

## **ACCOMMODATING STUDENTS WITH DISABILITIES**

### **Americans with Disabilities Act (ADA) of 1990**

On July 26, 1990, President George Bush signed the Americans with Disabilities Act (ADA) into law. The law is designed to protect the civil rights of people with disabilities. The ADA prohibits discrimination on the basis of disability by guaranteeing equal opportunity for individuals with disabilities in public accommodations, commercial facilities, employment, transportation, state and local government services, and telecommunications.

The ADA is built on the principles of equal opportunity, full participation, independent living, and economic self-sufficiency. It reflects the disability community's determination to participate fully in the life of their community like other citizens and to have choice and control over their own futures. It is the most comprehensive policy statement ever made in law in the United States about how the nation should address individuals with disabilities.

As a civil rights law, the ADA is similar to other civil rights acts that protect individuals from being discriminated against based on arbitrary criteria such as race, color, religion, age, national origin, and sex. For other groups with civil rights protection, the problem has generally been discrimination through policies that limit their participation.

For people with disabilities, discrimination often also takes the form of inaccessible facilities that make it impossible for them to gain access to or participate in "standard" activities. For example, stairs leading to the only entrance into a building prohibit entry by someone who uses a wheelchair. Similarly, texts and handouts provided only on paper and in standard-size typeface are inaccessible to someone who is blind or has low vision. In these cases, the ADA requires changes to buildings or locations, and modifications to the way products or services are provided.

Making the Money Smart modules useful and understandable for everyone, regardless of whether or not they have a disability, is perhaps the best reason of all for making the courses accessible. The Money Smart training program was created to help the estimated 10 million households that are "unbanked" or "underserved" enhance their money skills and create positive banking relationships.

Money Smart is also available in Braille. To get a copy, contact your FDIC Regional Community Affairs Officer.

Low- and moderate-income individuals, especially those with little or no banking experience, often don't have the tools necessary to save and manage money. This lack of a basic understanding of how money works in our society may keep them from achieving financial independence. These individuals also include a significant number of persons with lifelong disabilities, as well as older individuals who acquire disabilities as they age. Some may have undiagnosed or hidden learning disabilities.

### **How to Determine if Students with Disabilities Will Be Attending Your Money Smart Course**

Unless preregistration is required for participation, you will not know if someone with a disability is planning to take your course. If students are asked to register for the course, however, the registration form can have a place where individuals can indicate whether they need accommodations for a disability and, if so, what types of accommodations may be required. You may also ask if students require materials in alternate formats. A version for visually-impaired individuals is available through your FDIC Community Affairs Officer.

Even then, you may not know that someone with a disability will be in your classroom. People with disabilities are **never required to self-identify as having a disability** – even if the disability is obvious. Therefore, the registration form should **not** ask the individual to specifically identify the type of disability, such as spina bifida, cataracts, or mental retardation. That information is not necessary for you to know, and asking for it could be viewed as a way to screen out individuals on the basis of their disability.

However, since individuals are never required to disclose a disability if they chose not to, providing a space for them to request accommodations can be seen as neutral and welcoming. It's also a good idea for you to ask **all** of the students for a way to contact them, by phone and by email, so that you can communicate with people individually if you have questions about any part of the registration form. Put the request for contact information in the body of the registration form – not in the place where you ask if accommodations are needed – so that it does not appear that you are targeting people with disabilities for special treatment.

### **How to Make Money Smart Classes Accessible to Students with Disabilities**

There are many things that both you and the sponsoring agency can do to make the modules accessible to people with a wide range of disabilities. An overview of actions that can be taken to ensure accessibility is presented below.

## Nondiscrimination

Qualified individuals with disabilities cannot be denied participation simply because of their disability. You can limit participation in your course to individuals who meet some general criteria – such as being over the age of 62 or unemployed – but if an individual qualifies on those grounds, she or he may not be denied participation because of a disability.

## Physical Access

When deciding where to hold the Money Smart class, look for a location that is accessible for people who use wheelchairs or scooters or who have other difficulties walking or climbing stairs. People with mobility limitations need to be able to get into the building without using steps or crossing over a high object. If the main entrance is not accessible, a sign should be posted there indicating the location of the closest accessible entrance. Classes should be held on the upper floors of a building only if they can be reached by an elevator. The building should also have at least one “unisex” accessible restroom.

Other physical access issues to consider in determining the location of the Money Smart classrooms are clearly marked accessible parking spaces located close to the accessible entrance, Braille signage on the elevator call buttons and on the buttons inside the cab, and raised letters and Braille signage identifying the restrooms. The elevators should also have chimes or a recorded voice indicating the different floors.

In the classroom itself, check to be sure that there is at least 32 inches of clear space in the aisles and along the edges of the seating area. This is how much space someone using a wheelchair needs to move freely around the room. If you are using individual desks and chairs and someone who uses a wheelchair enters the room, ask that person if you should move one of the desks or if she or he prefers to transfer from the wheelchair to the desk chair. Always ask; never assume. People with a disability know what works best for them.

Similarly, if the room is arranged like a classroom with long tables and individual chairs, ask the person in the wheelchair if he or she wants to transfer or if you should remove one of the chairs. In classroom-style seating, it's always good idea to remove one or two of the chairs from the ends of rows in different areas of the room before the class starts, so that individuals using wheelchairs or scooters can have a choice of seating arrangements – the same way that others in the class have a choice over where they want to sit.

## Effective Communication

Some individuals have disabilities that affect their ability to communicate – for example, people who are blind or have low vision or people who are deaf or hearing impaired. Other disabilities that affect communication include cognitive or learning disabilities that impact the ability to read. People who have cognitive disabilities or learning disabilities may have difficulty reading written material.

Under the ADA, both private and public entities are required to communicate effectively with individuals with disabilities. The obligation to communicate effectively applies to the presentation and exchange of information in all forms, including sound, print, graphics, and speech.

The law says that people with communication disabilities are entitled to appropriate “aids and services where necessary to ensure effective communications.” With respect to the Money Smart courses, these aids and services could include:

- Obtaining a version for individuals who are visually impaired from your FDIC Community Affairs Officer; or
- Assisting someone with cognitive or learning disabilities by reading aloud the pre- and postcourse tests; or
- Helping someone with a disability write their answers to the tests or other Money Smart forms; or
- Making sure not to turn your back on someone who is lip reading; or
- Wearing a lapel microphone or using a handheld microphone to amplify what is being said for persons who use hearing aids or auxiliary listening devices; or
- Making sure that any videos used in class are captioned for persons who are deaf and that written material presented on screen is read aloud, either by the narrator on the video or by the course instructor.

Sometimes communication assistance can include providing a sign language interpreter, upon request, if doing so does not result in an undue burden. Undue burden is defined in the ADA as “significant difficulty or expense.” However, even if providing a sign language interpreter or some other type of communication assistance is an undue burden, you still are expected, if at all feasible, to provide some other type of assistance, such as a copy of the Instructor Guide, so that a person who is deaf or hard of hearing can follow along as the class is taught.

Some people with visual disabilities have difficulty reading standard-size text or viewing materials projected on the overhead screen. Copies of the slides for each module can be printed out and given to these individuals to use as you present the course content. Similarly, handouts used during the course can sometimes be difficult for people who have difficulty using their hands and fingers (e.g., due to cerebral palsy, severe arthritis, or spinal cord injury). If the handouts are enclosed in clear plastic file folders, people with small motor impairments can handle them more easily.

Other people may have difficulty hearing what you are saying. If individuals can read lips, allow them to sit in the front where they can have an unobstructed view of your face. If you are using an overhead projector, make sure that you continue to face the students as you cover the major points. Keep your Instructor Manual open to the individual slides, or, better still, print out a copy of the overhead materials so that you can read the text on the slides without turning your head away from the person who has the hearing impairment. When there is class discussion or when someone asks a question, repeat what has been said so that the person lip reading can be part of the discussion.

Some individuals with significant speech disabilities use an augmentative communication device that uses a computer to produce synthesized speech. When they want to ask a question or contribute to the class discussion, they use a keyboard to key in what they want to say. Since keying in the content can take a few moments, you can acknowledge their intention to speak, saying something like, "Yes, Mr. Jones, we'll get to you as soon as you are ready," and then making certain that you do go back to him as soon as the keying in is completed. (Most keyboards make a small beep as each word or phrase is keyed in.) However, during an interaction between the person with the disability and another individual, etiquette demands that you wait respectfully until the comments are keyed in and played, just as you would wait for someone who stutters or stammers or for whom English is a second language to choose and utter the appropriate words.

### **Guidelines for Talking About Disabilities**

Here are some guidelines that will help you communicate with your students who have disabilities in ways that won't offend them:

- Do not refer to a person's disability unless it is relevant.
- Use "disability" rather than "handicap" to refer to a person's disability. It is okay to say that a person is handicapped by obstacles, such as architectural barriers or the attitudes or ignorant or insensitive people. Never use "cripple/crippled" in any reference to disability.

- When referring to a person's disability, try to use "people first" language. In other words, when necessary, it is better to say "person with a disability" rather than "a disabled person" in the first reference. Since "disabled" is an adjective, it is important to avoid ridiculous and improper constructions such as "disabled group" or "disabled transportation." Instead, build phrases using the word "disability." For example, "disability activist," or "disability community," are correct and not contradictions to the "people first" ideas.
- Avoid referring to people with disabilities as "the disabled, the blind, the epileptics, the retarded, a quadriplegic," etc. Descriptive terms should be used as adjectives, not as nouns.
- Avoid negative or sensational descriptions of a person's disability. Don't say "suffers from," "a victim of," or "afflicted with." Don't refer to people with disabilities as "patients" unless they are receiving treatment in a medical facility. Never say "invalid." These portrayals elicit unwanted sympathy, or worse, pity toward individuals with disabilities. Respect and acceptance is what people with disabilities would rather have.
- Don't portray people with disabilities as overly courageous, brave, special, or superhuman. This implies that it is unusual for people with disabilities to have talents or skills.
- Don't use "normal" to describe people who don't have disabilities. It is better to say "people without disabilities" or "typical," if necessary to make comparisons.
- Never say "wheelchair-bound" or "confined to a wheelchair." People who use mobility or adaptive equipment are, if anything, afforded freedom and access that otherwise would be denied them.
- Never assume that a person with a communication disorder (speech impediment, hearing loss, motor impairment) also has a cognitive disability, such as mental retardation. On the other hand, people with mental retardation often speak well.

## **10 Commandments of Etiquette for Interacting with People with Disabilities**

1. When talking with a person with a disability, speak directly to that person rather than through a companion or sign language interpreter.
2. When introduced to a person with a disability, it is appropriate to offer to shake hands. People with limited hand use or who wear an artificial limb can usually shake hands. (Shaking hands with the left hand is an acceptable greeting.)
3. When meeting a person who is visually impaired, always identify yourself and others who may be with you. When conversing in a group, remember to identify the person to whom you are speaking.
4. Don't be afraid to ask questions when you're unsure of what to do. If you offer assistance, wait until the offer is accepted. Then listen to or ask for instructions.
5. Treat adults as adults. Address people who have disabilities by their first names only when extending the same familiarity to all others. Never patronize people who use wheelchairs by patting them on the head or shoulder.
6. Leaning on or hanging on to a person's wheelchair is similar to leaning on hanging on to a person and is generally considered annoying. The chair is part of the personal body space of the person who uses it.

7. Listen attentively when you're talking with a person who has difficulty speaking. Be patient and wait for the person to finish, rather than correcting or speaking for the person. If necessary, ask short questions that require short answers, a nod or shake of the head. Never pretend to understand if you are having difficulty doing so. Instead, repeat what you have understood and allow the person to respond. The response will clue you in and guide your understanding.
8. When speaking with a person who uses a wheelchair or a person who uses crutches, place yourself at eye level in front of the person to facilitate the conversation.
9. To get the attention of a person who is deaf, tap the person on the shoulder or wave your hand. Look directly at the person and speak clearly, slowly, and expressively to determine if the person can read your lips. Not all people who are deaf can read lips. For those who read lips, be sensitive to their needs by placing yourself so that you face the light source, and keep hands, cigarettes, and food away from your mouth when speaking.
10. Relax. Don't be embarrassed if you happen to use accepted, common expressions such as "See you later," or "Did you hear about that?" that seem to relate to a person's disability.