**Podcast 6: Perspective on ABLE from a Working-Age Account Owner and Service Provider with Edward Mitchell**

Announcer:

Welcome to the ABLE to Save podcast series brought to you by the ABLE National Resource Center, which is managed by the National Disability Institute. Hear from leaders in the public and private sectors as well as from ABLE account holders and their family members about how ABLE accounts can be an effective savings tools to help improve health, independence, and quality of life for people with disabilities. And now here's your host and director of the ABLE National Resource Center, Miranda Kennedy.

Miranda Kennedy:

We would like to thank Texas ABLE for their generous sponsorship for week four of our ABLE to Save campaign. Our guest today is Edward Mitchell. Edward is an ABLE account owner and independent living specialist for the Jackson Tennessee Center for Independent Living. In 2003, at the age of 17, he was a victim of a hit-and-run accident while on his bicycle that resulted in quadriplegia with an incomplete spinal cord injury at the C5 and C6 levels. That hasn't slowed him down though.

Miranda Kennedy:

Edward went on to get his bachelor's degree from Lane College, a private, historically black college, and his master's in business administration from Union University. And he's an active member of Alpha Phi Alpha fraternity, the first black Greek lettered organization founded in 1906. In 2018 Edward came on board as an inaugural ABLE National Resource Center ambassador and testified before the US Senate Special Committee on Aging at their hearing on supporting economic stability and self-sufficiency as Americans with disabilities and their families age. Just last year, Edward was inducted to the Lane College Hall of Distinction for the Young Alumni Achievement Award. Thank you for being here with us today, Edward.

 Edward Mitchell:

Hey, thank you for having me.

Miranda Kennedy:

Well, let's go ahead and dive into our questions. Edward, can you share with us how you came to be an ABLE account owner?

 Edward Mitchell:

I became an ABLE account owner one night. It was just a long night. My mother and I were without nursing and just trying to juggle the woes of life, trying to figure out how I can save for in the future, dealing with SSI. And my mother is a late night researcher. She just kept putting things into Google, putting things into Google, and she stumbled across one of those hints. And she was like, "Edward, I think I found something, and I want you to read it to see if you understood exactly what I found." And that night it was just like an epiphany. Learning about ABLE accounts, what they were established for and being able to save, we were just like, it was a Eureka moment.

 Edward Mitchell:

And from there it was just no looking back. I said I wanted to dive two feet in. I don't understand it at 1:00, 2:00 AM in the morning, but I know tomorrow at work, I'm definitely going to be putting any little extra time into discovering it. And ABLE has just been a blessing. And we just kind of stumbled upon ABLE by accident.

Miranda Kennedy:

Well, we're glad you stumbled upon it. You've been saving in your ABLE account towards the goal of moving out of your parents' home and into your own place along with saving for an accessible van. Can you tell us where you're at now with meeting those goals, and how is your ABLE savings and investment account helping you to reach your financial goals?

 Edward Mitchell:

Well, the great part of this question is actually I am finally acquiring my new wheelchair-accessible van. It has been a long road trying to push and prod vocational rehabilitation to cover the cost of the modification. But being able to work a second job with a minor league baseball team and being able to contribute into my ABLE account allowed me just to really just spring forward and just be able to cover those extended warranties. Because a van is a baby, especially a wheelchair accessible van, because things always come up. So that's why I'm just so pleased to have ABLE to be able to save and be able to just know I have that money put aside for me to use for this event.

Miranda Kennedy:

Well, and in particular, we've talked before to, Edward, about being able to access other accessible transportation and the challenges that that's presented. So the ability to save in your ABLE account and purchase this vehicle, to be able to have that greater sense of independence, and it sounds like you just now are finally getting that van and it's happening. So as we're doing this podcast, do you have the van or it's eminently arriving soon?

 Edward Mitchell:

Well, the van has been transferred to BraunAbility, and they will be starting the modification process to cut the chassis, put in the wheelchair ramp, install the hand controls. So hopefully in a month-and-a-half, hopefully the pandemic will allow everything to work out. Hopefully I'll be rolling at least by September.

Miranda Kennedy:

That's fantastic. Congratulations on meeting that significant milestone and ABLE savings goal that you've had. So I want to switch direction here because you're also a service provider. You're an independent living center specialist. And can you tell us, do you have any promising practices that you'd like to share and recommend to other service providers to help educate individuals with disabilities and their families about ABLE accounts?

 Edward Mitchell:

So we've implemented this through the Centers for Independent Living here in Tennessee, and personally, when someone comes through our center, I try to not only look at myself, but I try to look back at our fellow ambassadors because ABLE is a Swiss army knife. It is great for every application and everyone's need. It's just trying to find someone that they can relate to and gravitate towards because they just need to know that it works. ABLE is there for them. So we try to go through our intake process, and also I try to present to them why savings is important, the things they can run into with trying to save on their own in their own account. But with this, it is just a great fund that just helps promote them and really allows them to save for their future, but gives their parents peace of mind going forward.

Miranda Kennedy:

Well, and you referenced, too, the ability to save and not impact benefits, right? Which is really key to a lot of the folks that you're serving in the role that you're in. That this is an opportunity, a protected savings vehicle, with tax advantages too, right?

 Edward Mitchell:

Yes ma'am.

Miranda Kennedy:

So can you tell us just a little bit about the effect that having an able account has had on you and your family and how it has affected savings practices, peace of mind you have about your own financial future?

 Edward Mitchell:

Well, long-range planning is something that anybody that has parents or significant loved ones, they have to sit down and do. And this is just one of those facts of life. So my parents, we had to sit down and have one of those long talks. But them being able to know that I will be okay if there was money to arise, that there was a way there was a vehicle to be able to just place this money in and not affect my benefits, because that's the biggest thing individuals run into. What do I do now? Great grandmother's passed or mom has passed. What do I do? Because any sum of money can have individuals kicked off waiver programs, but this just gave my parents peace of mind, but also myself peace of mind to know that if that I am still on a waiver program when that inevitability comes with my parents, I know that there is a way for me to be able to save and obtain that money without having to choose, do I lose my benefits or do I forfeit the money that was left to me.

Miranda Kennedy:

So as a result of COVID-19, this unprecedented situation that we're all facing, have you changed the way you use or save or invest within your ABLE account to deal with that and to address that personally?

 Edward Mitchell:

Yes, personally, I juggle two hats. I work as an independent living specialist at a Center for Independent Living, but also I work with a minor league baseball team as a fan relations coordinator. And due to the pandemic and being furloughed, that was the money that I really used to save into my ABLE account. So now with those funds being taken off the table due to the pandemic, I am just focused on my Center for Independent Living salary.

 Edward Mitchell:

And I'm trying to find a way to save more from check, but it's been extremely difficult. But I'm still trying to make incremental adjustments in my budget and things that I can cut out to save. So it has impacted me, but also it's just opened me up to new things, such as doing medical research studies. And when you get those E-gifting cards, that's money that can be put into my ABLE account, that helps try to make up a little bit for the loss of being furloughed.

Miranda Kennedy:

And it's interesting because I hear from you, and I know from a number of your other ambassadors, ABLE account owners and family members we've spoken to, the consistent feedback I get from ABLE account owners who are able to do so is they're really trying to find funds anywhere they can to put money into these ABLE accounts, especially right now. And it sounds like as a result of knowing that currently services and programs people may have relied on are experiencing cuts, and certainly down the road that may continue to happen. And it sounds like you're also really trying to continue putting funds into your ABLE account. Is that in large part to the response around those programs and service cuts and being able to use that ABLE account in that way?

 Edward Mitchell:

Yes, ma'am. And I look at my ABLE account as a long-term savings vehicle because I am looking to save for big purchases, such as accomplishing the wheelchair accessible van, eventually moving out of my parents' home. So just any savings that I can put into ABLE, if it's $5, $10, whatever that I'm able to get my hands on or to be able to achieve through these research studies, I'm trying to place that money in there because I want to be able to make sure that I stay apace during the pandemic, just knowing that I am doing something for our future. And even though everybody's future looks a little bleak during the pandemic, I want to make sure that I'm trying to do anything possible to get over this hump of the pandemic.

Miranda Kennedy:

Edward, are you aware of any agencies in your community that are helping people to open ABLE accounts as part of their self-determination and employment programming services? And can you tell us a bit about that?

 Edward Mitchell:

Yes. Along with the Center for Independent Living, I've spoken with Madison Haywood. They are a group home that really focuses on trying to set up self-sufficiency for their individuals. So they are opening up ABLE accounts, and they have the resources to open an ABLE account. And I also preach this to all of the physical therapists because we're in a small rural west Tennessee area. So really through Jackson General, their social workers, but also Pathways who focuses with individuals with different types of disabilities, I try to make sure they have the resources available, and I'm always available for them to speak to. But also they have the ABLE National Resource website.

 Edward Mitchell:

All right, we help individuals to be Jackson Center for Independent Living, but some of our partner agencies such as Madison Haywood, which is a group home that helps individuals stay self-sufficient, they're opening ABLE accounts. Pathways here in west Tennessee is opening up ABLE accounts. But also since we're a small rural west Tennessee town, the Jackson General Hospital network, their social workers are very good on staying on top of ABLE account information, but also referring back to other ABLE ambassadors to make sure that people are able to relate to other individuals that are trying to save for their futures

Miranda Kennedy:

And Edward, what final piece of advice or best practice do you want to share about ABLE accounts with our audience?

 Edward Mitchell:

I want ABLE to be looked at as a precious jewel. If you have the time to be on Facebook, you have that time to research ABLE. ABLE is not a trap door. There's no hidden gimmicks. It's even better than advertised. If you want your loved one to have peace of mind to be able to save for their future for anything they want, they need to invest the time into looking into ABLE and also staying on top of current events with ABLE.

 Edward Mitchell:

I wish there was an E-gifting portal, an ABLE E-gifting portal back in 2003 when I had my hit-and-run accident. Even though my parents meticulously tracked every gift card that came in, if we would have been able to put that money into an ABLE account, we would have had better control and also a better graphic of how we were spending that money and also making sure that we were saving even more. So I stress anyone to sign up for ABLE. It'll be best for you. It'll be best for your loved one, and it'll be the best investment tool you can ever make.

Miranda Kennedy:

Great. That's wonderful advice, Edward. And as it is right now, people can contribute directly into an ABLE account. So that mechanism is there. It does exist now, whereas it didn't back in 2003 for you. So we're glad it does now. You were one of the first ABLE account owners out of the gate, and we're really happy we've had you as an ABLE ambassador. You're an inaugural ambassador, and now you're a very active alumni with us as well as your other alumni work and all the good work that you're doing out there in the community to help spread the word about ABLE accounts among other service providers and organizations and through all of your mechanisms there. We appreciate your time, Edward, and all the work you're doing. And thanks for joining us today.

 Edward Mitchell:

Yeah, thank you for having me.

Miranda Kennedy:

We would like to once again thank Texas ABLE for their generous sponsorship for week four of our ABLE to Save campaign.