



Integrated Services and Supports

(Info about ABLÉ accounts and ways to use them)

[Explore Charting the LifeCourse resources and Integrated Supports Stars at [LifeCourse Nexus](#)]

Technology

ABLE accounts are easily accessible and you don't need to consult with a third party every time you would like to use your money. Use a debit card to access the funds if your ABLE account offers one. Purchase equipment to earn income at a job or in your own business. Purchase personal technology or assistive technology such as computers, phones, apps, software, etc.

JOINING: Become a member in community organizations (YMCA, faith community, health club, etc.)

SAVING: ABLE Accounts grow and accumulate interest tax-free. You can use the account to save up to \$20,000 per year in 2026 (or more if you are employed) from a large income tax refund such as the earned income tax credit, an inheritance, SSA or SSI back-pay, lottery winnings or from a payout from a lawsuit.

SERVICES: Hire advocacy and other services.

TRANSPORTATION (public, taxi, Uber, etc.): Purchase a vehicle, modify a vehicle, pay a driver.

COMMUNITY LIVING: Pay for some of your daily living expenses such as housing, a down payment, repairs, moving, taxes, utilities, home modifications, etc. You can even decide to move to a better or safer neighborhood.

Community Based

Personal Strengths & Assets

Everyone can and should be able to save and pursue interests and learning opportunities!

ABLE allows you to save money from any source. You may save up to \$20,000 a year plus up to an additional \$15,650 of earned income (2026) if you work if you or your employer has not contributed to an employer pension plan. (Alaska: \$19,550; Hawaii: \$17,990 in 2026)

Pay for health care choices beyond the scope of public programs including therapy, other types of insurance, job coaching, nutrition support, dental, etc.

Further your education/employment with the money you save!

Relationship

You may receive financial gifts from anyone, as long as the total contribution is not more than \$20,000 in one year (in 2026), and it will not be counted as income for SSI, Medicaid, SNAP, etc. Even an employer or a Special Needs Trust can contribute to your account!

Pay for activities or an attendant to be with you and support you with transportation, trips, recreation, etc. with friends and family.

ABLE Account

The first \$100,000 is not counted as a resource by the SSI program. Once you exceed the asset/resource limit, SSI is temporarily suspended, but Medicaid will not be suspended.

ABLE accounts are not counted as a resource in determining eligibility for most Federal means-tested programs and benefits (e.g., Supplemental Nutrition Assistance Program (SNAP), Medicaid, HUD vouchers, etc.)

ABLE accounts are not counted as a resource when determining financial need for program eligibility for vocational rehabilitation services.

Depending on the state, some contributions an ABLE account are deductible for income tax purposes.

Eligibility Specific