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This webinar is being recorded. The materials, including a transcript and links, will be placed in our resource library,

[Resources - ABLE National Resource Center](#), filter by webinars.



Millions More Can Start Their ABLE Journey  
in 2026

November 4th, 2-3pm ET

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# ABLE National Resource Center

The ABLE National Resource Center (ABLE NRC) provides all the ABLE information you need in one place. ABLE NRC shares reliable, objective information about ABLE plans, including plan comparisons, best practices and strategies to increase savings for now and into the future.

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.

# Presenter/Facilitator

**Jody Ellis**  
Director,  
ABLE National Resource  
Center, National Disability  
Institute (NDI)



**Supported By an Amazing Team:**  
**Laurie Schaller**, Manager Financial  
Empowerment  
**Marlene Ulisky**, Subject Matter Expert  
**Cheyenne Rivers**, Project Coordinator

# Agenda

- ABLE Overview
- ABLE Age Adjustment Act
- Panel Discussion

Learn how current and prospective account owners use or plan to use their ABLE accounts

- Preparation Tips
- Resources



# An Overview of ABLE

# What is ABLE?

- ABLE is an acronym for Achieving a Better Life Experience.
- The ABLE Act was signed into law in December 2014 and ABLE accounts have been available since 2016.
- An ABLE account is a savings and/or investment account that is designed exclusively for people with disabilities.
- ABLE allows millions of people with disabilities the opportunity to save, invest their money and grow wealth.
- ABLE is modeled after 529 qualified tuition plan accounts.

# Why Save in an ABLE Account?

- Save and invest while maintaining eligibility for federally funded means tested benefits.
- ABLE savings can be used to pay for a variety of things that help the account owner stay healthy, independent and have a good quality of life.
- Savings growth is tax-free.
- Contributions / ABLE deposits from family, friends, trusts or 529 accounts do not count as income for benefits programs.
- ABLE could be used in lieu of a retirement account for people who do not participate in an employer sponsored plan.
- ABLE provides the opportunity for the account owner to have control of their funds even if they need others to help them manage their account.

# “Build the Life You Want, Keep the Benefits You Need”

- Up to \$100,000 in savings is disregarded as a resource and will **NOT** affect Supplemental Security Income (SSI).
- Any amount of ABLE savings up to the plan's limit, currently between \$235,000 - \$596,925 depending on the plan, will **NOT** affect eligibility for:
  - Free Application for Federal Student Aid (FAFSA)
  - Housing and Urban Development assistance programs (HUD)
  - Supplemental Nutrition and Assistance Program (SNAP)
  - Social Security and Disability Insurance (SSDI)
  - Medicare (Parts A, B, C, or D) and Medicare Savings Programs
  - Medicaid benefits including Medicaid Waiver Services

\*Slide title is a tagline from CO DVR.





## Outcomes

An ABLE account is associated with increased:

- financial literacy
- self-efficacy
- choice-making
- financial engagement

These outcomes, in turn, are associated with

- Increased goal-directed behavior
- improved life satisfaction

\*Soon to be published (2025) findings from National Disability Institute's study on Financial Empowerment as a Gateway to Employment and Community Participation funded by the National Institute on Disability, Independent Living and Rehabilitation Research (NIDILRR).

# ABLE Eligibility (Slide 1 of 2)

## Factors

- Age of onset of disability – disability began before age 26\*
- Severity of disability - the disability must cause severe functional limitations

Eligibility is met in one of two ways:

- Person receives SSDI or SSI
- Signed doctor's statement or disability certification

Eligibility continues even if SSDI or SSI stops due to work.

Individuals may have one disability diagnosis, combination of impairments or a disability could be a condition that has worsened over time.

\*Changing to before age 46 on 1/1/26.

# What is the ABLE Age Adjustment Act?

This act was passed in December 2022. It goes into effect on January 1, 2026.

It changes the age range of disability onset from before age 26 to before age 46.

Individuals who acquired a disability later in life will be eligible to have an ABLE account.

It expands the number of ABLE-eligible individuals eligible from an estimated 8 million to 14 million Americans, including over 2 million Veterans.

## ABLE Eligibility (Slide 2 of 2)

Factors that do NOT affect ABLE eligibility:

- Ability to work or employment status (past or present)
- Sources of income or income level
- Amount of assets or savings
- Current or past receipt of public disability benefits
- Current age of the prospective account owner

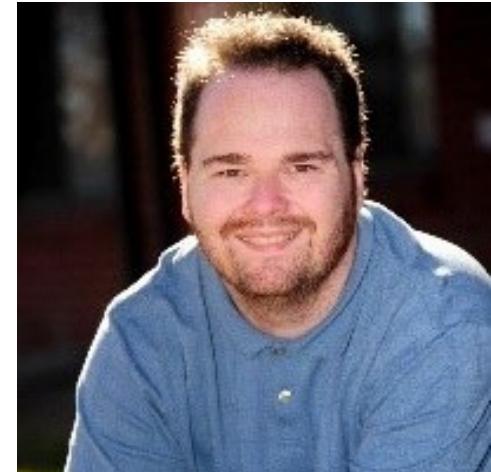
# Panelists



Teresa Price  
Parent of an ABLE  
account owner



Mark Raymond, Jr.  
Prospective ABLE account  
owner & Lead Outreach  
ABLE Today



Ty Smith  
ABLE account owner



# Prepare Now

# Steps for SSA Beneficiaries

- Create "my Social Security Account" at [www.SSA.gov](http://www.SSA.gov) and ensure your information is current/updated.
- In your "my Social Security Account", identify the disability benefit you receive (SSDI, SSI, CDB) or whether you receive more than one benefit.
- Know your disability – you will be self-attesting the type of disability you have on the ABLE account application. If you do not know your disability, call SSA at 1-800-772-1213.
- If you have not received a benefit from SSA based on disability since before you were age 46 (effective 1/1/26), you will follow steps outlined on the next slide.

# Steps for People Who Do Not Receive SSA Benefits

- Schedule a visit with a licensed physician.
- Bring medical records that provide information about the disability with you.
- Ask a family member to join you if you are missing medical records.
- Provide a copy of the [disability certification](#) form to your physician for review and signature.
- Maintain the signed disability certification form in your records. You do not need to send it to anyone unless requested by the IRS.

# Additional Preparation Steps for All Prospective Account Owners

- Verify your driver's license / non-driver ID card is active and your information is current.
- Conduct ABLE plan comparisons and choose the plan that best meets your needs.
- Compile your contact information including your email address, know your disability type and type of SSA benefit you receive (if applicable).
- Compile your personal banking information so that funds can easily be transferred.
- Decide what account savings or investment options are best for you.
- Think about whether you want or need someone added to your account who can help you review, manage it or make transactions. If so, their information will be needed.
- Set a calendar reminder to complete an online application.
- Open your ABLE account as early as midnight on January 1, 2026.

# ABLE At-a-Glance

## ABLE Accounts

- 214,000+ accounts opened
- \$2.68 billion invested
- \$12,530 average account balance

\*data as of June 30, 2025

## Impact for Account Owners

ABLE accounts have helped people:

- Purchase homes and vehicles
- Acquire assistive technology
- Complete college programs
- Start small businesses
- Make home modifications

# Raise Awareness of Expanded ABLE Eligibility

- 1) Share expanded eligibility criteria within your networks.
- 2) Provide resources:

[The ABLE Age Adjustment Act Fact Sheet](#)

[ABLE Information Flyer](#)

[ABLE Age Adjustment Case Summary](#)

- 3) Many ABLE plans offer a platform for organizational entities who serve as representative payees to efficiently open and manage multiple ABLE accounts.

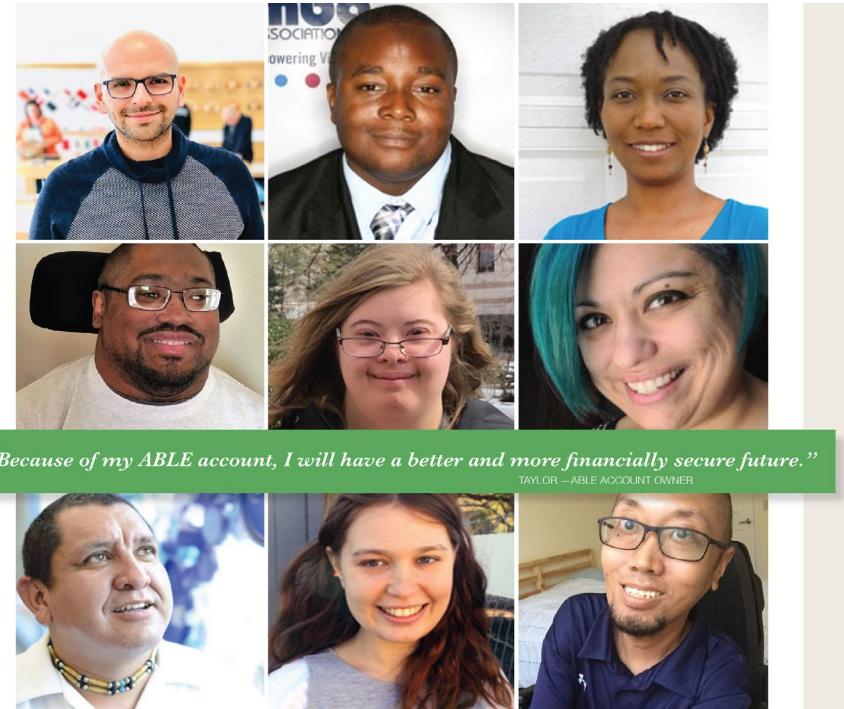
58 days until January 1, 2026!





# Resources

# ABLE Success – Learn from Others



ABLE NRC Ambassadors are ABLE account owners and family members who share their success stories to encourage others to open and maximize the benefits of an ABLE account.

# ABLE National Resource Center Website Resources

Visit our website at [ablenrc.org](http://ablenrc.org) for:

- [ABLE FAQs](#)
- [ABLE Information Flyer](#)
- [ABLE Programs by State](#)
- [Compare ABLE Programs](#)
- [ABLE to Save Podcast](#)
- [ABLE Webinars](#)
- [AchievABLE Newsletter](#)
- ABLE Decision Guides
- ABLE Toolkits



# ABLE Decision Guide Series



## ABLE Decision Guide Series

- A series of step-by-step guides on key ABLE topics that provide multiple pathways to outcomes.
- Guides help increase ABLE understanding and assist 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
- Understanding ABLE Accounts, Special Needs Trusts and Pooled Trusts



# ABLE NRC Toolkits

- **Employer Toolkit**
- **Service Provider Toolkit**
- **Youth Transition Toolkit**
- **ABLE NRC Media Toolkit**
- **Veterans Toolkit**



## NDI Resources

- [National Disability Institute](#)
- [American Dream Employment Network \(ADEN\)](#)
- [NDI Financial Resilience Center](#)
- [NDI Small Business Hub](#)
  - [Virtual Convening 11/5 &11/6: 12:30-5pm ET](#)

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# Thank You!