



NATIONAL RESOURCE CENTER  
ACHIEVING A BETTER LIFE EXPERIENCE ACT



# Ready and ABLE to Work and Save

October 27, 2022 - 2:00 pm ET - 3:00 pm ET

*#ABLEtoSave is funded through grants from Prudential and Wells Fargo.*

# Welcome

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

**Director, ABLE National Resource Center**

**National Disability Institute**



# WEBINAR LOGISTICS



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# Listening to the Panel

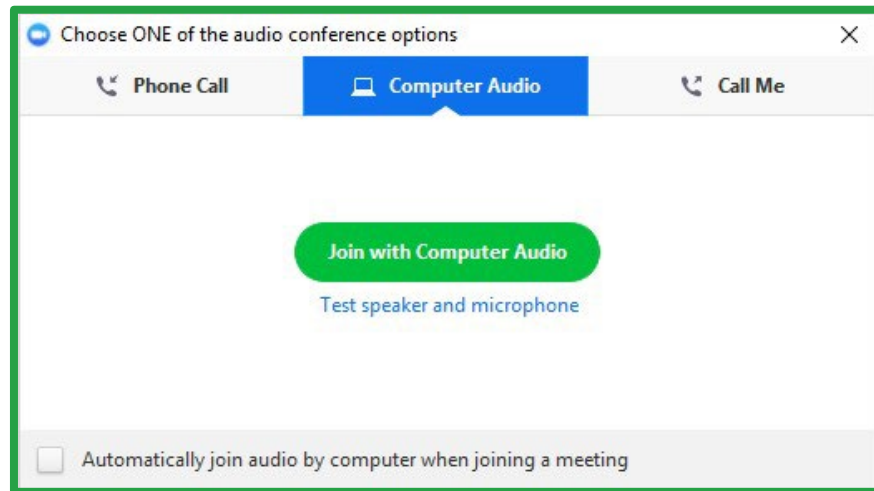
The audio for today's panel discussion can be accessed using Computer Audio or by calling in by phone. If you select Computer Audio, please make sure your speakers are turned on or your headphones are plugged in.

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

1-929-205-6099

Code:

860 6679 5721



# Captioning and ASL Interpretation

Real-time captioning is provided.

- The captions can be found by clicking on the closed captions icon in your Zoom controls at the bottom of the screen.

American Sign Language (ASL) Interpretation is provided.

*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 chat box.*



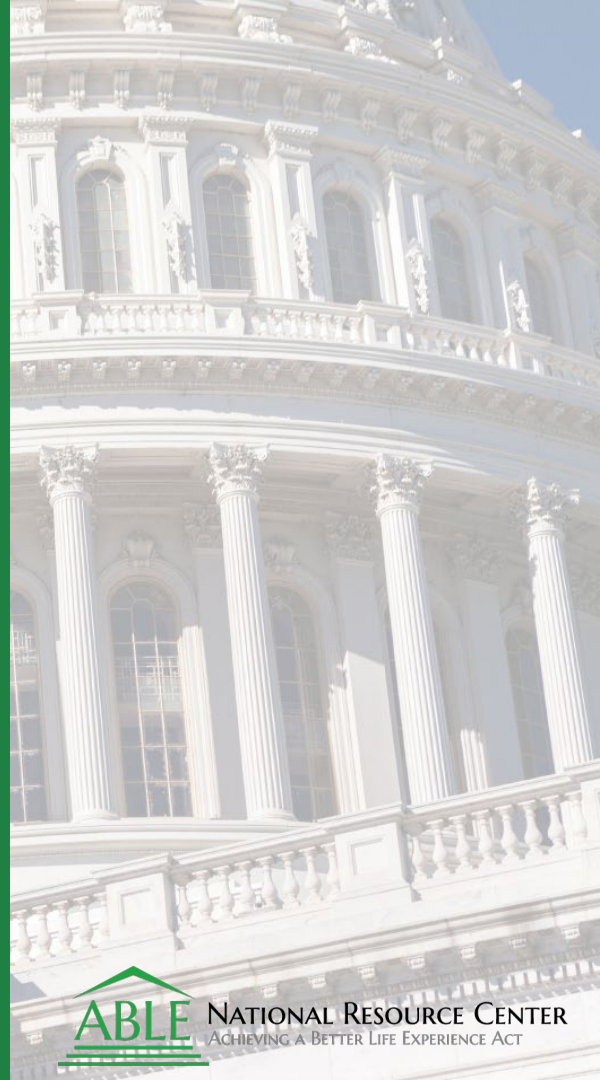
# Technical Assistance and Questions

- If you experience technical difficulties during the webinar, use the CHAT box to send a message to the NDI Host.

OR

- E-mail [crivers@ndi-inc.org](mailto:crivers@ndi-inc.org) with Subject Line: Webinar Help
- For ABLE related questions, please check out the resources at [ablenrc.org](http://ablenrc.org) or e-mail: [info@ablenrc.org](mailto:info@ablenrc.org).

# ABLE NATIONAL RESOURCE CENTER



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# ABLE National Resource Center (continued)

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.



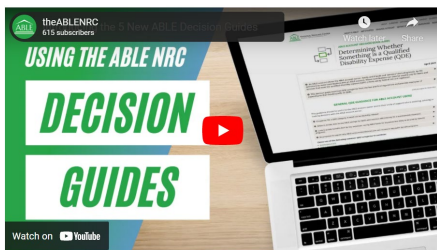
# ABLE National Resource Center website (1)

Visit ABLE NRC's website at [www.ablenrc.org](http://www.ablenrc.org) for:

- [ABLE FAQs](#)
- [ABLE Decision Guides](#)
- [ABLE Account Owners](#)
- [ABLE Family Members](#)
- [#ABLEtoSave Podcasts](#)
- [ABLE Webinars](#)
- [AchievABLE Newsletter](#)
- [ABLE State Comparison Tool](#)
- [ABLE Program Spotlights](#)
- [ABLE Toolkits](#)



# ABLE Decision Guide Series



- A series of step-by-step guides on key ABLE topics that provide you with tailored information and a pathway to help you get an answer and/or achieve a better outcome.
- Guides help increase your ABLE understanding and assist you in effective decision making.

## ABLE Decision Guides:

- [Am I ABLE Eligible?](#)
- [Selecting and Opening an ABLE Account](#)
- [Understanding ABLE Account Savings and Public Benefits](#)
- [Managing an ABLE Account](#)
- [Finding Funds to Save in an ABLE Account](#)
- [Determining Whether Something Is a Qualified Disability Expense](#)
- [ABLE Accounts and Working People with Disabilities](#)
- [Ready and ABLE to Work and Save](#)
- Coming Soon! “*ABLE Accounts & Special Needs Trusts*”

NATIONAL DISABILITY EMPLOYMENT AWARENESS MONTH

# DISABILITY:



PART OF THE **EQUITY EQUATION**

#NDEAM | [DOL.GOV/ODEP](http://DOL.GOV/ODEP)



OFFICE OF DISABILITY EMPLOYMENT POLICY  
UNITED STATES DEPARTMENT OF LABOR



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# ABLE NRC Celebrates NDEAM! (slide 1 of 2)

Today you will hear from four ABLE account owners from different professions who are in various stages in their work lives. What they have in common is using their ABLE accounts in their employment journey to achieve more success.

Our goal is that you come away with an increased understanding of how an ABLE account can help ABLE-eligible, working people with disabilities now and into the future, including planning for retirement.

# ABLE NRC Celebrates NDEAM! (slide 2 of 2)

## This panel discussion will cover:

- ABLE strategies to support employment, career advancement and retirement planning;
- Examples of ABLE accounts supporting working age people with disabilities;
- ABLE Decision Guide: “Ready and ABLE to Work and Save”



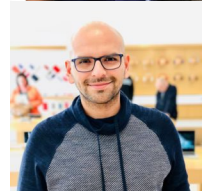
# TODAY'S PANELISTS



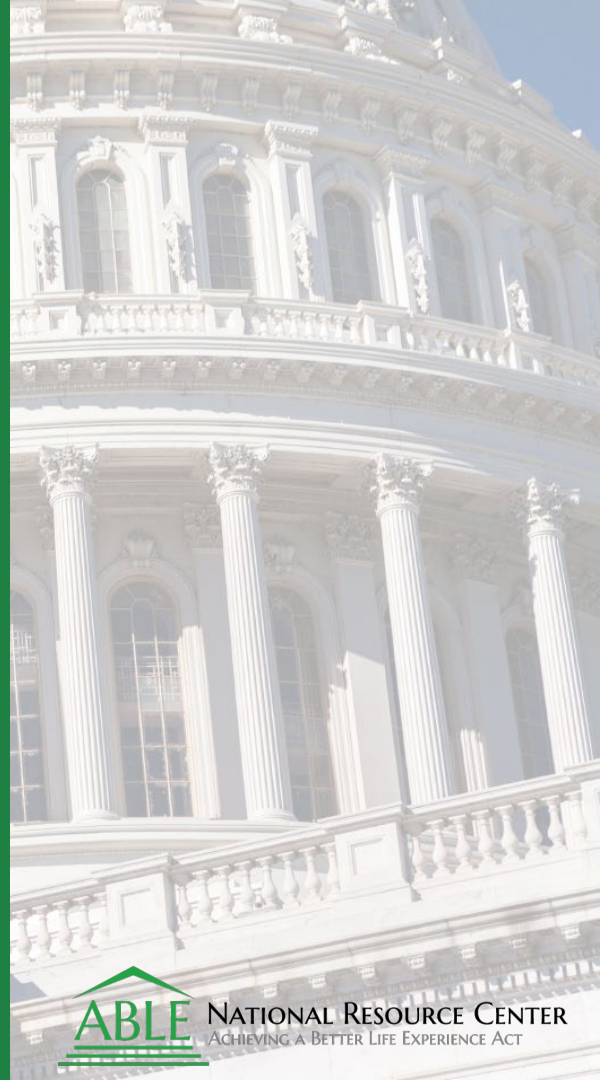
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# Introducing Working ABLE Account Owners

- **Taylor Carty**, Research Assistant
- **Simon Cantos**, Mechanical Engineer
- **Eric Cardenas**, Lecturer II
- **Emily Munson, Esq.** Policy Director



# ABLE NRC RESOURCES FOR WORKING ABLE ACCOUNT OWNERS



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# ABLE National Resource Center website (2)

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# ABLE Decision Guide: Ready and ABLE to Work and Save

The combination of earnings and savings from employment enhances long-term financial well-being and security for most working-age people. If you are a working-age, ABLE-eligible person with a disability, you can use savings from your ABLE account to support you throughout your employment journey without effecting eligibility for most federally-funded, means-tested benefits. Once you are working, you can save some – or even all – of your income in your ABLE account for a wide of array of short-term and long-term financial goals, including retirement.

- Learn more: “[ABLE Decision Guide: Ready and ABLE to Work and Save](#)”
- Access all of the [ABLE Decision Guides](#)



# More ABLE Employment Resources

- [ABLE To Work Act Fact Sheet](#)
- [ABLE and Student Earned Income Exclusion Work Support for Transition Age Youth](#)
- ABLE and Self-Employment Podcasts and [#ABLEtoSave Podcasts](#)
- ABLE Decision Guides: [“ABLE Accounts and Working People with Disabilities”](#) and [“Ready and ABLE to Work and Save”](#)
- [ABLE Employer Toolkit](#) and [ABLE Service Provider Toolkit](#)



# Join us in November: ABLE Program Spotlight

Featuring ABLEnow and ABLEAmerica:

Tuesday, Nov. 29<sup>th</sup>, 2-3pm ET: [Register in advance for the webinar.](#)

Our November ABLE Program Spotlight features two national programs – ABLEnow and ABLEAmerica. Both the direct-sold ABLEnow program and the advisor-sold ABLEAmerica program are sponsored by the Commonwealth of Virginia and open to eligible individuals in all 50 states.

The ABLEnow and ABLEAmerica Spotlight will cover:

- ABLE account basics
- Overview of the direct-sold ABLEnow program
- Overview of the advisor-sold ABLEAmerica program
- Program comparison
- Q&A

**ABLEnow**<sup>®</sup>  
**ABLEAmerica**<sup>®</sup>



THANK YOU!



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