HALOFI

Andrew Babin, CFP®
Wayne, PA · Andrew@halofiapp.com · 610-999-9064

Money Without Barriers

Financial Capability Training for Blind and Low Vision Adults and Students

THE PROBLEM THIS SOLVES

Financial education was never built with our community in mind

Financial literacy rates are lower in the blind and low vision community, and most financial education was never designed for us. The result is people making high-stakes money decisions, about work, savings, credit, and benefits, without the knowledge sighted peers take for granted.

This program teaches blind and low vision adults and students how money actually works and how to build better financial lives. Benefits rules are a core component, because for many consumers they have to be, but the goal is bigger: financial capability, not just benefit protection. Instruction comes from a CERTIFIED FINANCIAL PLANNER® professional who is himself legally blind and manages the same systems he teaches.

Andrew Babin

CFP® Professional

Certified Financial Planner, co-founder of HaloFi, and legally blind. Andrew teaches with the same tools consumers use every day.

TWO WAYS TO USE IT

Included for every participant: 12 months of full access to HaloFi, a financial management app designed specifically for blind and low vision individuals.

IPE SERVICE

Working-age adults

A 6-week course, one 1-hour session per week, run as a small group class. The ideal cohort is 5 to 8 participants to maximize peer engagement, with full flexibility for smaller groups.

Fits IPE goals around job placement, retention, and financial self-sufficiency, and addresses the benefits-related fears that delay job acceptance, supporting employment outcomes and successful case closures. Also appropriate as a post-employment service.

PRE-ETS

Transition youth

A separate, simplified curriculum built for students: a fundamental understanding of how money works and a framework for practicing good money habits from a young age.

Delivered as a group workshop series sized to a semester or a summer program. Satisfies the WIOA Pre-ETS mandate for workplace readiness training, which includes financial literacy instruction. Group size and schedule set by the agency or school.

THE COURSE

Six weeks, six sessions

1 WEEK

What is wealth / psychology of money

What wealth really means outside of cultural assumptions, and the fundamentals of healthy money habits. We dig into how humans deal with money emotionally, because that is where most expensive decisions get made.

2 WEEK

Banking, budgeting, and cash flow management

Accessible banking tools, understanding and managing cash flow, and building a budget live in class that every participant leaves with.

3 WEEK

SSI, SSDI, and going to work

One of the most common reasons consumers turn down work is fear of losing everything. This session teaches exactly how accepting a job affects each benefit, step by step, so participants can say yes to work with confidence instead of guessing. We go deep on the protections built into the system: trial work periods, SGA, blind work expenses, 1619(b), and ABLE accounts.

4 WEEK

Detecting fraud

A full session on financial fraud, which disproportionately targets people with disabilities. Live exercises, red flags to recognize, and a framework for prevention.

5 WEEK

Investing and long-term thinking

The basics of investing, account types, index funds, long-term goal mapping, and using SMART goals to reach financial goals. Education only; no individual investment advice.

6 WEEK

HaloFi onboarding

Participants finish the course fully set up on HaloFi, so everything they learned has a tool behind it for the year ahead.

Built accessible first

All course materials are built for blind users first, not adapted afterward. HaloFi is screen reader native (VoiceOver, JAWS, NVDA) with voice-driven workflows.

Delivery

Virtual delivery statewide.

PROOF OF CONCEPT

A structured proof of concept for your agency

This is a specialized, first-of-its-kind curriculum, so rather than ask your agency to authorize an unproven service, we propose a structured proof of concept at no cost while our vendor enrollment completes. Your agency selects the participants, any number, any district.

Pre- and post-course assessments generate hard baseline data: attendance, financial knowledge gains, and benefit-related outcomes, reported in whatever format your agency requires, giving the agency the evidence base to justify future authorizations. Ongoing services then run on a standard fee schedule (per-participant rate, cohort pricing for agency-scheduled groups).

To discuss: Andrew@halofiapp.com · 610-999-9064