What is the ABLE NRC?

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 and investment accounts. Our mission is to educate, promote and support the positive impact ABLE can make on the lives of millions of Americans with disabilities.

Founded in 2015 and managed by National Disability Institute (NDI), the ABLE NRC has become the go-to source for all information on ABLE for people with disabilities and their families, as well as employers, state and federal agencies, service providers, tax practitioners, financial planners and attorneys.

What do we provide?
The ABLE NRC is privately-owned and not affiliated with the U.S. federal government. We provide a wealth of targeted resources through our comprehensive website and other Center activities including:

- Educational materials and free online webinars
- Training and technical assistance
- Side-by-side comparisons of different state programs
- Opportunities for partner organizations to share information nationally
- Analysis of ABLE-related public policy and legislation
- Research on ABLE accounts

What is ABLE?

What is an ABLE account?

ABLE accounts are tax-advantaged savings and investment accounts for individuals with disabilities. Earnings grow tax-free when used to pay for expenses which enhance the health, independence or quality of life of the individual with a disability. They were created as a result of the passage of the Stephen Beck Jr., Achieving a Better Life Experience Act of 2014, better known as the ABLE Act. The individual with the disability is the account owner. The account owner, family, friends, an employer or the account owner’s Special Needs Trust (SNT) may contribute funds into the account. ABLE account owners - those who receive public benefits and those who do not - may save for qualified disability expenses related to transportation, health care, housing, education, retirement and more.

Why the need for an ABLE account?

Millions of individuals with disabilities and their families depend on a variety of public benefits for income, health care and food and housing assistance. Eligibility for these public benefits requires meeting a means test that limits eligibility and requires individuals to report more than $2,000 in cash savings, retirement funds and other items of significant value.

ABLE accounts allow eligible individuals to save and invest money, largely without affecting eligibility for public benefits; Medicaid eligibility is not affected by ABLE savings in any amount up to the individual state 529 savings limit.
Roadmap to ABLE

For detailed information and videos on each roadmap step, visit ablenrc.org/get-started or ablenrc.org/manage-account.

Roadmap to Enrollment

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 (QDEs) such as education, transportation, job training, food, housing and more.

4. How Do I Open an Account?
   ABLE accounts are opened through 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

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.