



CFSI Conference Reflections By Harry Hebel, 2018



Disability Ambassadors. Left to Right: Ray Grand, Ray Parker, Susan Wang, Harry Hebel

First of all, **a big thanks** to my fellow Disability Ambassadors, the World Institute on Disability (WID) team, and JPMorgan Chase & Co. for the opportunity to participate in LA!

When I'm not learning about financial health, I fight fires. Right before the EMERGE conference, I was on a fire in Northern California, and within six hours of returning to my station, I was back on another fire.

The topics and themes discussed at this great conference were hugely influential to me, and I am sure they will greatly influence my approach going forward.

The accommodations provided were perfect for me and helped me experience the conference's full potential. The WID team's ability to adjust to my needs made me feel welcome and appreciated!

At first, it was hard for me to see how EMERGE would help me professionally; I could not easily grasp how financial health by design would affect my life in emergency firefighting management. I soon realized this was ridiculous, and I was specifically motivated by the concept of customer-centric design being universal. The ideas discussed at EMERGE translated fantastically to the product and service that my crew and I try to provide the public on a daily basis. It has been a passion of mine to understand more deeply my personal finance and help the people in my firefighting community, as well as my local community at the YMCA and county fairgrounds. I believe this conference helped me in that pursuit immensely.



Fire at night with fire crew standing in foreground

I believe disability is important to the finance/fintech world because it gives us a unique perspective of a huge number of individuals. It's the "human factor," as EMERGE speaker Harry West discussed. People with disabilities bring an extremely unique perspective that only they can have. Things that are complex for me may not be for someone without a disability, but I've noticed that oftentimes, this makes people overlook things. I believe that including the evaluation and experience of people with disabilities into your data can give a larger picture of the financial experience and health of our community. Jennifer Tescher, CFSI's President and CEO, put it best in asking, "How can you get ahead if getting by gets in the way?"

It seems like the Conference Accessibility Initiative, offered by WID and JPMorgan Chase, is a big first step in including and benefiting the disabled community. Allowing the Disability

Ambassadors to help shape the narrative to include more people will help show that no matter your situation, the future is bright and can be conquered by any of us.

One of my fondest memories from the conference was when my fellow Disability Ambassador, Ray, and I attended one of the dine-arounds hosted by Andrea Galvez (CFSI network's Marketing Director). When Ray and I met up with the group, we threw a small wrench into the plan as we needed to use the elevator, not stairs, to get to street level. To make a long story short, we had to perform an intense game of vertical traffic navigation, which after some time, allowed us to get to the restaurant.



Selfie. Left to right: Nate Caldwell, Andrea Galvez, Harry Hebler

This sounds simple enough, but like many things in the lives of people with disabilities, simple things can become complex quickly. When elevators don't work or we need a magic wand to get to the right level, life gets complex. Luckily, I was rewarded with one of the most fascinating and enlightening conversations I've had in 2018. I was able to listen to Nate Caldwell (MX) and Andrea Galvez (CFSI) discuss their career paths, backgrounds, hopes, dreams, and plans to develop the financial/fintech world into a comprehensive, healthy community. I left feeling hopeful about the health of fintech and finance in my personal life and the world at large.



Harry as a Disability Ambassador

Thank you, EMERGE 2018!

All the best,
Harry

Harry is an outdoor disability advocate and wildland fire fighter. He's been interested in financial education and empowerment since his teens and regularly volunteers to teach financial literacy and investing to any and all interested parties.