ABLE account, Portia can build savings without losing eligibility for her benefits. She will be developing an important habit – saving money. She can take steps to set a savings goal, considering 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 savings 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. She will also need to understand the earnings and asset limits and other rules from the Social Security Administration, and how they work in connection with ABLE accounts.

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:

   - education
   - housing and transportation
   - employment training and support
   - 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
   - and others.

   There are special rules for using money in an ABLE account for housing expenses. If Portia withdraws money from her ABLE account to pay her rent, she should use it to pay rent in the same month she took it out of her account to avoid any negative impact on her Supplemental Security Income benefits.

   She can learn more about qualified disability expenses by reading information on state ABLE 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 (considering SSA's earnings limits), request the use of a Plan for Achieving Self Support (PASS) from SSA, 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 ABLE account? Why?
- Why is it important to regularly review account statements?

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.
   - 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?
   - Location, location, location – are homes in Juan's price range accessible to his job, grocery stores, heath 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 or leaking water pipe and 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. However, it could be that lenders are willing to lend you more money than you feel comfortable borrowing.

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, meaning you put all of your available funds into purchasing the house. You may want to save any tax refund you receive to help cover future repairs. In addition, having savings can be helpful if your income varies, or if you need home modifications if 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 (such as 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
  www.ablenrc.org
- Investing information from the Securities and Exchange Commission
  www.investor.gov

Checking and Savings Accounts

- Bank Accounts – Options for getting help managing a bank account
  www.consumerfinance.gov/ask-cfpb/i-would-like-to-be-able-to-have-my-friend-or-family-member-help-with-my-bill-paying-and-banking-what-are-my-options-en-1145/
- Bank Accounts – Toolkit for Helping Youth Select Bank Accounts
  www.fdic.gov/consumers/education/youthemployment/documents/money-smart-supplement-for-instructions.pdf
- 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
  www.ssa.gov/disabilityresearch/workincentives.htm
- Plan to Achieve Self-Support (PASS) from the Social Security Administration
  https://www.ssa.gov/disabilityresearch/wi/pass.htm

Financial Education

- Money Smart – the FDIC's free financial education curriculum
  www.fdic.gov/moneysmart
- Focus on People with Disabilities, a companion guide to empower the disability community from the Consumer Financial Protection Bureau
  https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/cfpb_ymyg_focus-on-people-with-disabilities.pdf

Housing-Related

- Affordable Mortgage Lending Guide: A Resource for Community Bankers
  www.fdic.gov/consumers/community/mortgagelending/index.html

- Home Equity Loans
  www.fdic.gov/consumers/consumer/news/cnspr11/equity.html

- Home Ownership
  www.consumerfinance.gov/owning-a-home

- Housing Counseling Agencies
  www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm

- Mortgage Shopping and Comparing
  www.fdic.gov/consumers/assistance/protection/mortgages/looking/

- VA Loans
  www.benefits.va.gov/homeloans

Other Resources

- Area Agencies on Aging (AAAs) and Aging and Disability Resource Centers (ADRCs)
  www.eldercare.gov

- Assistive Technology Programs
  https://www.at3center.net/stateprogram

- Alternative Financing Programs
  http://realeconomicimpact.org/assets/Site_18/files/Alternative Financing Programs9-11-17.docx

- Centers for Independent Living (CILs)
  www.ilru.org/projects/cil-net/cil-center-and-association-directory

www.fdic.gov/moneysmart

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