



NATIONAL RESOURCE CENTER
ACHIEVING A BETTER LIFE EXPERIENCE ACT



Supporting Employment for Transition-Age Youth with Disabilities: How ABLE Accounts and Work Incentives Can Help!

Thursday, October 24, 2019

2:00 pm - 3:15 pm ET

The ABLE National Resource Center is funded through a grant from Prudential.

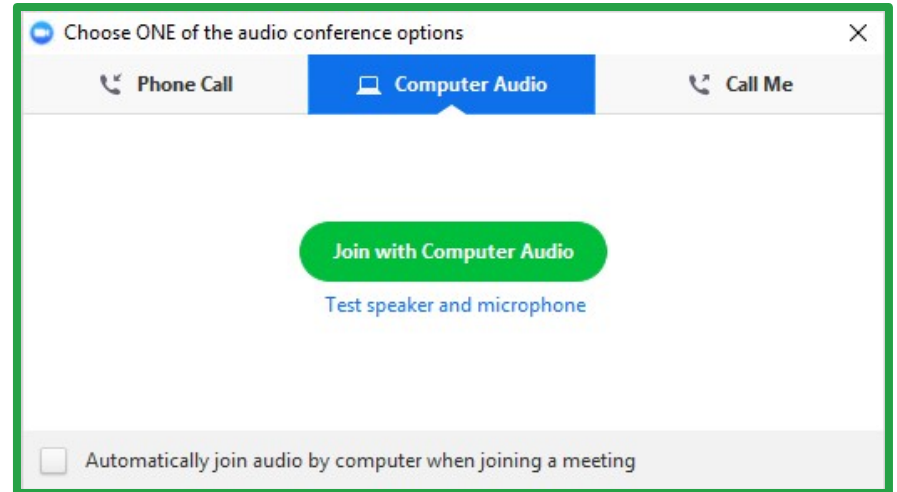
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
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Please note: This webinar is being recorded and the materials will be placed on the ABLE National Resource Center website, along with all of our other ABLE webinars, at ablenrc.org/resources/webinars.

Objectives of Today's Presentation

- Our goal is to share with all of you – transition-age youth, and the families and service providers who support and serve young people with disabilities - a primer on how ABLE accounts and SSA work incentives can be used together and/or individually.
- We will be sharing strategies and promising practices as well as stories about real-life transition-age youth who have used ABLE accounts and SSA work incentives to support their employment and increase their financial well being.
- In addition, we will be introducing you to information and resources to help make informed decisions about employment and financial planning moving forward.
- All of this is information for you to consider, research further, and incorporate as appropriate into your own individualized planning for employment, and achieving financial goals and increased financial well-being.



The ABLE National Resource Center

The **ABLE National Resource Center (ABLE NRC)** is the leading, comprehensive source of objective, independent information about federal- and state-related ABLE programs and activities, 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.

Our pioneering work in this area and subject matter expertise make us the foremost authority on topics related to the Achieving a Better Life Experience (ABLE) Act, ABLE accounts, state ABLE programs, ABLE-related policy developments and comprehensive integration of ABLE and financial capability strategies for people with disabilities into public service delivery systems.

ablenrc.org

Roadmap to ABLE Enrollment:

<https://www.ablenrc.org/get-started/>

Roadmap to Independence:

<https://www.ablenrc.org/manage-account/>

Roadmap to ABLE

For detailed information and videos on each roadmap step, visit [ablenrc.org/road-map-enrollment](https://www.ablenrc.org/road-map-enrollment) or [ablenrc.org/road-map-independence](https://www.ablenrc.org/road-map-independence).

Roadmap to Enrollment

START HERE

- 1. What Is ABLE?**
Achieving a Better Life Experience (ABLE) accounts are protected savings accounts for qualified individuals with disabilities and are available nationwide.
- 2. Who Is Eligible?**
An ABLE account owner must have had a significant disability onset prior to age 26. An account can be opened at any age.

- 3. How Can Funds Be Used?**
Funds in ABLE accounts can be used for a wide array of qualified disability expenses such as education, transportation job training, housing and more.

- 4. How Do I Open An Account?**
ABLE accounts are opened through the state ABLE program website. It takes about 10 minutes to open an account.
- 5. How Do I Manage My Account?**
ABLE accounts are savings accounts that offer choices for investing. You can make changes to your investments twice a year.

Roadmap to Independence

MANAGE ACCOUNT

- 6. Setting My Financial Goals**
ABLE accounts allow you to set financial goals based on your disability-related needs.
- 7. Building a Circle of Support**
Let family, friends and your employer know they can contribute directly to your ABLE account.
- 8. Making Smart Financial Decisions**
Making smart financial decisions isn't always easy. Learn how to with an ABLE account.
- 9. Monitoring My ABLE Account**
Learn how to keep an eye on your ABLE account and track your qualified disability expenses.
- 10. Celebrating Being ABLE**
Celebrate and share your ABLE experiences with others!

For more information on the ABLE Act and ABLE accounts, visit [ablenrc.org](https://www.ablenrc.org).



American Dream Employment Network (ADEN)

What is the American Dream Employment Network (ADEN)?

ADEN is an approved Employment Network (EN) under Social Security's Ticket to Work Program.

ADEN, an administrative EN, is a consortium of service providers and employers working together to create a path for individuals with disabilities who are currently receiving Social Security disability benefits and want to return to or begin working for the first time. ADEN focuses on building a network of Employer Partners who are interested in diversifying their workforce by hiring qualified ADEN participants. ADEN can serve as the preferred resource to federal contractors and employers looking for potential job candidates who will be provided with ongoing employment support.

Facilitators and Presenters

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Agenda

- What is National Disability Employment Awareness Month?
- SSA Opening Remarks
- Historical and Current Perspective:
 - Working-Age Individuals with Disabilities and Poverty
- Opportunity and Resources for Now and into the Future:
 - ABLE Accounts and Financial Independence
 - SSA Work Supports for Youth
 - Employment Network Services
- ABLE Account Owners: Youth Transition Success Stories



What is National Disability Employment Awareness (NDEAM) Month?



U.S. Department of Labor and the Office of Disability Employment Policy (ODEP) Celebrate Disability Employment

Observed each October, NDEAM celebrates America's workers with disabilities and emphasizes the importance of inclusive policies and practices to ensure that all Americans who want to work can work, and have access to services and supports to enable them to do so. With continued advances in such supports, including accessible technology, it is easier than ever before for America's employers to hire people with disabilities in high-demand.



dol.gov/odep/topics/ndeam



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What Can YOU Do?

- The 2019 NDEAM theme emphasizes the essential role people with disabilities play in America's economic success, especially in an era when historically low unemployment and global competition are creating a high demand for skilled talent.
- At work, it is what people CAN do that matters.
 - Display one of the Campaign for Disability Employment's "Working Works" posters to emphasize the value of work and important roles that individuals, employers and healthcare professionals play in helping people work.
 - Visit whatcanyoudocampaign.org/psa-campaigns/working-works-psa/working-works-poster-series.



SSA Opening Remarks



Social Security Administration

SSA also recognizes the value and talent individuals with disabilities add to our workforce and economy, and they recognize the importance of supporting all individuals who choose work. The SSA employment supports included in the [2019 Redbook](#) help individuals achieve their personalized goal of greater economic independence. For many, ABLÉ accounts are a part of greater financial independence. SSA has included ABLÉ as a resource for adults and for youth transitioning to adulthood.

- SSA ABLÉ Spotlight: ssa.gov/ssi/spotlights/spot-able.html
- What You Need to Know About SSI When You Turn 18: ssa.gov/pubs/EN-05-11005.pdf (Spanish also)
- Disability Benefits: ssa.gov/pubs/EN-05-10029.pdf (Spanish, Arabic, Armenian, Chinese, Farsi, French, Greek, Haitian-Creole, Hmong, Italian, Korean, Polish, Portuguese, Russian, Somali, Tagalog, Vietnamese)
- Understanding SSI – 2019 Edition: ssa.gov/pubs/EN-17-008.pdf (hard copy is in English) online version is English and Spanish

A Perspective: Working-Age Individuals with Disabilities and Poverty



Data on Working-Age People with Disabilities

Americans with disabilities make up an estimated 20 percent of the U.S. population (40-57 million people). Many people with disabilities live at or near the poverty level.

- One in five families have a family member with a disability, of those...
 - 35 percent or 22 million working-age adults have disabilities (ages 16-64).
- Working-age adults with disabilities are twice as likely to live in poverty than those without disabilities (28 percent vs. 13 percent).
- A major cause of poverty among disability beneficiaries is the low rates of employment within the population.

ies.ed.gov/ncee/pubs/20174016/pdf/20174018.pdf



What Contributes to Employment Disparity?

- Lack of education
- Limited **resources/savings** to access education
 - Federal Reserve report: research indicates that engaging in the activity of saving for college increases enrollment by 30 percent.
- Efforts to retain Social Security and public benefits
- Limited employment histories
- Limited knowledge of financial education and access to mainstream banking services

How can we help to end this cycle of poverty?



Employment as a Foundation to Greater Income and Savings

- A large body of research finds that paid work experience, while in high school, is an important predictor of whether youth with disabilities are employed as adults.
- Youth with an Individualized Education Plan (IEP) are less likely than their peers to participate in work, extracurricular sports and clubs or to get together with friends.
- Youth need opportunities to build self-esteem and skills that transfer to employment.

U.S. Department of Education, March 2017 Preparing for Life After High School



School Work Experience

- Schools appear to be filling part of the gap by offering school-sponsored work experiences.
- Schools only play a modest role in finding jobs for both youth with and without an Individualized Education Plan (IEP) because most paid jobs are not school sponsored.
- Department of Labor youth employment programs are offered to individuals ages 14 to 24.



What Lies Ahead for People With Disabilities?

Old Paradigm:

- One must accept a life of poverty in exchange for public assistance.

New Paradigm:

- The full promise of the Americans with Disabilities Act (ADA) - equality of opportunity, full participation, independent living and economic self-sufficiency
- Access to earned income
- Safe and affordable financial services
- Opportunities to save and build assets
- Personal control over finances
- Knowledge and development of skills to make informed financial decisions and manage own money



Education Legislation that Supports the Development of Employment Skills

- The Individuals with Disabilities Education Improvement Act (IDEA) of 2004 requires the inclusion of transition planning for all students who have an IEP. Transition planning must start before age 16 and parental participation is encouraged.
- Transitional goals and services focus on instruction and support services needed to help students move from the school environment into a job, vocational program or other program designed to promote independent living.
- May help in overcoming barriers to employment if:
 - Services and supports are identified early
 - Individual and the family members are active participants
 - A connection can be made. Being connected to programs like the Social Security Ticket to Work program, (with access to services, information and work incentives) helps to maximize transition success.



Parent-Teacher Conferences

- 84 percent of parents who have a child with an IEP attend parent-teacher conferences. This is an opportunity to include dialogue about preparation for employment and dialogue around services and supports that focus on training, working and career development. It is also an opportunity to discuss savings opportunities, including ABLE accounts.
- Knowledge is power!
 - Sharing information, including the fact that youth under the age of 24 can qualify for a Social Security Disability Insurance (SSDI) with as little as six quarters of coverage by earning (\$1,360=1 quarter) and also accrue credits towards future retirement benefits, is priceless for students' future financial stability.
 - Also, individuals who receive a means-tested benefit can and should SAVE!

Legislation Geared Towards Financial Capability

- The ADA protects qualified individuals from job discrimination on the basis of a disability.
 - Under the ADA, a disability is a physical or mental impairment that substantially limits a major life activity. The ADA also protects you if you have a history of such a disability, or if an employer believes that you have such a disability, even if you don't.
eoc.gov/facts/ada18.html
- The Workforce Innovation and Opportunities Act (WIOA) (Public Law 113–128) places renewed emphasis on offering strategies to serve individuals with barriers to employment, including youth and adults with disabilities. It provides financial assistance to state American Job Centers (AJCs) and through one-stop partner agencies and organizations. nawb.org/wioa_resources.asp



ABLE Legislation and Financial Independence

The ABLE Act, signed into law December 19, 2014, creates tax-advantaged savings accounts for eligible individuals with disabilities. Millions of individuals with disabilities and their families receive and depend on a variety of public benefits for income, healthcare, food and housing assistance. There is a resource limit for most means-tested benefits. ABLE savings does not impact eligibility for federally-funded, means-tested benefits.

- For families who live at or near the Federal Poverty level, working and saving in an ABLE account can transform a youth's life.
- An ABLE account offers the opportunity for youth to learn money management skills.
- An ABLE account is a safe place to save earnings that can be used to support education, employment and retirement savings for the future.

Workforce Innovation and Opportunity Act (WIOA)

Youth Program Services

- Financial literacy education is one of the 14 program elements for the WIOA youth program. Financial literacy education refers to activities that provide youth with the knowledge and skills they need to achieve long-term financial stability.
- Financial literacy education encompasses information and activities on a range of topics such as: creating budgets, setting up checking and saving accounts, managing spending, credit and debt, understanding credit reports and credit scores and protecting against identify theft.

youth.workforcegps.org/resources/2017/01/27/12/40/Financial-Literacy-Education



The Link to Transition-Age Youth

- Transition-age youth are generally between the ages of 14 to 24, who go through a variety of changes as they move from childhood to independent adulthood.
- In critical transition-age years, a young person's future can be determined. Part of a successful future includes obtaining the knowledge and skills they will need to maximize their independence and self-sufficiency.
- This may involve accessing employment and educational opportunities, including career and technical education, obtaining employment related services and supports, finding stable housing and acquiring health insurance coverage. All of these supports are ABLE account “qualified disability expenses.”
- To learn more about how to transition successfully, the National Collaborative on Workforce and Disability for Youth (NCWD/Youth) has identified *Guideposts for Success* based upon research: ncwd-youth.info/publications/guideposts.

How Can ABLE Help Transition-Age Youth?



Who is Eligible to Open an ABLER Account?

An ABLER account is a Section 529A tax-advantaged savings account owned by a person who has a disability.

To qualify for an ABLER account, a person must meet two rules:

- They must have a disability which began before age 26 **AND** one of these:
- They must be entitled to benefits based on blindness or disability under the SSI or SSDI program **OR**
- They must have obtained a disability certification from a licensed physician that identifies a physical/mental disability or blindness that results in marked and severe functional limitations which has lasted, or can be expected to last, for at least 12 continuous months, or result in death.



ABLE to Work and Increased Savings Opportunity

The “ABLE to Work” provision, passed as part of the “Tax Cuts and Jobs Act of 2017,” allows **ABLE account owners who work and earn income** to make **additional contributions** above the \$15,000 annual contribution limit if their employer does not contribute to a workplace retirement plan on their behalf.

Additional contributions can be made from whichever is less:

- Gross income for that taxable year **or**
- \$12,140 if you live in most states (\$15,180 in Alaska, 13,960 in Hawaii)

Earnings that are the result of employment are still counted in terms of earned income or substantial gainful activity and taken into consideration when determining eligibility for certain public benefits.

ABLE Account Distributions

- Distributions may be taken from an ABLE account to pay for Qualified Disability Expenses (QDE).
- QDEs are expenses for items or services needed to maintain or improve health, independence or quality of life.
- QDEs should be broadly understood and should not be limited to expenses for which there is a medical necessity or expenses that provide no benefits to others (outside of the benefit to the beneficiary).
- Check out our webinars and case summary on QDEs:
 - ablenrc.org/resources/webinars/qdes
 - ablenrc.org/wp-content/uploads/2019/07/4-ABLE-and-Qualified-Disability-Expenses_0.pdf

Qualified Disability Expenses (QDEs)

The following QDEs are examples of **education/employment-related** expenses that can help an ABLE account owner secure and maintain employment:

- Interview preparation and resume development
- Employment training and support
- Job coaching
- Transportation including vehicle purchase
- Assistive technology
- Costs associated with certificates, accreditations and/or job-related trainings
- Education, continuing education and college and certificate programs



Free Application for Federal Student Aid (FAFSA)

The Department of Education recognizes the importance of an ABLE account and the significant role it can play in the educational process. The FAFSA application lists ABLE as an excluded resource on page nine:

- *“Investments do not include the home you live in, the value of life insurance, **ABLE accounts**, retirement plans (401[k] plans, pension funds, annuities, non-education IRAs, Keogh plans, etc.) or cash, savings and checking accounts already reported in questions 40 and 88.”*

studentaid.ed.gov/sa/sites/default/files/2020-21-fafsa.pdf



ABLE Can Be Introduced into Individual Employment Plans that Support Employment

Service plans that support employment are plans that outline an individual's vocational goal and the supports, activities and resources needed to achieve that goal. The plan is in writing and agreed upon by the individual, their circle of support and the service providers who will be providing support towards achieving that goal.

An ABLE account can be used to augment services and supports already available or fund those that are not available. Examples of QDEs include: Paying for additional job coaching, counseling, assistive technology that is not covered, transportation, work uniforms, tools, etc.

Parent of ABLÉ Account Owner: Amy Tessler



Amy is the mother of Scott, 23, seen here working at his first Project SEARCH Internship at the Double Tree. He's currently working 20 hours a week for a school district washing vehicles in his second rotation with Project SEARCH. Scott was diagnosed on the autism spectrum when he was two years old. Amy set up an ABLÉ account to complement a Special Needs Trust (SNT) that will be the major financial support for Scott's future.

Scott pays his full share of housing expenses with his Supplemental Security Income (SSI) check, his wages and supplemental funds from his ABLÉ account. His SSI payment is based upon the full SSI rate because ABLÉ funds are not counted as income. This payment is reduced due to his wages, but he uses work incentives to keep more of his income (more details on that in future slides!). The funds from his ABLÉ account are not counted as income by SSI or means-tested programs.



Importantly, Scott uses his ABLÉ funds to pay for his transportation to and from his job. He uses Lyft and Uber. The debit card he has through his ABLÉ program is what he uses to pay for this employment related support.

"Scott will always need help managing money and paying his bills. It would not be prudent to give him access to a large amount of money, but having the ABLÉ account will allow him to gain some basic financial skills. In our situation, having both the SNT and an ABLÉ account is ideal for maximizing his benefits and helping him achieve some financial independence." - Amy

Parent of ABLE Account Owner: Denise Gehringer



Denise's youngest son, Jacob, is a 23-year-old office assistant at the Little Leaf Learning Center. Jacob, who has Down syndrome, is diligent about saving money in his ABLE account because, just like other 20-somethings who live with their parents, Jacob can't wait to move out of mom and dad's house! His goal is to purchase his own home with a yard for his dog Miller.

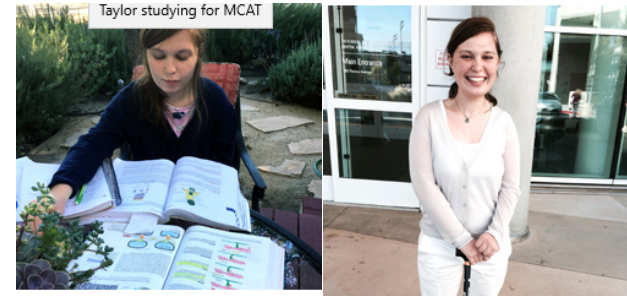
Jacob has made two purchases with his ABLE funds, **both employment related**. One has been a modified bike to use as independent transportation to work. He also used his ABLE funds to pay for travel expenses to audition to be on the runway at the Global Down Syndrome Foundation "Be Beautiful Be Yourself" Fashion Show in 2017. He won that audition!

"As a parent, I want to make sure that the resources are available for Jacob to live as independently as possible. When the time comes when his siblings will be his primary support, we want to make preparations so their lives will not be burdened financially." - Denise

ABLE Account Owner: Taylor Carty

Taylor is a 24-year-old graduate of the University of California with a B.A. in Molecular and Cell Biology. She is applying to medical school. As someone with cerebral palsy, Taylor is using her ABLE account for tuition so that she doesn't have to take out significant loans once she is accepted into medical school.

"I was ecstatic when I first learned about the ABLE Act and the financial freedom it offered. It was an immense relief knowing that I can save for medical school while not having to worry about losing my Medi-Cal coverage or having to take out astronomical school loans. Because of my ABLE account, I will have a better and more financially secure future. After medical school, I plan to continue to use my ABLE account to save for a house, emergencies and retirement." - Taylor



Social Security Employment Supports and ABLE Accounts



Social Security Work Incentives

- Social Security work incentives allow beneficiaries who work to keep some, or all, of their monthly benefits for a period of time, along with Medicare and Medicaid.
- Using work incentives provides a beneficiary with the opportunity to save additional money in their ABLE account.
- Combining work incentive usage, employment earnings and savings from using federal or state tax credits maximizes savings opportunities in an ABLE account.
- All work incentives can be found in the Social Security [2019 Redbook](#).



Examples of SSA Work Incentives for Disability Beneficiaries

SSI

- Student Earned Income Exclusion: \$1,870 per month; annual limit \$7,550
- General Exclusion: \$20
- Earned Income Exclusion: \$65 plus one half of the remainder
- Impairment Related Work Expense
- Blind Work Expenses
- 1619(b) (Medicaid protection) income limits vary from state to state
- Expedited Reinstatement
- Plan to Achieve Self-Support (PASS)
- Ticket to Work

SSDI

- 9 Trial Work Period months
- Extended Period of Eligibility
- Employer Subsidies
- Impairment Related Work Expense
- Medicare Savings Programs
- Extended Period of Medicare Coverage
- Medicaid Buy-In: income and resource limits vary from state to state (age 16 to 64)
- Expedited Reinstatement
- Ticket to Work

Student Earned Income Exclusion (SEIE) & ABLE

This incentive is designed to allow youth an opportunity to work and earn up to \$1,870/month in 2019 before any reduction in SSI!

Beyond this limit, SSA would apply standard SSI work incentives to any remaining income, further reducing what SSA would count as income.

Conclusions:

1. Allows an opportunity to try working without impacting, or marginally impacting your SSI cash benefits!
2. Allows an opportunity to be smart with your money and save for future needs when coupled with ABLE account!



How ABLE Helps Working SSI Recipients Maintain Medicaid

- 1619(b) is a provision which protects Medicaid up to fairly generous earning levels in each state (example: NY is over \$46,000/year).
- Under this provision, SSI recipients may not have resources above the SSA limit of \$2,000 (single), \$3,000 (married).
- ABLE offers an opportunity to save earnings that won't count as a resource, helping you maintain Medicaid longer, while saving for your future needs!



Work Incentives Planning and Assistance (WIPA)

WIPA projects are community based organizations that provide individualized, employment focused benefits counseling and work incentives planning to beneficiaries who receive a disability benefit.

- Counseling enables beneficiaries with disabilities to make informed choices about work and to support them in making a successful transition to employment.
- A Community Work Incentives Coordinator (CWIC), commonly called a “Benefits Planner” or “Benefits Counselor,” works for a WIPA project, analyzes all public benefits and provides free benefits counseling services.
- Learning how to effectively use work incentives and combining it with other strategies including using tax credits (state and federal), is one of the best tax-advantaged ways to save money in an ABLE account.



Why A Community Work Incentives Coordinator?

- SSI & SSDI work supports are complex. Beneficiaries face decision points when working and need to know these items in advance so that they can make informed choices.
- Beneficiaries may need help or guidance in navigating the Social Security system to use various work incentives and to report wages to avoid overpayments of benefits.
- Beneficiaries may need help in answering questions related to contributions to an ABLE account or disbursements from an ABLE account.
- To find a CWIC Benefits Planner who works for a “Work Incentives Planning and Assistance (WIPA) agency, use the find help tool at: choosework.ssa.gov/findhelp.
 - They can tell you about all work incentives, including the Ticket to Work program.

Ticket To Work: Youth Ages 18 and Older

The Ticket to Work (Ticket) program, commonly called “Ticket”, offers Social Security beneficiaries with disabilities, ages 18 through 64, the choices, opportunities and supports needed to find and keep employment, increase their earnings through work and reduce their reliance on cash benefits. Participants can retain payments and Medicare and/or Medicaid while they transition off benefits.

- The goal is to help Ticket holders decrease dependence on cash benefits and eventually become self-sufficient through work.
- Ticket expands the network of service providers which provide free services and supports to beneficiaries to get good jobs, establish careers and become less reliant on public benefits. The service providers are called Employment Networks (EN) and may be Vocational Rehabilitation agencies, private organizations, employers, American Job Centers, Community Rehabilitation Providers and others.

Ticket to Work: Things you Should Know

- Your participation in the Ticket program is voluntary.
- It is important that you understand the program goals before deciding whether it is right for you.
- By agreeing to assign your Ticket to an EN, you are agreeing to make a steady effort to achieve these goals.
- Beneficiaries who are “using” their Ticket, work with an EN and are protected from Medical Continuing Disability Reviews while they are making timely progress.
- Beneficiaries may combine using the Ticket with other work incentives and support services.
choosework.ssa.gov/about/how-it-works/index.html
- If an individual cannot continue to work, there are work supports that make it possible to receive disability benefits again without needing to re-apply, within specific timeframes and conditions.

Ticket to Work: Employment Network (EN) Services

- ENs are organizations that can help with services and supports to help an individual become employed. This includes ENs that are also part of a state's public workforce system (also referred to as Workforce ENs).
- Vocational Rehabilitation agencies also provide these services but usually work with individuals who need more significant services.
- Each EN is different and services will vary. Some specialize in providing services to specific disabilities, and/or populations such as young adults or veterans. Some may provide services in various languages including American Sign Language. Others may provide services in person or virtually.
- Examples of services may include career counseling (required), job search supports (required), job accommodations requests, long-term employment supports (required), financial management resources, connection to employers and Social Security benefits and work incentive counseling.

To find an EN including a Workforce EN or a VR Agency, visit choosework.ssa.gov/findhelp and use the “Find Help” tool to locate a provider. You can change providers at any time.

Tying it All Together: An ABLE Account, Work Incentives and Employment

- Verify that work incentives and ABLE accounts are factored into Individualized Education Plans (IEPs) and Individualized Plans for Employment (IPEs).
 - Access SSA Work Incentives with the help of a WIPA and CWIC Benefits Planner during IEP/IPE planning!
 - Integrate an ABLE account into your IEP/IPE planning as one of the best tax-advantaged ways to save!
- Transition-age youth usually end up with more money by working vs. not working and can maintain Medicare/Medicaid, even if working causes their monthly benefit to reduce to zero!
- Combine one or more work incentives with supports like the federal Earned Income Tax Credit (EITC) to increase your ABLE account savings potential. Some states have state tax credits to increase your savings potential.
- Purchase or obtain needed items or services with savings from the ABLE account, or combine using these funds with work incentives such as PASS to reach milestones and goals!
- Remove some of the fear around working by using Ticket with an EN. Social Security will not conduct regularly scheduled medical reviews while a beneficiary is making timely progress.
- Establish goals to work at whatever level is best for YOU, and achieve your dreams on your timeline.



Resources

- ABLE National Resource Center: ablenrc.org
- ABLE and Tax Benefits: ablenrc.org/able-and-tax-benefits
- ABLE and the Student Earned Income Exclusion Work Support for Transition-Age Youth: ablenrc.org/able-and-the-student-earned-income-exclusion-work-support-for-transition-age-youth
- Qualified Disability Expense Fundamentals Webinar: ablenrc.org/qualified-disability-expense-fundamentals
- Find a Certified Benefits Counselor called a “Community Work Incentives Coordinator” (CWIC), Employment Network or Vocational Rehabilitation Agency by visiting: choosework.ssa.gov/findhelp
- What You Need to Know About SSI When You Turn 18 (Updated August 2019): ssa.gov/pubs/EN-05-11005.pdf (Spanish also)
- Social Security Administration Red Book – A Guide to Work Incentives: ssa.gov/redbook

ABLE Account Owners Stories and Goals: 2019 ABLE NRC Ambassadors and 2018 Alumni



Link to 2019 ABLE NRC Ambassador Stories:

ablenrc.org/able-ambassadors/2019



Link to 2018 ABLE NRC Ambassador Alumni Stories:

ablenrc.org/able-ambassadors/2018



Interested in Becoming a 2020 ABLE NRC Ambassador?

The ABLE NRC is looking for nine (9) ABLE account owners to participate as ABLE NRC Ambassadors in 2020!

- We are looking for **parents/guardians and working-age adults with disabilities** who represent a **diversity of experiences in terms of their reasons for opening an account, their short- and long-term financial goals related to the account, and how they hope the account will help increase their health, independence, and/or quality of life.**
- We are also looking for diversity represented by selection and participation in **different state ABLE programs, type of disability, age, gender, religion, sexual orientation, race and ethnicity.**
- **ABLE NRC Ambassadors** receive a **\$500** contribution to their ABLE account at the end of the year, based on full participation in the Ambassador program. This includes all meetings, regularly scheduled interviews and submission of pictures that will be used to define the ABLE experience.
- Applications due November 8, 2019.

[Apply to be a 2020 ABLE NRC Ambassador](#)

Help Spread the Word!

- Help spread the word! Please share information about ABLE accounts with friends, family and community groups! Add the topic of ABLE within your conversations to inform people of the new opportunity for people to be lifted from poverty, enhance their life and be allowed to save regularly for their current or future needs.
- Open an ABLE account or assist someone else with opening their ABLE account.
- To receive up-to-date information on ABLE, please subscribe to our [AchievABLE](#) newsletter.
- Connect with us on social media: [Facebook](#) and [Twitter](#).
- Participate in all of the [ABLE National Resource Center webinars](#) to stay informed.

The End ~ Thank you!

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