

Welcome to ABLE to SAVE

Thank you for joining us today. The webinar will begin soon.

Please note: This webinar is being recorded. The materials, including a transcript, can be found under resources and selecting the dropdown choice for webinars on [the ABLE National Resource Center website](#).



ABLE | NATIONAL
RESOURCE
CENTER

#ABLEtoSAVE for Lifelong Financial Wellness

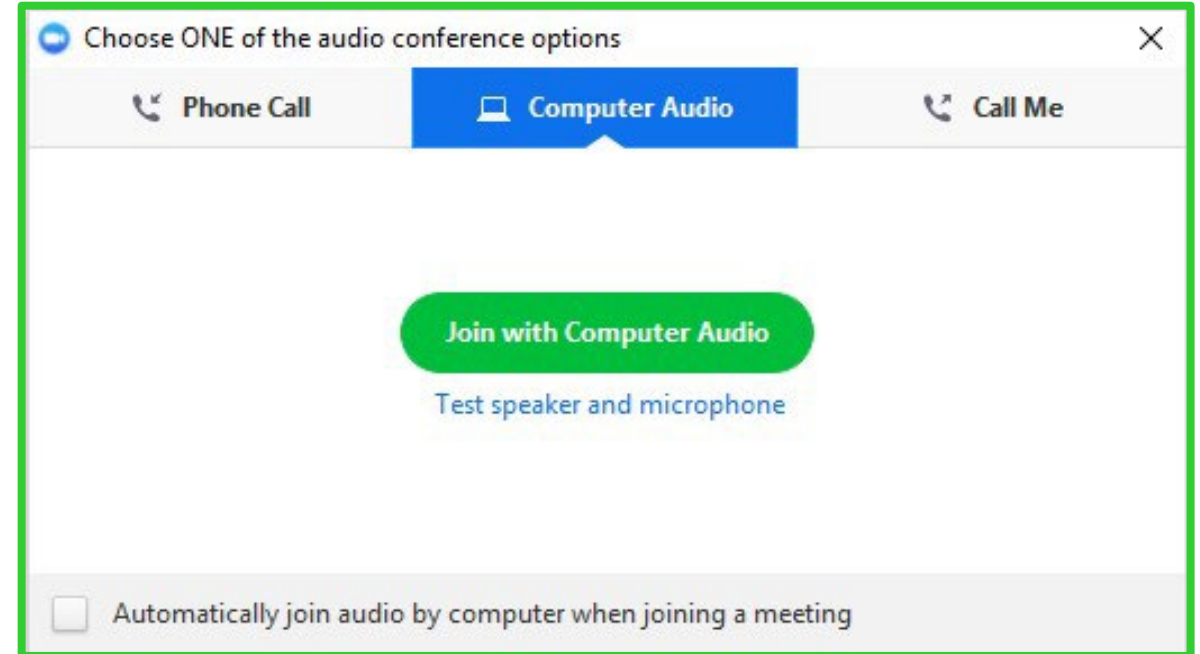
APRIL 25TH, 2-3PM ET

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- **Meeting Code: 873 1577 2072**



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- ***NOTE:*** *If you do not see the captions after clicking the button, or the ASL Interpreters on the screen, please alert the host via the Q&A box.*

Questions and Technical Assistance

- **Questions:** We have accepted questions in advance of this webinar. Additionally, we will try to answer questions placed in the Q&A box during the webinar. If your question is not answered or if you are listening by phone or Facebook live, please email info@ablenrc.org or visit our website www.ablenrc.org and contact us if our resources do not provide the answer you are seeking.
- **Technical Issues:** If you have technical difficulties, please email info@ablenrc.org. Enter Webinar Help in the subject line.

ABLE National Resource Center

The [ABLE National Resource Center](#) (ABLE NRC) is the leading, comprehensive source of objective, independent information about ABLE plans, including guidance on tax-advantaged ABLE savings accounts.

Our mission is to educate, promote and support the positive impact ABLE can make on the lives of millions of Americans with disabilities and their families.

Facilitator



Jody Ellis
ABLE NRC Director
National Disability Institute

ABLE Ambassador Presenters



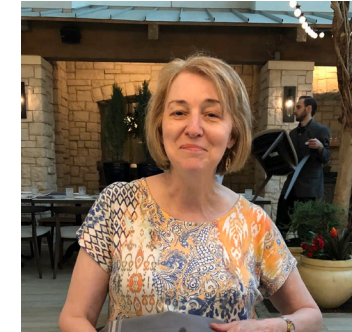
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Professional



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Nathan Turner
ABLE Account Owner
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ABLE Account Owner
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Supported By:



Laurie Schaller
ABLE Subject Matter Expert



Marlene Ulisky
ABLE Subject Matter Expert



Cheyenne Rivers
ABLE NRC Project Coordinator

Agenda

- Overview of #ABLEtoSAVE
- Introduction to ABLE accounts
- Learn how four ABLE NRC ambassadors in various life stages save and use their ABLE account to reach their financial goals.
- Tips to achieve financial wellness
- List of ABLE NRC and NDI resources

2024 #ABLEtoSave Campaign (Slide 1 of 3)

#ABLEtoSave is a month-long grassroots educational campaign designed to provide information and resources about the ease, use and significance of ABLE accounts for people with disabilities.

As of December 2023, more than 162,969 ABLE accounts have been opened with \$1.741 billion in assets invested. The average ABLE savings is more than \$10,000. Together, we can increase awareness across the nation and expand the number of people with disabilities benefitting from ABLE accounts.

ABLE NRC thanks our #ABLEtoSave Sponsor:



2024 #ABLEtoSave Campaign (Slide 2 of 3)

This year's campaign includes two webinars:

- #ABLEtoSave Opens the Door to Housing Opportunities Recorded on April 16th, 2024
- **Today: #ABLEtoSave for Lifelong Financial Wellness**
- Both will be archived on our website for 24/7 viewing.

Follow #ABLEtoSave 2024 (Slide 3 of 3)

The campaign has widespread participation from ABLE programs, national disability groups, financial institutions, and other stakeholders.

Social Media Posts

To join this year's campaign, follow us on Facebook: @theABLENRC; Instagram: @theABLENRC; and Threads: @theABLE NRC; and Linked in. Don't forget to use the hashtag **#ABLEtoSave** in posts you share.

ABLE is a Tool to Support Financial Wellness

- The Achieving a Better Life Experience (ABLE) Act allows millions of people with disabilities the chance to save and invest money in an ABLE account without paying taxes on investment earnings.
- Account owners who receive needs-based benefits can save more than the savings limit (usually \$2000) and still get benefits if they need them.
- The savings can be spent on things that help the person stay healthy, independent and have a good life. It is flexible and even includes basic needs like food and housing.
- Anyone can deposit up to \$18,000 each year (2024) into an ABLE account.
Employed account owners may deposit more.



ABLE Overview

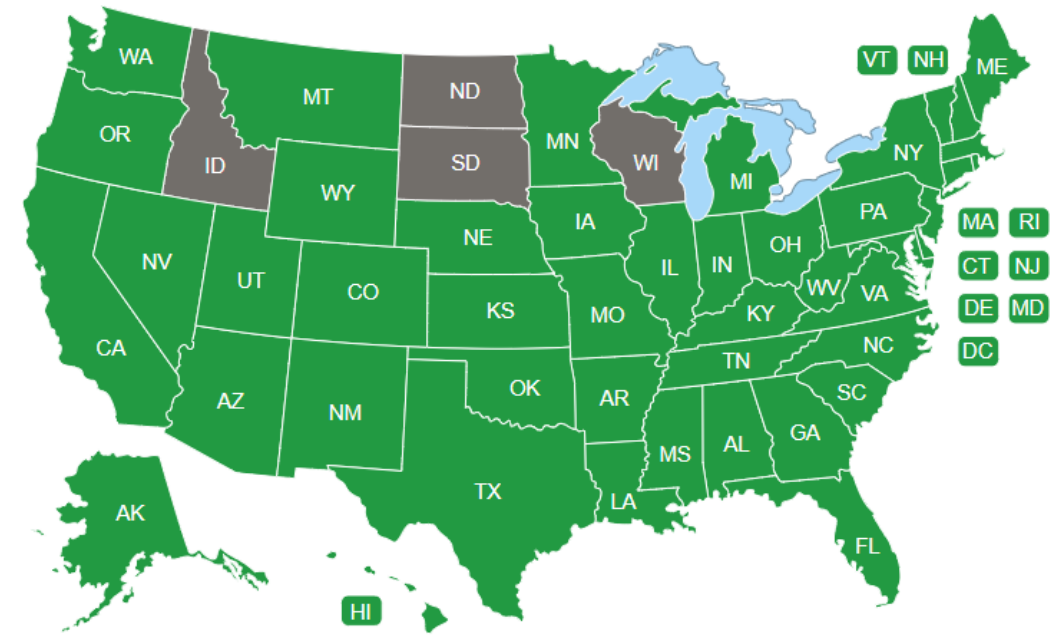
Who is ABLE Eligible?

- A person who has received Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI) since before age 26*
- A person who has a disability that began before age 26 but has not received SSI or SSDI may ask their doctor to sign a [disability certification](#) indicating that their disability began before age 26 and results in severe functional limitations.
- A person who works and no longer receives SSI and/or SSDI but still has a disability continues to be ABLE eligible if their disability began before age 26.
- A person can open an ABLE account at any age.

**Note that the ABLE Age Adjustment Act expands ABLE eligibility to include those who have a disability that began before age 46 on 1/1/2026.*

Where are State ABLE Programs?

- There are 46 state ABLE programs, plus D.C.
There is a total of 49 plans from which to choose.
- If you are ABLE eligible, you can open one ABLE account; many plans accept out of state residents.
- An ABLE Program [Comparison Tool](#) and [Interactive State Map](#) is available on the ABLE NRC's website



Qualified Disability Expenses (QDEs)

ABLE funds may be used to pay for items or services that:

- Relate to the ABLE account owner's disability
- Are for the benefit of the ABLE account owner
- Relate to maintaining or improving an account owner's health, independence or quality of life

How Can Funds be Used - Qualified Disability Expenses

- Education
- Housing
- Food
- Transportation
- Employment training and support
- Assistive technology and personal support services
- Health prevention and wellness
- Financial management and administrative services
- Legal fees
- Expenses for oversight and monitoring
- Funeral and burial expenses

Build Financial Endurance

- Open an ABLE account as early as possible.
- Add funds to your ABLE account as consistently as possible. Ask others to help contribute.
- Delay withdrawing ABLE funds as long as possible to allow your savings to grow.
- If you invest, diversify! It reduces risk and maximizes returns.
- Investigate alternative low cost or no-cost funding sources to help pay for qualified disability expenses to allow your ABLE savings to grow.

Youth (Preteen) Life Stage

Jenny Casselman, Mother of Kenley Casselman



Youth Transition to Young Adult Life Stage

Taylor Carty



Working Life Stage

Nathan Turner



Retirement Life Stage

Pshon Barrett



Tips to Enhance Savings Opportunities

- Explore federal tax credits like the earned income tax credit, savers credit, or others that can result in a refund you can deposit into ABLE.
- Explore state tax credits in the state where you have opened the ABLE account. Many have credits for residents who deposit funds into ABLE.
- Explore employment opportunities and use SSA work incentives which allow you to keep more of earnings that you can save.
- After you open the ABLE account, if you find a plan with lower fees, higher plan limits, or more investment choices, consider a rollover into another ABLE plan.

Tips to Increase Financial Wellness

- Make a commitment today and open an ABLER account.
- Choose your priorities and set short and long-term savings goals. Evaluate and revise your goals as needed. Go after it!
- Automate your ABLER savings. It may make it easier to regularly contribute to your savings goals.
- If you need help to stay motivated, ask for it. If you have a setback, get back on track and address barriers to your success.
- Do the best you can by doing the right things today for a better future!



ABLE NRC Resources

ABLE National Resource Center Website

Visit our website at ablenrc.org for:

- [ABLE FAQs](#)
- [ABLE Decision Guides](#)
- [ABLE Programs by State](#)
- [ABLE Informational Flyer](#)
- [Meet our ABLE Ambassadors](#)
- [ABLE to Save Podcast](#)
- [ABLE Webinars](#)
- [AchievABLE Newsletters](#)





ABLE NRC Toolkits

- [Employer Toolkit](#)
- [Service Provider Toolkit](#)
- [Youth Transition Toolkit](#)
- [ABLE NRC Media Toolkit](#)



NDI Resources

- [American Dream Employment Network \(ADEN\)](#)
- [NDI Assistive Technology Loan Program and AFP List](#)
- [NDI Financial Resilience Center](#)
- [NDI Small Business Hub](#)

Help Spread the Word!

- Please share information about ABLER accounts with friends, family and community groups!
- Share #ABLEtoSAVE campaign.
- Subscribe to receive our [AchievABLE](#) newsletter and receive important ABLER-related updates.
- Connect with us on social media: [Facebook](#), Instagram, Threads, and LinkedIn @theABLENRC.
- Participate in [ABLE National Resource Center webinars](#) to stay informed.
- Visit our [website at ablenrc.org](#) and check out our resources, including [Frequently Asked Questions](#).

Thank You!