



A personal finance program based on becoming and staying debt free and an introduction of additional modules pertaining to the personal finance needs of people with disabilities in Indiana.

**A BDS Innovation Pilot Program  
For Indiana High School, GED, BDS Waiver Participants  
and their Parent(s)/Guardian(s)**

**EXTENDED DEADLINE  
AND EXPANDED ELIGIBILITY!**

**What will you learn and do?**

- How to improve behaviors, habits, and money mindset.
- How to budget.
- How to save and build ER funds.
- How to get out of debt and stay out of debt.
- Learn about special needs trusts, working while receiving benefits and supportive decision making.
- How to reduce financial stress.
- Discover the basics of insurance.
- Learn about common debt products that keep people stuck.
- Build your knowledge and confidence.
- Learn valuable tools and lessons that will have a lifelong impact on your financial life.

**The application deadline  
is October 27th, 2023.  
To apply, visit our website  
or scan the QR code!**

**Website: <https://www.balancedcents.com/ipp>**

A list of FAQ's can be found on the website above.  
Further questions may be directed to:  
[rootsofpersonalfinancesurvey@gmail.com](mailto:rootsofpersonalfinancesurvey@gmail.com)

