



**NATIONAL RESOURCE CENTER**  
ACHIEVING A BETTER LIFE EXPERIENCE ACT



# **ABLE Success in the Real World:** **Meet 3 ABLE Account Owners and Hear their ABLE Stories**

**September 27, 2018**



# Facilitator

**Miranda Kennedy, M.P.P.**

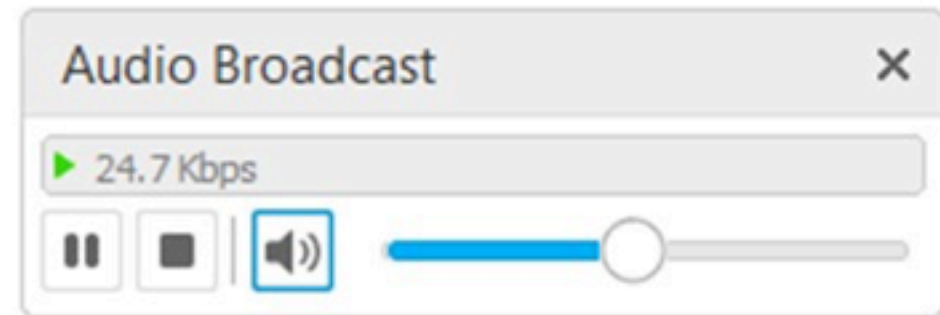
Co-Director

ABLE National Resource Center



# Listening to the Webinar

- The audio for today's webinar is being broadcast through your computer. Please make sure your speakers are turned on or your headphones are plugged in.
- You can control the audio broadcast via the audio broadcast panel
- If you accidentally close the panel, you can re-open by going to the **Communicate** menu (at the top of the screen) and choosing **Join Audio Broadcast**



## Listening to the Webinar, *continued*

If you do not have sound capabilities on your computer or prefer to listen by phone, dial:

**1-650-479-3207**

**1-855-244-8681**

*(Toll-Free Number)*

**Meeting Code:**

**663 792 586**

**Note:** *You do not need to enter an attendee ID.*

# Captioning

- Real-time captioning is provided during this webinar.
- The captions can be found in **Media Viewer panel**, which appears in the lower-right corner of the webinar platform.
- If you want to make the Media Viewer panel larger, you can minimize other panels like Chat, Q&A, and/or Participants.

# Submitting Questions

- **For Q&A:** Please use the Q&A box to submit any questions you have during the webinar and we will direct the questions accordingly during the Q&A portion.
- If you are listening by phone and not logged in to the webinar, you may also ask questions by emailing questions to [mredden@ndi-inc.org](mailto:mredden@ndi-inc.org).

**Please note:** This webinar is being recorded and the materials will be placed on the ABLE National Resource Center website at: <http://ablenrc.org/events/able-success-real-world-meet-three-able-account-owners-and-hear-their-able-stories>

# Technical Assistance

- If you experience any technical difficulties during the webinar, please use the chat box to send a message to **NDI Admin**, or you may also email [mredden@ndi-inc.org](mailto:mredden@ndi-inc.org).



# Agenda

- Introducing 3 ABLE Account Owners
- Why ABLE?
  - 2018 ABLE Advisors
  - Q&A with ABLE Account Owners Edward, Sarah and Larry
- ABLE Road Map to Enrollment / Road Map to Independence
- More ABLE Success Stories
- Questions from the Audience
- ABLE Advisor Announcement for our 2019 Advisors





**Introducing**  
**3 ABLE Account Owners**  
***Sarah, Larry and Edward***



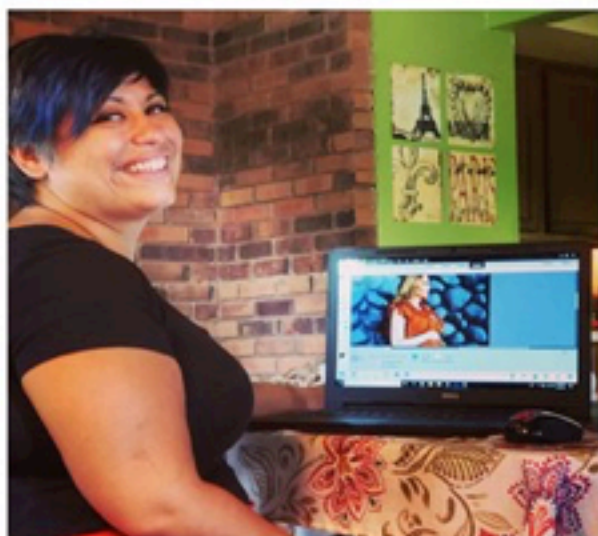
# 2018 ABLE Advisors

Our ABLE National Resource Center “ABLE Advisors” represent a diverse selection of ABLE programs, types of disabilities, geographic locations, ages, gender, race and ethnicity. They act as national spokespersons, providing a human face to ABLE. They also serve as a focus group, providing vital feedback to increase the quality of education and support the ABLE National Resource Center provides to ABLE eligible individuals and their family members.

During 2018, our ABLE Advisors have been sharing their knowledge and success using their ABLE accounts with millions of other ABLE-eligible individuals. Our Advisors use their own lived experiences and personal stories to motivate others to take advantage of the transformative benefits of being an ABLE account owner.

ABLE Advisors consist of both working-age adults with disabilities and parents of children with disabilities. They have a diverse range of motivations for opening an ABLE account, short- and long-term financial goals for how funds in their accounts will be used and how they hope their accounts will help them increase their health, independence and quality of life.

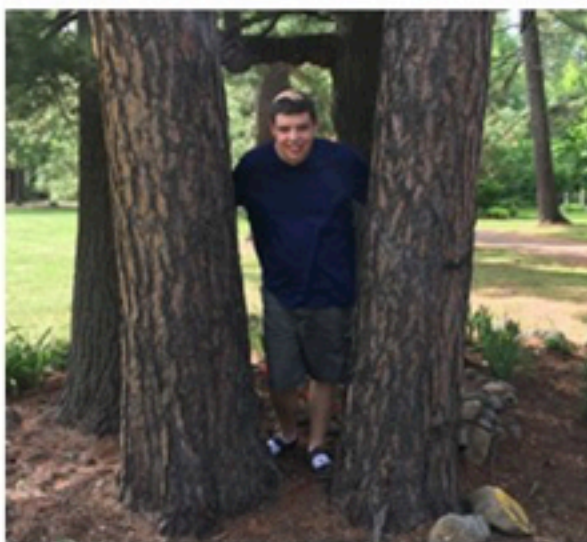
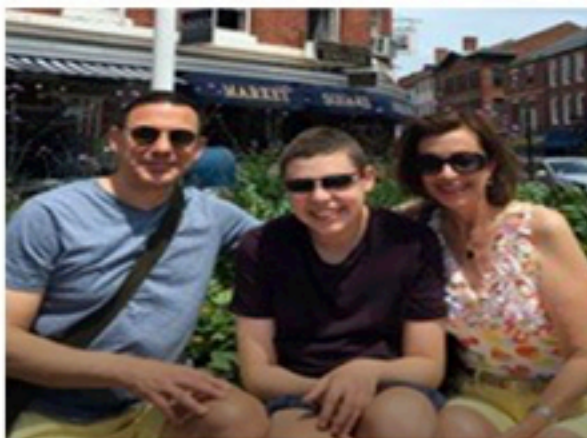
# ABLE Account Owner: Sarah Perez



Sarah is 36 and ABLE eligible due to a mental health disability. She is a mixed-media artist who volunteers in her community and is running for school board in the Irish Hills of Michigan. Sarah and her parents are contributing to her ABLE Account to improve her overall quality of life. She's in the process of getting out debt by paying down medical bills. She's also using her account to offset medication costs and to support her growing photography business and ability to earn and put more money into her ABLE Account.

*"I want everyone to have an ABLE account who is eligible. For me it was a way to get out of debt in a way that was stress free. Plus, you don't have to contribute a lot to it, but whatever you contribute is well taken care of and you know it's there if you need it." – Sarah Perez*

# Parent of ABLE Account Owner: Larry Angeli



Anthony's family started to save for his future with a 529 college savings account when he was born. This was prior to his disability diagnosis of Autism and pervasive developmental disorder not otherwise specified (PDD-NOS). Anthony's father, Larry, is now rolling over the funds from that 529 college savings into a 529a ABLE account, which will be Anthony's primary savings vehicle throughout his adult life without disqualifying him for SSI benefits.

*"The best times are ahead for families that are impacted by disability in some shape or form, I see it in my own life. The world is becoming more accommodating, accepting and supportive of people with disabilities and their families. That gives me hope for the future. The ABLE account is going to play a big role in that, helping families gain the full potential of that individual to live a fruitful life and have the resources to be able to do that."*

*– Larry Angeli (Anthony's father)*

# ABLE Account Owner: Edward Mitchell



Edward is 31 and ABLE-eligible due to a spinal cord injury from a hit and run car accident when he was 17. He has an MBA and works two part-time jobs, as an independent living specialist and doing fan relations for the Jackson Generals Minor League baseball team. He's using his ABLE account to save for vehicle modifications and to *finally* move out of his parents house and into his own accessible housing.

*"ABLE has allowed me to start saving without penalizing or jeopardizing my benefits. My parents worry what will happen to me when they are no longer able to help or they have died. ABLE gives them some peace of mind about my future. Plus, unlike a special needs trust that must be controlled by a trustee or trustees, ABLE gives me - a person with a disability - control over my finances and increased independence."*

*- Edward Mitchell*



# Why ABLE?

## Q&A with

### *Sarah, Larry and Edward*



# In one sentence, what does the ABLÉ Act mean to you?



Sarah



Larry



Edward

# Why did you open an ABLÉ Account? What do you hope to achieve with it?



Sarah



Larry



Edward



# How did you make a choice among so many state ABLÉ programs?



Sarah



Larry



Edward

# How do you make choices between savings and investment options in your ABLÉ program?



Sarah



Larry



Edward

# Do others contribute to your ABLE account? If so, who are they and how does that work?



Sarah



Larry



Edward

# What concerns, if any, did you have about ABLE? And why did you decide to move ahead?



Sarah



Larry



Edward

# What advice, tips, strategies do you have about ABLÉ for others in similar positions?



Sarah



Larry



Edward

# How has ABLE impacted your life so far?



Sarah



Larry



Edward

# Check out our other ABLÉ Advisors and their ABLÉ Success Stories:

<http://www.ablenrc.org/meet-our-2018-able-advisors>



NATIONAL RESOURCE CENTER  
ACHIEVING A BETTER LIFE EXPERIENCE ACT

[ablenrc.org](http://ablenrc.org)

# Check out our Road Map to Enrollment and Road Map to Independence



<http://ablenrc.org/road-map-enrollment>



<http://ablenrc.org/road-map-independence>



# Questions and Answers with the Audience



# 2019 ABLE Advisor Announcement



# 2019 ABLE Advisor Application

ABLE advisors receive a \$500 contribution to their ABLE account at the end of the year, based on full participation in the Advisor program (all meetings, regularly scheduled interviews, submission of pictures that will be used to define the ABLE experience).

- Send us a picture of you, your family and tell us about your circle of support.
- Tell us why you opened an ABLE account and what you hope to accomplish
- Tell us which state ABLE program you signed up for and how long you have been an account owner.
- Share why you would be an excellent advisor to the ABLE National Resource Center (Identify your strengths and examples of your current use of the ABLE National Resource Center's website/resources)
- What else should we know about your background and experiences that would support your selection?

Finalists will be interviewed by ABLE NRC Center staff and selections will be made by the end of November.

Send applications to: [mkennedy@ablenrc.org](mailto:mkennedy@ablenrc.org) / Subject Line: 2019 ABLE Advisor Application

**Applications due by COB October 30<sup>th</sup> 2018**

# Final Question: What has it meant to you to be an ABLA Advisor?



Sarah



Larry



Edward

# Contact Information

Miranda Kennedy, M.P.P.

Co-Director

ABLE National Resource Center

E: [info@ablenrc.org](mailto:info@ablenrc.org)

W: <http://www.ablenrc.org/>

