



NATIONAL RESOURCE CENTER
ACHIEVING A BETTER LIFE EXPERIENCE ACT



Celebrating All the Ways You are ABLE: Announcing Winners from #ABLEtoSave Video Contest and Next Steps!

Thursday, August 29, 2019

2:00 pm – 3:00 pm ET

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

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 makes 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

Special Thank You to Our
#ABLEtoSave week Sponsor!



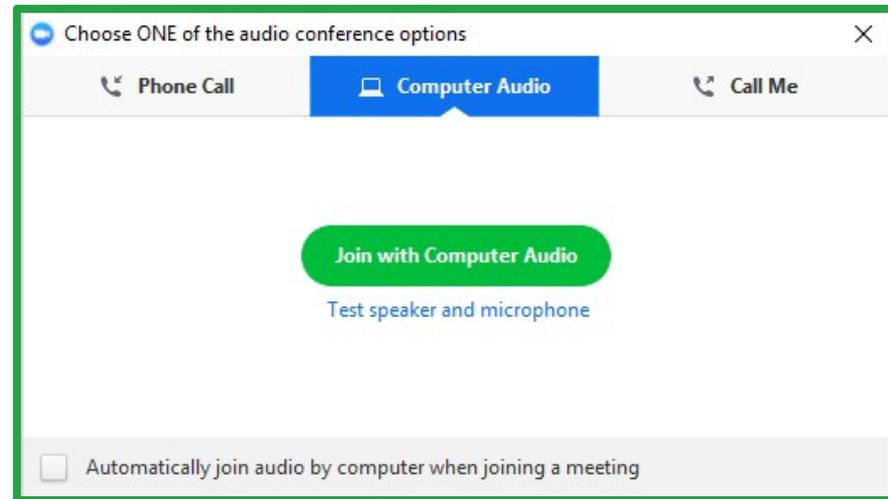
Listening to the Webinar

The audio for today's meeting 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

**Meeting Code:
263-005-845**



Captioning

- Real-time captioning is provided during this webinar.
- The captions can be found by clicking on the closed captions icon in your Zoom controls at the bottom of the screen.
- If you do not see the captions after clicking the button, please alert the host via the chat box. You may also view captions in your browser at streamtext.net/player?event=NDI.



Submitting Questions

- **Please use the Q&A** box to submit any questions you have during the webinar. *Please do not use the chat box.* We will try to answer all questions.
- Please explore the ABLE National Resource Center website for answers to all of your questions and for additional information within our archived webinars, resources and newsletters:

www.ablenrc.org



Technical Assistance

- If you experience any technical difficulties during the webinar, please use the chat box to send a message to the NDI Host, or email amilioto@ablenrc.org.

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/webinars.



Facilitator and Presenters

Facilitator

- Miranda Kennedy, Director, ABLE National Resource Center

Presenters

- Marlene Ulisky, Manager Financial Empowerment, National Disability Institute
- 2019 ABLE NRC Ambassadors / ABLE Account Owners and Family Members
 - Davinna Christian, Parent of an ABLE Account Owner
 - Denise Gehringer, Parent of an ABLE Account Owner
 - Taylor Carty, Student and Working-Age ABLE Account Owner



Agenda

- #ABLEtoSave Month
- Lessons Learned
- Get Started and Visit our Newly Redesigned [ablenrc.org](https://www.ablenrc.org) Website
- Hear from ABLE Account Holders who serve as our ABLE Ambassadors
- Celebrate our #ABLEtoSave Video Contest Winners
- Next Steps



#ABLEtoSave Month and Lessons Learned



#ABLEtoSave Month

- #ABLEtoSave month was our annual, nationwide awareness campaign which took place throughout the month of August and closes this week.
- The goal was to provide information about Achieving a Better Life Experience (ABLE) accounts, so that individuals with disabilities and their families become knowledgeable and comfortable enough to open an ABLE account through the state program of their choice.
- As part of our national campaign this year, we promoted an #ABLEtoSave Video Contest and will announce our winners today and hear about their ABLE goals.

Weekly #ABLEtoSave Webinars

If you missed a weekly webinar or would like to hear it again, the slides and presentation will be available in the webinar archives at:

<https://www.ablenrc.org/webinar-archives-list/>

- August 1, *Welcome to #ABLEtoSave Month: An Orientation to What You Need to Know about ABLE*
- Week 1: August 8, *Opening an ABLE Account: Key Decisions for Success*
- Week 2: August 15, *ABLE Best Practices and Action Steps for Family Members and Supporters (Circle of Support)*
- Week 3: August 22, *ABLE Best Practices for Working-Age Adults*
- Week 4: August 29, *Celebrating All the Ways You Are ABLE: Announcing Winners from the #ABLEtoSave Video Contest and Next Steps!*

#ABLEtoSave Month: What We Have Learned

- What is ABLE?
- Why ABLE?
- 5 Steps to ABLE
- Who is Eligible
- Choosing an ABLE Program and Opening an Account
- Savings and Investing Options
- Using and Tracking Qualified Disability Expenses
- Funding an ABLE Account
- Special needs trusts and pooled trusts
- Working individual account contributions
- Integrating ABLE into your service plan
- Introducing ABLE to your employer
- Best practices, next steps, resources

Get Started and Visit our New Website



NATIONAL RESOURCE CENTER
ACHIEVING A BETTER LIFE EXPERIENCE ACT

ablenrc.org

The Roadmap to Open an ABLE Account is Valuable

The Road Map to Enrollment

1. What Is ABLE?
2. Who Is Eligible?
3. How Can Funds Be Used?
4. How Do I Manage My Account?
5. How Do I Enroll?



Roadmap to ABLE (continued)

- **Step 1:** What is ABLE? <https://www.ablenrc.org/get-started/what-is-able/>
- **Step 2:** Who is Eligible? <https://www.ablenrc.org/get-started/am-i-eligible/>
- **Step 3:** How Can Funds Be Used? <https://www.ablenrc.org/get-started/what-can-funds-be-used-for/>
- **Step 4:** How Do I Open An Account? <https://www.ablenrc.org/get-started/how-do-i-enroll-in-a-program/>
- **Step 5:** How Do I Manage My Account? <https://www.ablenrc.org/get-started/how-do-i-manage-my-account/>



Shop the States with the Comparison Tool Options

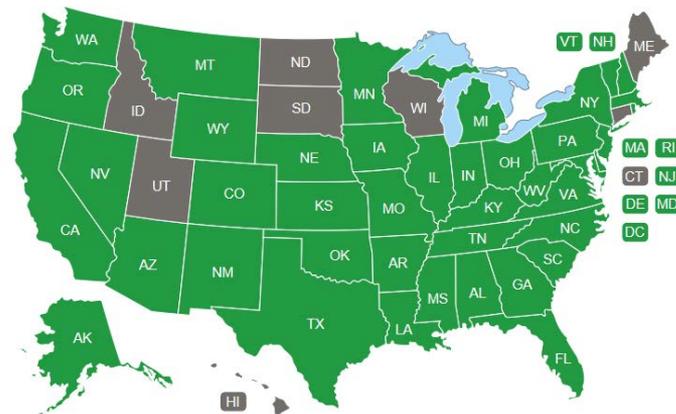
Use our Three Comparison Tools to find the State Program that is Best for You!

- Tool 1:** Select and compare up to three states for a side-by-side comparison of various program characteristics:

<https://www.ablenrc.org/compare-states/>
- Tool 2:** Search for various program features within all State ABLE programs to find your best fit:

<https://www.ablenrc.org/state-plan-search/>
 - ❖ The results page will allow you to download .csv files for a list of all program features.
- Tool 3:** Get ABLE Program details for any State by choosing the state from our map:

<https://www.ablenrc.org/select-a-state-program/>
- After using our tools to learn which State ABLE account fits your needs, open your account at a State program's website.



Case Summary Series

- Case Summary 1: *The Impact of an ABLE Account on Social Security and SSI Disability Benefits*
- Case Summary 2: *Maximizing the Use of an ABLE Account Without Jeopardizing Other Benefits*
- Case Summary 3: *ABLE Accounts Compared to Special Needs Trusts*
- Case Summary 4: *ABLE Accounts and Qualified Disability Expenses*
- Case Summary 5: *A Range of Strategies for Funding an ABLE Account*
- Case Summary 6: *Using ABLE Account to Support Transition*

<https://www.ablenrc.org/the-able-case-summary-series/>



Learn More with our Resources!

In addition to [The Roadmap to Enrollment](#), the [Three State Comparison Tool](#), the [Tool Comparing Program Features](#) and the [Case Summary Series](#), there are a variety of other resources available to you 24/7 to answer all of your questions!

- [Federal guidance](#) from the Internal Revenue Service, Social Security Administration, Center for Medicare and Medicaid Services, Department of Agriculture Supplemental Nutrition Assistance Program, and Housing and Urban Development
- [ABLE Accounts and Tax Time Savings](#)
- The [ABLE Toolkits](#)
- [ABLE Accounts, Special Needs and Pooled Trust Comparison Chart](#)



ablenrc.org



[ABOUT](#) [SUBSCRIBE](#) [GIFT CARD](#) [DONATE](#) [CONTACT](#) [EN ESPAÑOL](#) [Q](#)

[WHAT IS ABLE?](#) [GET STARTED](#) [MANAGE ACCOUNT](#) [SERVICE PROVIDERS](#) [EMPLOYERS](#) [RESOURCES](#)



CONNECTING PEOPLE WITH DISABILITIES

THEIR FAMILIES AND THOSE WHO SUPPORT THEM TO INFORMATION ABOUT THE
ACHIEVING A BETTER LIFE EXPERIENCE (ABLE) ACT AND ABLE ACCOUNTS.

Join others who have learned that they are “ABLE” ready

**Over 45,000 ABLE Accounts open across the U.S.A.
\$260 million in ABLE accounts**

Open an ABLE Account One Day, or Make Today Day One – You Decide!

(June, 2019 Data)



**Hear from ABLE account owners who
serve as our 2019 ABLE Ambassadors!**



What ABLER Account Owners Have Learned (Slide 1 of 3)



Davinna Christian

Mother of Dushon Christian

(ABLE Account Owner)



If you are considering a gift for Dushon please consider making a donation to his MiABLE account. An ABLER plan will allow Dushon to save for future expenses such as a wheelchair van. To donate go to www.miable.org, in the profile box type Dushon Sharp.

Class of 2019



What ABLE Account Owners Have Learned (Slide 2 of 3)



Denise Gehringer

Mother of Jacob Gehringer

(ABLE Account Owner)



What ABLER Account Owners Have Learned (Slide 3 of 3)



Taylor Carty
ABLE Account Owner



For More ABLÉ Account Owners Stories and Goals: Check out our 2019 ABLÉ NRC Ambassadors and 2018 Alumni



Link to 2019 ABLÉ NRC Ambassador Stories:

<https://www.ablenrc.org/able-ambassadors/2019/>

Link to 2018 ABLÉ NRC Ambassador Alumni Stories:

<https://www.ablenrc.org/able-ambassadors/2018/>



Celebrate ABLE With Our #ABLEtoSave Video Contest Winners



Elliott Paine

<https://youtu.be/2jGo0wl7wCO>

- Florida ABLE United
- Saving for:
 - Future Needs
 - To continue to make his audiences' hands clap!
- Third Prize: \$100 Deposit into ABLE Account!



Theodore Galanos

<https://youtu.be/DoGbYytPiXg>

- Texas ABLE Program
- Saving for:
 - A business providing tech support for Assistive Technology
 - Creating Audio Scrapbooks for individuals who are blind and/or visually impaired.
- **Second Prize: \$250 into an ABLE Account!**



Lily Nelson

<https://youtu.be/j4rS6iRzQpl>

- Maryland ABLE
- Saving for:
 - Dance lessons
 - Theater classes
 - To achieve her dreams!
- First Prize: \$500 Deposit into ABLE Account!



You, too, can join Elliott, Ted, Lily and Others
by becoming “ABLE” Ready!



Reminder: ABLÉ National Resource Center and State ABLÉ Programs

The ABLÉ National Resource Center does not open ABLÉ accounts nor manage the State ABLÉ Programs.

Our mission is to educate, promote and support the positive impact an ABLÉ account can make on the lives of individuals with disabilities and their families.

If you cannot locate the answer to your question on our website or if the question is State-specific, please reach out to your State ABLÉ Program or to the State ABLÉ Program in which you are thinking about establishing your account. In the unlikely event that they cannot answer your question, please ask them to contact us directly. It may involve a systemic problem that we are already working to solve!



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.



Join Us September 19 from 2:00 P.M.- 3:15 P.M. EST

ABLE Program Spotlight Webinar: **ABLE Collaboration**

Throughout 2019, the ABLE National Resource Center will continue to showcase various ABLE programs.

In September, we will showcase the ABLE Collaboration which is comprised of the Oregon ABLE Savings Plan, Maryland ABLE Savings Plan, Washington State ABLE Savings Plan and ABLE for ALL Savings Plan. They offer high-quality, low-cost ABLE savings and investment plans which are available to eligible individuals nationwide.

Register here:

https://zoom.us/webinar/register/WN_gq52v40jQtadTJAdvVIG0Q



Thanks to our #ABLEtoSave Weekly Sponsor!



Facebook: @FifthThirdBank

Twitter: @FifthThird

www.53.com/able



NATIONAL RESOURCE CENTER
ACHIEVING A BETTER LIFE EXPERIENCE ACT

Thanks to all of our #ABLEtoSave Weekly sponsors!

