## **NABS Notes: April 2019**

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## **President’s Note**

Happy April, AKA the best month of the year! As we gear up for the summer months and more importantly convention, I don’t want anyone to forget that our regional seminar planning is in full swing. Join us for either the second or third week of August in beautiful Napa Valley, California or marvelous Arlington, Virginia, respectively. We will work to make financial ends meet, so don’t hesitate to reach out if that is your barrier for attending! I also want to highlight our 2019 mentorship program, headed by the powerful and kind Katy Olson and Mausam Mehta. Applications go live on May 11, so mark your calendars! Finally, developing young and ambitious leaders is at the top of my priority list. If you are curious about learning more about what the NABS Board does or are interested in potentially running for a board position, please give me a call. More information to come, but I would love to hear from you! Our dynamic team is always growing and reflecting; and we can’t do that without your input and guidance.

## **Internship for Usability/Accessibility**

We are interested in highly motivated candidates with skills in human computer interaction, collaboration, social software, and decision making to solve critical technological problems for our Government sponsors and enhance the user experience in Government systems and experimental prototypes. We are especially interested in candidates with nonvisual accessibility and assistive technology experience. Qualified applicants from the blind and low vision community are encouraged to apply.

For more information and to apply visit: <https://mitre.referrals.selectminds.com/jobs/accessibility-usability-engineer-undergrad-grad-intern-5685>

## **Internal Revenue Service Forms and Written Communication**

The NFB is investigating the accessibility of Internal Revenue Service (IRS) forms and written communication. If you have requested or would like to request alternative format documents from the IRS such as Braille, large print, or audio please contact Valerie Yingling, legal program coordinator, at <mailto:vyingling@nfb.org> or 410-659-9314, extension 2440.

## **National Convention Preregistration**

The annual National Convention of the NFB will be held at the Mandalay Bay Resort and Casino in Las Vegas from July 7 to July 12, 2019. Preregistration for the convention is now open! You can preregister from March 1 to May 31, 2019 at:

<https://convention.nfb.org/>

After May 31, preregistration will close, and you will need to register on site at the convention.

## **NABS Regional Seminars**

We invite students to participate in our upcoming regional seminars, to form lifelong connections and gain valuable leadership skills.

### **Pacific Seminar:**

When? August 9 through 11, 2019

Where? Enchanted Hills Camp, Napa Valley, California

### **Southeast Seminar:**

When? August 16 through 18, 2019

Where? Westin Crystal City, Arlington, Virginia

Stay tuned for more information on these exciting events!

## **2019 NABS Mentorship Program**

As we begin to gear up for another invigorating National Convention, it is time again to introduce our NABS mentorship program. This is a great opportunity for mentors and mentees alike, to gain valuable skills and connect during convention and beyond.

Keep an eye out for registration, beginning May 11, 2019 and closing June 11, 2019.

## **Restaurant Takeover Competition**

Our fundraising committee has been working on an exciting initiative and we need your help in making it a success!

Over the past few weeks, we have been collaborating with student representatives from our three NFB training centers on organizing restaurant take-overs in the area. Now the time has come for a friendly competition to see which one will come out on top!

Our first event will be the Blind Inc. fundraiser at Chipotle on May 6, 2019.

Chloe Wu of Minnesota has been working hard to get this event organized, and now we need your help! If you want to see Blind Inc. dominate, reach out to your friends and family in the area to make sure there is a great turn out.

Rooting for Colorado or Louisiana? Don't worry, there will be more information coming your way soon!

## **NABS Committee Updates**

### **Outreach Committee (Chair, Janae Burgmeier)**

This month’s outreach theme was financial education.  We posted several videos on social media related to investing as a college student as well as other money saving tips. Our membership call contained content surrounding financial aid and credit card management. Joe Orozco wrote our blog post. May’s theme is convention and we will also be hosting a call with the performing arts division

### **Fundraising Committee (Chair, Elizabeth Rouse)**

The Fundraising Committee is gearing up for restaurant fundraisers at each of our NFB Training Centers! Additionally, we have been working hard to design some great merchandise to sell at National Convention.  Keep your eyes open for tee shirts and water bottles at the NABS Exhibit Hall table.  Finally, we are preparing to launch our Walk-A-Thon campaign for 2019! This exciting competition of who can raise the most money is something you don't want to miss out on, especially if you win.  Watch for more news coming soon!

### **Legislative Committee (Chair, Justin Salisbury)**

We encourage you to refresh yourselves with the 2019 ATAA fact sheet <https://nfb.org/programs-services/advocacy/legislative-agenda/access-technology-affordability-act>

And the 2019 TCE fact sheet <https://nfb.org/programs-services/advocacy/legislative-agenda/transformation-competitive-employment-act>

Please reach out to the Legislative Advocacy Committee if we can be of any help!

## **April Blog Post**

### **Advice to Self: Five Financial Tips**

From the Editor: Joe Orozco of Northern Virginia is an Intelligence Analyst for the Federal Bureau of Investigation. Originally from Texas, Mr. Orozco received a Bachelor of Arts degree in Public Administration and later pursued a master’s degree in Congressional and Presidential Studies. He is an avid writer, incredible father, and natural leader. Aside from devoting his days to ensuring ethical practices are executed within our nation's law enforcement agency, Joe spends time reading political and economic blogs, coordinating a leadership institute within the Virginia affiliate, and sharing his wealth of knowledge and advice with loved ones. This month, Mr. Orozco showers us with tips and tricks on properly balancing our personal finances.

If you could give advice to your younger self, what would you say to yourself knowing what you know now? At thirty-six, I ‘m not looking for nursing homes any time soon. Yet I ‘ve been around the block enough times to have made my share of mistakes. I wish I had been smarter in a few key areas, and if I had to pick the most influential of these areas, personal finance would be it. So, in no particular order, here are the five tips I would have emphasized to my eighteen-year-old self.

1. Invest Early

Retirement? Are you kidding? I barely started college! I know, in college it's sometimes hard to think a few weeks ahead, let alone a few decades. Here's the thing: medical advances being what they are, you will likely enjoy many years beyond your working career. The earlier you start investing, the more cash you'll be able to draw from when you need it. There is magic in compound interest, the kind of magic that really does make your money work for you. Investing in something like the stock market is a great strategy for saving for the long-term, because you are not counting on this money to buy books, pay tuition, or even cover a vacation. Retirement savings is what you'll lean on to survive when you are no longer capable, or willing, to work for a paycheck. Why invest in something like the stock market? It generates better interest than your typical savings account, say 7 percent versus less than 1 percent. Sure, sometimes the market goes sideways, and you'll hear people freak out over how much money they've lost. But, the reason you use this as a long-term strategy is because the market moves in cycles. It took a hit in 2008, but over the past decade it has largely been doing well. Believe it or not, the stock market is more likely to secure your financial future than something like social security, a program that really will run out of money unless legislators on both sides do something to preserve its long-term sustainability.

2. Save Your Money

Umm, you just talked about saving money for when Im old. What’s the difference? Retirement savings are savings you will not touch until you retire. Traditional saving is the money you put aside for short-term goals like paying for national convention, buying a new laptop, updating your wardrobe, etc. It's best to keep these funds in a savings account since you may need fast and easy access. Part of what you ought to consider doing with a savings account is using it to create your emergency fund. How much you put into said fund depends on your current lifestyle, your income, and your financial obligations. When I talk about financial obligations, I don't mean students who also happen to be raising families. Taking care of a guide dog is a financial obligation. Paying for medical bills can be a financial obligation. The idea here is to create enough of a reserve that if something dramatic were to happen tomorrow to alter your daily schedule, you have a few months of savings built up to be self-reliant. You will not always be able to count on family support to get you through unexpected rough patches, and rough patches are inevitable for all of us.

3. Budget Everything

Two things: First, keep track of all your spending. This includes things you buy using credit or debit cards but especially things you buy using cash. You're not going to get a clear idea of where all your money is going if you cannot easily identify your spending patterns. Your memory will not be reliable, because as humans, we tend to downplay things we might feel a little ashamed about. Second, follow the simplest budget format that will make the most sense to you. I used to run elaborate spreadsheets that tracked expenses, dates, amounts, cost categories... The more information I required myself to note, the harder it became to make time to keep myself accountable. If you're going to use apps like Mint to keep track of your expenses, just be aware of the privacy risks you run with dumping your bank access into a third party.

4. Pick Your Weakness

People assume being money conscious means absolutely no room for fun. On the contrary, if you know you have a weakness for eating out, then save up your money in a way that makes it possible for you to enjoy that activity. You'll spend more on restaurants but maybe less money at the mall. If you enjoy traveling, perhaps you spend more money on hotels but maybe less money on home decorations. There's always a tradeoff. Mind you, that doesn't mean you should splurge on your greatest weakness. Just because you enjoy technology does not mean you need to buy the latest model. You should always research well-respected reviews and do a price comparison, but you might feel more inclined to stick to a realistic budget if you know you will be rewarded with what you enjoy most. Take it a step further and identify specific points in which you will reward yourself. Work hard Monday through Friday, and then give yourself a break on Saturday to order that pizza you've been craving. Part of this is psychological. If you do a thing too often, that thing will cease to be a reward and just become a part of your routine. Your budget will be the unbiased record of how well you are spending your cash.

5. Pick Good Career Stepping Stones

You can't really do a whole lot with finances if you aren't, you know, creating finances? Use your time in college to identify opportunities that will expand your future network. I thoroughly enjoyed speech and debate competitions. It gave me communication skills I still lean on today, but if I could do it over, I would have considered getting myself more involved in political groups where my analytical skills could have been applied to real world scenarios. If you are strong in math, you might entertain ideas of joining some sort of math club on campus, but what if you were to join a business group instead? Time is precious when you are younger. Use this time to get involved in volunteer opportunities for which you may not be able to make time when you get older. These opportunities will build up your resume, strengthen your work ethic, introduce you to a variety of people, and create the kind of network you may one day rely on to find your dream job.

Bonus Tip

Open a credit card early. Your credit score will be partially calculated based on the length of your credit history but be very careful not to spend more than you possess. Do not carry a monthly balance. If necessary, keep the credit card tucked away until you are able to pay what you charge.

Final Thoughts

Being financially responsible does not mean you have to be a cheapskate. There is a difference between being a cheapskate and being frugal, and frugal people tend to end up living very comfortably without making huge sacrifices. If you plan well for your future, if you set aside money for those inevitable emergency situations, and if you use a budget to keep track of all of it, you will never have to be overly dependent on anyone. The people you do rely on should be people who share your ambitions, who understand your passion and want to see you get ahead in your future career. And, if you take away nothing else from this blog post, remember that while it is never too late to start being smart about your finances, it is always so much better when you start early.

## **NABS Facebook Group**

Join our Facebook group by visiting:

<https://m.facebook.com/groups/173482726798026>

Kathryn C. Webster, President

National Association of Blind Students

A proud division of the National Federation of the Blind

[www.nabslink.org](http://www.nabslink.org)