00:00:00,000 --> 00:00:01,000

Hello everyone.

2

00:00:01,000 --> 00:00:03,300

And we're really glad that you're all here

3

00:00:03,300 --> 00:00:04,200

joining us.

4

00:00:04,200 --> 00:00:06,300

We have folks still rolling in.

5

00:00:06,300 --> 00:00:10,000

As we're about to get started here on our

6

00:00:10,000 --> 00:00:13,800

ready and able to work and save panel that

7

00:00:13,800 --> 00:00:15,700

we are presenting to you today from the

8

00:00:15,700 --> 00:00:17,400

ABLE National Resource Center.

9

00:00:19,900 --> 00:00:21,900

My name is Miranda Kennedy and I'm the

10

00:00:21,900 --> 00:00:23,800

director of the ABLE National Resource

11

00:00:23,800 --> 00:00:26,700

Center which is run by National disability

12

00:00:26,700 --> 00:00:29,700

Institute and we are funded by Prudential

13

00:00:29,700 --> 00:00:32,800

and Wells Fargo and JPMorgan Chase and we

14

00:00:32,800 --> 00:00:35,800

thank our sponsors for their support of our

15

00:00:35,800 --> 00:00:36,300

Center.

16

00:00:37,400 --> 00:00:40,700

Before we get started I'm going to actually

17

00:00:40,700 --> 00:00:43,200

turn things over for just a couple minutes

18

00:00:43,200 --> 00:00:47,000

to Cheyenne Rivers, who is our project

19

00:00:47,000 --> 00:00:49,200

coordinator at the ABLE National resource

20

00:00:49,200 --> 00:00:49,400

center.

21

00:00:49,400 --> 00:00:53,000

And she has a few webinar Logistics to

22

00:00:53,000 --> 00:00:54,000

cover with all of us.

23

00:00:54,000 --> 00:00:56,300

So Cheyenne, the floor is yours.

24

00:00:58,500 --> 00:01:01,500

Thank you so much for today is panel

25

00:01:01,500 --> 00:01:04,700

discussion can be accessed using computer

26

00:01:04,700 --> 00:01:07,400

audio, or by calling in by phone, if you

27

00:01:07,400 --> 00:01:09,400

select computer audio, please make sure

28

00:01:09,400 --> 00:01:12,100

your speakers are turned on or your

29

00:01:12,100 --> 00:01:13,400

headphones are plugged in.

30

00:01:13,400 --> 00:01:15,900

If you do not have sound capabilities on

31

00:01:15,900 --> 00:01:18,200

your computer or prefer to Listen by phone,

32

00:01:18,200 --> 00:01:29,200

dial 1-929-205-6099, code 86066795721.

33

00:01:33,300 --> 00:01:35,500

Real-time captioning has provided.

34

00:01:35,500 --> 00:01:38,100

The captions can be found by clicking on

35

00:01:38,100 --> 00:01:40,100

the closed captions icon on your Zoom

36

00:01:40,100 --> 00:01:41,700

controls, at the bottom of the screen.

37

00:01:41,700 --> 00:01:44,000

American Sign Language ASL.

38

00:01:44,000 --> 00:01:47,600

Interpretation is provided know if you do

39

00:01:47,600 --> 00:01:49,500

not see the captions which we're not seeing

40

00:01:49,500 --> 00:01:51,800

right now, we're working on that just to

41

00:01:51,800 --> 00:01:55,000

let everybody know. After clicking the

42

00:01:55,000 --> 00:01:57,100

button or the ASL interpreters on-screen

43

00:01:57,100 --> 00:02:11,900

difficulties during the webinar, use the

44

00:02:11,900 --> 00:02:14,800

chat box to send a message to the ndi host

45

00:02:14,800 --> 00:02:15,800

or email me.

46

00:02:15,800 --> 00:02:20,700

Cheyenne crivers@ndi-inc.org with

47

00:02:20,700 --> 00:02:23,900

subject line webinar, help for ABLE

48

00:02:23,900 --> 00:02:24,400

related.

49

00:02:24,400 --> 00:02:26,500

Questions, please check out the resources,

50

00:02:26,500 --> 00:02:31,499

at ablenrc.org or email info@ablenrc.org

51

00:02:35,800 --> 00:02:38,100

Alright, thank you, Cheyenne for covering

52

00:02:38,100 --> 00:02:41,100

that information and now I'm going to cover

53

00:02:41,100 --> 00:02:43,000

up just a little bit of an introduction to

54

00:02:43,000 --> 00:02:44,600

ABLE National Resource Center.

55

00:02:44,600 --> 00:02:47,700

Some of you are very familiar with us but

56

00:02:47,700 --> 00:02:49,200

we just have a few slides and we'll have

57

00:02:49,200 --> 00:02:49,600

some new information.

58

00:02:49,600 --> 00:02:52,600

Even for those of you who are very familiar

59

00:02:52,600 --> 00:02:54,600

with our work, who we are and what we offer.

60

00:02:54,600 --> 00:02:57,000

But for those of you who may be joining us

61

00:02:57,000 --> 00:02:59,500

for the first time we wanted to give just a

62

00:02:59,500 --> 00:03:02,800

little bit of basic background and share a

63

00:03:02,800 --> 00:03:05,500

little bit of the resources before we dive

64

00:03:05,500 --> 00:03:07,200

into the panel discussion today.

65

00:03:07,200 --> 00:03:09,000

So that you're equipped in case you have

66

00:03:09,000 --> 00:03:11,600

any number of questions, you know, where to

67

00:03:11,600 --> 00:03:13,400

go, not to check out.

68

00:03:13,400 --> 00:03:16,700

So the ABLE National Resource Center or

69

00:03:16,700 --> 00:03:19,900

ABLE NRC who we are as the leading

70

00:03:19,900 --> 00:03:22,400

comprehensive source of objectives and

71

00:03:22,400 --> 00:03:24,800

dependent information about federal and

72

00:03:24,800 --> 00:03:25,600

state related.

73

00:03:25,600 --> 00:03:28,400

ABLE programs and activities, including

74

00:03:28,400 --> 00:03:30,800

guidance on tax-advantaged ABLE savings

75

00:03:30,800 --> 00:03:31,400

accounts.

76

00:03:31,900 --> 00:03:34,300

It's our mission to educate, promote, and

77

00:03:34,300 --> 00:03:36,000

support the positive impact.

78

00:03:36,000 --> 00:03:38,300

The ABLE can make on the lives of millions

79

00:03:38,300 --> 00:03:40,700

of Americans with Disabilities and their

80

00:03:40,700 --> 00:03:40,900

families.

81

00:03:43,800 --> 00:03:45,900

The ABLE National Resource Center website.

82

00:03:45,900 --> 00:03:49,400

Can be found at www.ablenrc.org

83

00:03:49,400 --> 00:03:53,600

and I listed here are just a few

84

00:03:53,600 --> 00:03:56,600

of the resources, you can find on our

85

00:03:56,600 --> 00:03:59,600

website and these are hyperlinked as well,

86

00:03:59,600 --> 00:04:02,200

shyann will be sharing a link to this

87

00:04:02,200 --> 00:04:04,200

PowerPoint so that you can take that away

88

00:04:04,200 --> 00:04:05,000

with you today.

89

00:04:05,000 --> 00:04:08,100

But what you can find our ABLE frequently

90

00:04:08,100 --> 00:04:10,900

asked questions as well as ABLE decision

91

00:04:10,900 --> 00:04:12,600

guys, which I'm going to talk more about in

92

00:04:12,600 --> 00:04:12,900

just a moment.

93

00:04:12,900 --> 00:04:16,200

You can find stories for us.

94

00:04:16,200 --> 00:04:18,500

Spotlighting the the stories in the

95

00:04:18,500 --> 00:04:20,600

strategies that ABLE account owners are

96

00:04:20,600 --> 00:04:24,400

using, as well as the stories from ABLE

97

00:04:24,400 --> 00:04:26,500

family members who are supporting an ABLE

98

00:04:26,500 --> 00:04:28,700

account owner and making the most use of

99

00:04:28,700 --> 00:04:29,700

their ABLE account.

100

00:04:29,700 --> 00:04:32,400

So those are really worth checking out the

101

00:04:32,400 --> 00:04:34,400

future are able and masters who you're

102

00:04:34,400 --> 00:04:35,700

going to hear from today.

103

00:04:35,700 --> 00:04:36,600

A few of them.

104

00:04:36,600 --> 00:04:39,900

We also have were able to save podcasts.

105

00:04:39,900 --> 00:04:43,300

We have two new brand, new podcasts that we have.

106

00:04:43,700 --> 00:04:46,200

On evoland self-employment, but we have

107

00:04:46,200 --> 00:04:47,500

lots of great podcasts.

108

00:04:47,500 --> 00:04:48,100

We're checking out.

109

00:04:48,100 --> 00:04:51,400

We have any number of 11 are such as the

110

00:04:51,400 --> 00:04:53,100

one, you're on right now and you can

111

00:04:53,100 --> 00:04:54,600

register for upcoming webinars.

112

00:04:54,600 --> 00:04:57,100

You can also check out a lot of webinars On

113

00:04:57,100 --> 00:04:58,300

Demand on topics.

114

00:04:58,300 --> 00:05:00,700

You might be interested in learning more about.

115

00:05:00,700 --> 00:05:04,300

We have are achievable newsletter by

116

00:05:04,300 --> 00:05:05,300

monthly newsletter.

117

00:05:05,300 --> 00:05:07,700

We just had a newsletter come out 2 days ago.

118

00:05:07,700 --> 00:05:10,400

I hope you checked it out, it is focused on

119

00:05:10,400 --> 00:05:13,200

employment and honor of the month that were

120

00:05:13,200 --> 00:05:13,700

in right now.

121

00:05:13,700 --> 00:05:17,200

National disability employment awareness month.

122

00:05:17,200 --> 00:05:21,200

We also have one of the first tools we ever

123

00:05:21,200 --> 00:05:21,700

developed.

124

00:05:21,700 --> 00:05:24,200

We have a series of able State comparison

125

00:05:24,200 --> 00:05:26,200

tools to compare all the different cable

126

00:05:26,200 --> 00:05:29,800

programs and what you can sign there as

127

00:05:29,800 --> 00:05:32,200

well as spotlights on the ABLE programs

128

00:05:32,200 --> 00:05:34,400

that are definitely worth checking out.

129

00:05:34,400 --> 00:05:36,100

We have another one coming up in November.

130

00:05:36,100 --> 00:05:37,500

I'll share at the end of our our

131

00:05:37,500 --> 00:05:39,200

presentation and panel today.

132

00:05:39,900 --> 00:05:42,200

We also have a series of tool kits, for

133

00:05:42,200 --> 00:05:44,400

those of you who might be employers or

134

00:05:44,400 --> 00:05:46,500

service providers, who might be doing

135

00:05:46,500 --> 00:05:48,100

Outreach to different communities?

136

00:05:48,100 --> 00:05:50,300

Definitely, check out our ABLE tool kits.

137

00:05:50,300 --> 00:05:52,200

They, they have great information that can

138

00:05:52,200 --> 00:05:54,400

be shared, or even those of you who might

139

00:05:54,400 --> 00:05:56,400

want to share information about ABLE with

140

00:05:56,400 --> 00:05:57,000

others.

141

00:05:57,000 --> 00:05:58,900

In your network, check out our tool kits.

142

00:06:00,300 --> 00:06:02,400

I do want to mention this is the last one.

143

00:06:02,400 --> 00:06:04,700

I want to cover on our resources but I

144

00:06:04,700 --> 00:06:06,900

thought it might be very helpful because we

145

00:06:06,900 --> 00:06:09,800

believe we get questions on our panels that

146

00:06:09,800 --> 00:06:10,700

can be answered in.

147

00:06:10,700 --> 00:06:13,400

A lot of our decision guides sort of scene

148

00:06:13,400 --> 00:06:15,800

guards are fairly new in the last year or

149

00:06:15,800 --> 00:06:18,300

so and they continue to evolve a brand new

150

00:06:18,300 --> 00:06:19,600

one and we're working on another one.

151

00:06:19,600 --> 00:06:22,500

But what these decision guys are as they

152

00:06:22,500 --> 00:06:25,800

are a series of step-by-step guides on key

153

00:06:25,800 --> 00:06:28,700

Abell topics to provide you with tailored

154

00:06:28,700 --> 00:06:31,500

information in a pathway to help you get an

155

00:06:31,500 --> 00:06:34,500

answer or achieve a better outcome with

156

00:06:34,500 --> 00:06:35,400

your ABLE account.

157

00:06:35,400 --> 00:06:37,300

And these guys are meant to help increase

158

00:06:37,300 --> 00:06:40,000

your ABLE understanding and assist you in

159

00:06:40,000 --> 00:06:40,600

effective.

160

00:06:40,600 --> 00:06:43,300

Decision-making are very first one.

161

00:06:43,300 --> 00:06:45,000

It's the easiest one is.

162

00:06:45,000 --> 00:06:47,600

Am I ABLE eligible? This would help you

163

00:06:47,600 --> 00:06:48,100

figure out.

164

00:06:48,100 --> 00:06:49,700

If you were a family member might be

165

00:06:49,700 --> 00:06:51,200

eligible for an ABLE account.

166

00:06:51,200 --> 00:06:54,500

We have a selecting, an opening enable

167

00:06:54,500 --> 00:06:56,600

account decision guy that can assist in

168

00:06:56,600 --> 00:06:58,500

that process of selecting an opening and

169

00:06:58,500 --> 00:06:59,200

ABLE account.

170

00:06:59,200 --> 00:07:00,300

Is there there are no.

171

00:07:00,300 --> 00:07:01,300

Options out there.

172

00:07:02,300 --> 00:07:04,500

We have a decision guide on understanding

173

00:07:04,500 --> 00:07:07,200

ABLE account savings and public benefits,

174

00:07:07,200 --> 00:07:10,000

the interaction there, which is of course

175

00:07:10,000 --> 00:07:12,700

of great importance to folks who are

176

00:07:12,700 --> 00:07:15,100

specially on me and test has benefits and

177

00:07:15,100 --> 00:07:17,700

how they're ABLE account doesn't count

178

00:07:17,700 --> 00:07:18,900

against their eligibility.

179

00:07:18,900 --> 00:07:21,400

For those means-tested programs.

180

00:07:21,400 --> 00:07:24,600

We have a decision guide on how to manage

181

00:07:24,600 --> 00:07:26,800

an ABLE account, how to make the most of

182

00:07:26,800 --> 00:07:27,700

that ABLE account.

183

00:07:27,700 --> 00:07:30,700

Once you've opened it, we have a decision

184

00:07:30,700 --> 00:07:33,400

guide on how to find funds to save an ABLE

185

00:07:33,400 --> 00:07:33,800

account.

186

00:07:33,800 --> 00:07:34,700

We often hear from people.

187

00:07:34,700 --> 00:07:36,700

Gosh, how do I find the money to save in

188

00:07:36,700 --> 00:07:38,300

that ABLE account? This will share

189

00:07:38,300 --> 00:07:40,200

strategies with you? Some of them are

190

00:07:40,200 --> 00:07:43,900

fairly easy to implement to and we've

191

00:07:43,900 --> 00:07:45,400

learned them over the years and our work

192

00:07:45,400 --> 00:07:47,200

with are ABLE account owner's, family

193

00:07:47,200 --> 00:07:50,300

members who served as advisers and a

194

00:07:50,300 --> 00:07:51,500

first for us.

195

00:07:52,400 --> 00:07:54,200

We have a decision guide on how to

196

00:07:54,200 --> 00:07:56,700

determine whether something is a qualified

197

00:07:56,700 --> 00:07:59,600

disability expense and as such, if you can

198

00:07:59,600 --> 00:08:02,000

use your ABLE account funds to pay for it

199

00:08:02,000 --> 00:08:03,600

quick hint.

200

00:08:03,600 --> 00:08:05,000

This is very broad.

201

00:08:05,000 --> 00:08:08,000

It's, it's not, but it's worth checking out

202

00:08:08,000 --> 00:08:08,500

this decision.

203

00:08:08,500 --> 00:08:10,700

Guidance having confidence in what your

204

00:08:10,700 --> 00:08:13,400

spending those funds on to achieve a better

205

00:08:13,400 --> 00:08:15,700

life experience with your ABLE account.

206

00:08:15,700 --> 00:08:18,800

These last two here at the bottom that are

207

00:08:18,800 --> 00:08:21,500

in green, the hyperlinks, we haven't a

208

00:08:21,500 --> 00:08:23,700

decision got on ABLE accounts and working

209

00:08:23,700 --> 00:08:26,200

people with disabilities as well as our

210

00:08:26,200 --> 00:08:29,100

very newest Decision Guide which just

211

00:08:29,100 --> 00:08:31,700

launched this week, ready and able to work

212

00:08:31,700 --> 00:08:34,700

and Save which is also the title of today's panel.

213

00:08:34,700 --> 00:08:37,600

So check out those decision guides

214

00:08:37,600 --> 00:08:40,400

especially given its October and National

215

00:08:40,400 --> 00:08:42,200

disability employment Awareness Month.

216

00:08:42,800 --> 00:08:44,700

We also have, and we just want to let you

217

00:08:44,700 --> 00:08:47,200

know coming soon, we'll have this by no

218

00:08:47,200 --> 00:08:48,400

later than January.

219

00:08:48,400 --> 00:08:51,000

We will have our ABLE accounts and Special

220

00:08:51,000 --> 00:08:52,800

Needs Trust Decision.

221

00:08:52,800 --> 00:08:55,100

Guide and what we have there is

222

00:08:57,000 --> 00:08:58,900

We've worked with the special needs

223

00:08:58,900 --> 00:09:01,000

Alliance ABLE National Resource Center, has

224

00:09:01,000 --> 00:09:04,500

to develop this guide for folks, so it is

225

00:09:04,500 --> 00:09:05,300

worth checking out.

226

00:09:05,300 --> 00:09:08,700

We had comparison charts but a guide, a

227

00:09:08,700 --> 00:09:09,600

great way to go with us.

228

00:09:09,600 --> 00:09:15,100

So with that, I am going to go ahead and go

229

00:09:15,100 --> 00:09:19,000

to the next slide here and welcome you all

230

00:09:19,000 --> 00:09:21,800

to our event, celebrating National

231

00:09:21,800 --> 00:09:24,000

disability employment awareness month which

232

00:09:24,000 --> 00:09:27,600

is celebrated every October and honored by

233

00:09:27,600 --> 00:09:29,900

US Department of Labor and their office of

234

00:09:29,900 --> 00:09:33,400

disability employment policy supporting,

235

00:09:33,400 --> 00:09:35,800

and promoting information around disability

236

00:09:35,800 --> 00:09:36,000

unemployment.

237

00:09:36,000 --> 00:09:41,500

And this month's theme is on disability is

238

00:09:41,500 --> 00:09:42,900

part of the equity equation.

239

00:09:44,400 --> 00:09:46,900

So, what you're going to hear today from

240

00:09:46,900 --> 00:09:49,400

for ABLE account owners who are our

241

00:09:49,400 --> 00:09:51,700

ambassadors at the national Resource

242

00:09:51,700 --> 00:09:53,800

Center? You're going to hear from for ABLE

243

00:09:53,800 --> 00:09:56,400

account honors from different, professional

244

00:09:56,400 --> 00:09:59,000

tour in various stages, in their work

245

00:09:59,000 --> 00:10:01,500

clothes, the thing they have in common is

246

00:10:01,500 --> 00:10:03,400

they're all using their ABLE accounts and

247

00:10:03,400 --> 00:10:05,400

their employment journey to achieve, a

248

00:10:05,400 --> 00:10:06,500

higher level of success.

249

00:10:07,700 --> 00:10:10,400

Our goal for the day is that you come away

250

00:10:10,400 --> 00:10:12,600

with an increased understanding of how an

251

00:10:12,600 --> 00:10:15,100

ABLE account can help ABLE eligible working

252

00:10:15,100 --> 00:10:17,600

people with disabilities now and into the

253

00:10:17,600 --> 00:10:20,200

future, including planning for retirement,

254

00:10:20,200 --> 00:10:23,300

which is really something that many people

255

00:10:23,300 --> 00:10:24,100

with disabilities.

256

00:10:24,100 --> 00:10:28,100

I have that that long-term vision and that

257

00:10:28,100 --> 00:10:30,400

ability to plan for retirement and save for

258

00:10:30,400 --> 00:10:33,900

retirement is really supported by an ABLE

259

00:10:33,900 --> 00:10:36,400

accountant and it's kind of a newer vision

260

00:10:36,400 --> 00:10:37,400

and opportunity.

261

00:10:37,400 --> 00:10:40,000

So we're really excited to be talking about

262

00:10:40,000 --> 00:10:42,900

the entire Journey, including saving and

263

00:10:42,900 --> 00:10:43,500

planning for retirement.

264

00:10:46,100 --> 00:10:48,200

So what we're going to cover in our panel

265

00:10:48,200 --> 00:10:50,900

discussion will be strategies to support

266

00:10:50,900 --> 00:10:52,800

employment career advancement and

267

00:10:52,800 --> 00:10:54,700

retirement planning with an ABLE account

268

00:10:54,700 --> 00:10:58,100

and examples of a cable account supporting

269

00:10:58,100 --> 00:11:00,500

working-age people with disabilities.

270

00:11:00,500 --> 00:11:02,100

You'll hear all of that.

271

00:11:02,100 --> 00:11:04,700

And then, of course, we have are able to

272

00:11:04,700 --> 00:11:07,400

Susan guy, ready, and able to work and safe.

273

00:11:08,700 --> 00:11:11,400

So with that, I'm going to be introducing

274

00:11:11,400 --> 00:11:14,800

our analysts who are joining us.

275

00:11:14,800 --> 00:11:16,500

We're so pleased to have here with us.

276

00:11:17,700 --> 00:11:20,400

You'll be hearing from Taylor carti, who is

277

00:11:20,400 --> 00:11:23,300

a research assistant from Simon cantos,

278

00:11:23,300 --> 00:11:26,100

who's in the chemical engineer from Eric

279

00:11:26,100 --> 00:11:29,200

Cardenas, who's a lecture to and from Emily

280

00:11:29,200 --> 00:11:31,100

and nonsense is a policy director.

281

00:11:31,100 --> 00:11:33,000

I'll be giving you a little bit more

282

00:11:33,000 --> 00:11:35,600

background on each of them as we go around

283

00:11:35,600 --> 00:11:38,500

and ask our panel a series of questions and

284

00:11:38,500 --> 00:11:41,500

get some of their insights on how they're

285

00:11:41,500 --> 00:11:43,800

using their ABLE accountant and suggestions

286

00:11:43,800 --> 00:11:45,200

they have might have for you.

287

00:11:47,600 --> 00:11:50,300

So with that, I am going to stop sharing

288

00:11:50,300 --> 00:11:54,900

and I'm going to ask Cheyenne support and

289

00:11:54,900 --> 00:11:58,100

spotlighting if we can bring Taylor cardi

290

00:11:58,100 --> 00:12:00,300

on to the screen with us.

291

00:12:00,300 --> 00:12:01,300

Hello Taylor.

292

00:12:01,300 --> 00:12:03,200

It's so nice to see you.

293

00:12:03,200 --> 00:12:06,800

Thank you for being here today.

294

00:12:06,800 --> 00:12:12,100

So Taylor, the thing I want to share with

295

00:12:12,100 --> 00:12:14,800

everyone is that Taylor has been an evil

296

00:12:14,800 --> 00:12:18,000

National Resource Center in bassador since 2019.

297

00:12:18,000 --> 00:12:20,400

She graduated from the University of

298

00:12:20,400 --> 00:12:22,500

california-berkeley with a Bachelor of Arts

299

00:12:22,500 --> 00:12:24,400

degree in molecular and cell biology,

300

00:12:24,400 --> 00:12:27,700

Taylor receives vocational, rehabilitation

301

00:12:27,700 --> 00:12:30,700

services and currently works as a research

302

00:12:30,700 --> 00:12:33,200

assistant, as I mentioned and that's at

303

00:12:33,200 --> 00:12:34,000

Syracuse University.

304

00:12:34,000 --> 00:12:37,500

And right now, she's considering her next

305

00:12:37,500 --> 00:12:37,900

career move.

306

00:12:37,900 --> 00:12:40,100

And, and there's excitement at that stage

307

00:12:40,100 --> 00:12:42,400

in your life, we're happy to be featuring

308

00:12:42,400 --> 00:12:43,000

you as our ambassador.

309

00:12:43,000 --> 00:12:46,800

He's at that point in your career path, but

310

00:12:47,500 --> 00:12:49,300

Taylor wanted to share that.

311

00:12:49,300 --> 00:12:51,500

She was initially, receiving supplemental

312

00:12:51,500 --> 00:12:55,200

security, income SSI but was switched over

313

00:12:55,200 --> 00:12:57,400

to Childhood disability benefits.

314

00:12:57,400 --> 00:12:59,900

What used to determine disabled adult Child

315

00:12:59,900 --> 00:13:04,300

Benefits in October 2017? And with that

316

00:13:04,300 --> 00:13:06,000

Taylor was thrown into the world of

317

00:13:06,000 --> 00:13:10,400

transition from SSI to SSDI, Medicaid and

318

00:13:10,400 --> 00:13:10,800

Medicare.

319

00:13:10,800 --> 00:13:13,500

And through her own research and help her

320

00:13:13,500 --> 00:13:15,300

family and the department of Vocational

321

00:13:15,300 --> 00:13:17,800

Rehabilitation, she quickly became

322

00:13:17,800 --> 00:13:20,000

knowledgeable about the different rules.

323

00:13:20,000 --> 00:13:22,500

Works of art, programs, and legislation

324

00:13:22,500 --> 00:13:24,800

that has so profoundly affected her life.

325

00:13:24,800 --> 00:13:26,900

So Taylor, I know you're going to share a

326

00:13:26,900 --> 00:13:30,100

little bit more about yourself when while

327

00:13:30,100 --> 00:13:31,800

answering some of these questions that we

328

00:13:31,800 --> 00:13:32,600

have for you.

329

00:13:32,600 --> 00:13:35,500

But the first question I have for you is

330

00:13:35,500 --> 00:13:38,800

it's open us up is why did you open your

331

00:13:38,800 --> 00:13:41,500

ABLE account? And what is having an ABLE

332

00:13:41,500 --> 00:13:43,000

account mean to you?

333

00:13:44,600 --> 00:13:48,600

So initially after I graduated college I

334

00:13:48,600 --> 00:13:54,100

knew I want a few more schooling but I also

335

00:13:54,100 --> 00:13:58,400

need to keep my medical benefits at the time.

336

00:13:58,400 --> 00:14:00,200

It was the $2,000,

337

00:14:00,500 --> 00:14:04,900

a cylinder and I just didn't want to

338

00:14:04,900 --> 00:14:08,000

jeopardize my medical in order to be able

339

00:14:08,000 --> 00:14:10,500

to stay and I was looking and I was

340

00:14:10,500 --> 00:14:13,300

researching and I finally came across a

341

00:14:13,300 --> 00:14:15,600

little, so I decided this is what I'm

342

00:14:15,600 --> 00:14:16,200

looking for.

343

00:14:16,200 --> 00:14:23,000

The cow is Taylor's in California.

344

00:14:23,000 --> 00:14:26,000

So the c a l at the end of medical actually

345

00:14:26,000 --> 00:14:28,100

stands for California, right? What exactly

346

00:14:28,100 --> 00:14:30,000

are those benefits for a national audience?

347

00:14:30,000 --> 00:14:31,800

Can't Taylor, what are you thinking about?

348

00:14:32,900 --> 00:14:35,600

I'm I'm speaking about like in terms of

349

00:14:35,600 --> 00:14:40,800

Medicaid the program and nationally in my State.

350

00:14:40,800 --> 00:14:42,500

Medicaid had a $2,000

351

00:14:42,800 --> 00:14:45,100

after limit.

352

00:14:45,100 --> 00:14:47,600

If you want to keep receiving Medicaid

353

00:14:47,600 --> 00:14:49,300

benefits, then you can't have more than

354

00:14:49,300 --> 00:14:49,900

$2,000.

355

00:14:54,200 --> 00:14:58,100

But when I honestly was searching into ABLE

356

00:14:58,100 --> 00:15:02,400

accounts and I decide to open one, one of

357

00:15:02,400 --> 00:15:04,700

the very first in order to open an ABLE

358

00:15:04,700 --> 00:15:07,400

tell you need to have a severe disability

359

00:15:07,400 --> 00:15:11,600

be before the age of 26 and I qualify for

360

00:15:11,600 --> 00:15:13,300

an ABLE account because I have several

361

00:15:13,300 --> 00:15:14,000

policy.

362

00:15:14,000 --> 00:15:18,100

And so it was really easy to open one.

363

00:15:18,100 --> 00:15:21,600

I think it took like 10 minutes for me.

364

00:15:21,600 --> 00:15:25,200

But yeah, I just started to save what I

365

00:15:25,200 --> 00:15:28,700

could and what that means for you than his

366

00:15:28,700 --> 00:15:30,900

ability to save about 2,000.

367

00:15:32,400 --> 00:15:36,300

So, how is your ABLE account helping to

368

00:15:36,300 --> 00:15:38,000

support you as you advancing your career

369

00:15:38,000 --> 00:15:38,600

Taylor?

370

00:15:39,500 --> 00:15:43,200

So right now, I've been very fortunate in

371

00:15:43,200 --> 00:15:47,500

that everything I've learned, I've put into

372

00:15:47,500 --> 00:15:49,900

my account and I haven't taken anything out

373

00:15:49,900 --> 00:15:53,000

yet, but

374

00:15:54,200 --> 00:15:56,100

because I was saying to you the first

375

00:15:56,100 --> 00:15:59,400

going, I'm actually very lucky in that I've

376

00:15:59,400 --> 00:16:03,000

come across scholarships that may help

377

00:16:03,000 --> 00:16:03,900

cover my schooling.

378

00:16:03,900 --> 00:16:08,700

So for the moment, I'm planning to use it

379

00:16:08,700 --> 00:16:11,000

in a long-term for retirement.

380

00:16:11,700 --> 00:16:14,800

Which is significant and that's a shift too

381

00:16:14,800 --> 00:16:16,300

because that's how I hadn't originally

382

00:16:16,300 --> 00:16:18,700

planned on, using your account for back

383

00:16:18,700 --> 00:16:20,700

when we met each other over three years ago.

384

00:16:20,700 --> 00:16:22,700

But now that you've got this new

385

00:16:22,700 --> 00:16:24,600

opportunity, you can use those funds in so

386

00:16:24,600 --> 00:16:27,200

many different ways and the fact that

387

00:16:27,200 --> 00:16:28,800

someone Taylor your in your mid-twenties

388

00:16:28,800 --> 00:16:31,000

and you're planning for retirement with

389

00:16:31,000 --> 00:16:37,400

your email account, but my advice would be

390

00:16:37,400 --> 00:16:39,700

to start as early as you can because of

391

00:16:39,700 --> 00:16:42,300

compound interest in everything, every

392

00:16:42,300 --> 00:16:43,100

little bit helps.

393

00:16:46,000 --> 00:16:47,900

Well I don't know that I was on top of

394

00:16:47,900 --> 00:16:49,500

things back when I was in my twenties as

395

00:16:49,500 --> 00:16:50,600

you are Taylor with this.

396

00:16:50,600 --> 00:16:54,000

But can you tell us a little bit about what

397

00:16:54,000 --> 00:16:55,900

you're using evil funds to purchase? Now

398

00:16:55,900 --> 00:16:57,500

that would have been difficult or perhaps

399

00:16:57,500 --> 00:17:00,700

even impossible without your ABLE account,

400

00:17:00,700 --> 00:17:02,700

is that saving for retirement? You know,

401

00:17:02,700 --> 00:17:04,300

with the benefits that you needed

402

00:17:07,900 --> 00:17:08,400

so,

403

00:17:09,700 --> 00:17:11,900

I mean, if

404

00:17:13,000 --> 00:17:16,400

right now, like I said before, I'm not

405

00:17:16,400 --> 00:17:20,300

using my Apple account or any purchases

406

00:17:20,300 --> 00:17:27,400

now, but maybe like, once I get depending

407

00:17:27,400 --> 00:17:28,800

on her house during practice.

408

00:17:28,800 --> 00:17:33,200

If something happens where I need to use

409

00:17:33,200 --> 00:17:36,000

the able account for going to Hoschton.

410

00:17:36,000 --> 00:17:39,600

I know, I'll have that money, so, it's a

411

00:17:39,600 --> 00:17:40,300

comfort to me.

412

00:17:40,300 --> 00:17:44,300

But again, I'm going to try really hard to

413

00:17:44,300 --> 00:17:48,100

adjust to allocate most of it for

414

00:17:48,100 --> 00:17:48,700

retirement.

415

00:17:48,700 --> 00:17:52,600

I'm just because I know given that I am

416

00:17:52,600 --> 00:17:55,300

still in my twenties, but I have some time

417

00:17:55,300 --> 00:17:56,200

I'm in that I can.

418

00:17:56,200 --> 00:17:59,100

If I can just buy the stead, I'll just grow.

419

00:17:59,100 --> 00:18:02,300

You have some invested in.

420

00:18:02,300 --> 00:18:04,500

So certainly right in the markets as they

421

00:18:04,500 --> 00:18:08,200

pan out over that can look different in the

422

00:18:08,200 --> 00:18:09,700

immediate term Perez.

423

00:18:11,800 --> 00:18:14,500

Okay, so I'm wondering too and we're going

424

00:18:14,500 --> 00:18:17,000

to come back to you at the end, but before

425

00:18:17,000 --> 00:18:19,500

I wrap up our section here, can you share

426

00:18:19,500 --> 00:18:21,900

one or two specific strategies for how

427

00:18:21,900 --> 00:18:24,200

you're using your ABLE account? Long-term

428

00:18:24,200 --> 00:18:26,500

is you advancing your career to plan for

429

00:18:26,500 --> 00:18:28,800

long-term needs such as Retirement? And

430

00:18:28,800 --> 00:18:30,400

it's something I'm thinking about here to

431

00:18:30,400 --> 00:18:33,300

Taylor and I think the audience can benefit

432

00:18:33,300 --> 00:18:36,000

from knowing, you know, you're planning for

433

00:18:36,000 --> 00:18:38,300

retirement, but you're ABLE account funds.

434

00:18:38,300 --> 00:18:42,100

If you need it for even on a homer, some

435

00:18:42,100 --> 00:18:44,400

immediate need that comes up.

436

00:18:44,400 --> 00:18:45,800

Those would be available to you.

437

00:18:45,800 --> 00:18:47,600

And it's not like throwing out of

438

00:18:47,600 --> 00:18:49,000

retirement account, where you would be

439

00:18:49,000 --> 00:18:51,100

penalized because you are far younger than

440

00:18:51,100 --> 00:18:51,900

your sixties.

441

00:18:51,900 --> 00:18:54,500

Absolutely.

442

00:18:54,500 --> 00:18:56,700

I think if I need it for a

443

00:18:56,700 --> 00:19:01,400

disability-related expense and if, if

444

00:19:01,400 --> 00:19:05,000

unexpected plans to come up like again,

445

00:19:05,000 --> 00:19:07,600

it's like a real Comfort to me, knowing I

446

00:19:07,600 --> 00:19:08,400

just have that available.

447

00:19:08,400 --> 00:19:10,700

And I can just use

448

00:19:11,700 --> 00:19:13,900

I'm in California, this option of the debit

449

00:19:13,900 --> 00:19:17,000

card which I have a lot of can kick it on,

450

00:19:17,000 --> 00:19:21,700

just take buns, out of my ABLE account, but

451

00:19:21,700 --> 00:19:24,400

going to also your other questions like

452

00:19:24,400 --> 00:19:29,600

just in terms of a long-term, if I needed

453

00:19:29,600 --> 00:19:33,400

some of the funds to purchase the house or

454

00:19:33,400 --> 00:19:37,400

whatever it may be and actually not even 2

455

00:19:37,400 --> 00:19:39,700

and 845.

456

00:19:39,700 --> 00:19:42,600

So many options a book down so is great

457

00:19:42,600 --> 00:19:44,100

pending on what your situation is

458

00:19:44,100 --> 00:19:47,300

especially if you're

459

00:19:48,300 --> 00:19:51,600

A family and just or someone else.

460

00:19:51,600 --> 00:19:54,200

Thank you, Taylor.

461

00:19:54,200 --> 00:19:56,100

I'm going to come back around to you and we

462

00:19:56,100 --> 00:19:59,900

do our round robin at the very end for some

463

00:19:59,900 --> 00:20:01,400

final words of advice from you.

464

00:20:01,400 --> 00:20:04,700

But for now we're going to go over to Simon

465

00:20:04,700 --> 00:20:05,300

contos.

466

00:20:05,300 --> 00:20:08,200

Who's one of our other ambassadors and sign

467

00:20:08,200 --> 00:20:09,300

and you joined us a little bit more

468

00:20:09,300 --> 00:20:11,900

recently but it's really nice to see you.

469

00:20:11,900 --> 00:20:13,200

Hi, thank you for being you.

470

00:20:16,100 --> 00:20:17,800

So I'm going to introduce I'm in a little

471

00:20:17,800 --> 00:20:20,000

and then you'll hear more from him and

472

00:20:20,000 --> 00:20:21,500

we'll have some questions for him as well

473

00:20:21,500 --> 00:20:23,400

but I want you all to know.

474

00:20:23,400 --> 00:20:26,500

So Simon's been enabling in RC ambassadors

475

00:20:26,500 --> 00:20:27,800

since 2021.

476

00:20:28,000 --> 00:20:31,400

That's also when Simon open isn't ABLE

477

00:20:31,400 --> 00:20:31,900

account.

478

00:20:31,900 --> 00:20:35,600

So he is a mechanical engineer who lives in

479

00:20:35,600 --> 00:20:38,300

Philadelphia Pennsylvania, a graduate of

480

00:20:38,300 --> 00:20:41,200

Villanova University, he's been a senior

481

00:20:41,200 --> 00:20:44,000

sales engineer for Carrier Air Conditioner

482

00:20:44,000 --> 00:20:47,700

company since 2013 and a Pennsylvania ABLE

483

00:20:47,700 --> 00:20:48,200

account owner.

484

00:20:48,200 --> 00:20:51,800

Also, since early 2021 born in Sydney,

485

00:20:51,800 --> 00:20:54,100

Australia, Simon's parents moved the family

486

00:20:54,100 --> 00:20:56,800

to the United States in 1990 and became

487

00:20:56,800 --> 00:20:58,800

naturalized US citizens.

488

00:20:58,800 --> 00:21:02,900

11 years later, in 2001, and his previous work.

489

00:21:02,900 --> 00:21:05,600

As a contractor for companies like Mars

490

00:21:05,600 --> 00:21:09,000

electronics and Motorola Simon transition

491

00:21:09,000 --> 00:21:12,500

on and off SSA disability benefits as his

492

00:21:12,500 --> 00:21:15,300

income from work fluctuated now.

493

00:21:15,300 --> 00:21:18,100

So I'm going to work I'm with carrier in

494

00:21:18,100 --> 00:21:21,600

Simon doesn't receive SSI or SSDI benefits,

495

00:21:21,600 --> 00:21:23,700

and the only public benefit that he

496

00:21:23,700 --> 00:21:25,800

receives now, is from Pennsylvania's

497

00:21:25,800 --> 00:21:26,300

Medicaid.

498

00:21:26,300 --> 00:21:29,700

Buy-in program, an SSA work support.

499

00:21:29,700 --> 00:21:32,200

So some of us just a little bit of

500

00:21:32,200 --> 00:21:34,600

background, so folks can understand a

501

00:21:34,600 --> 00:21:36,100

little bit of your journey.

502

00:21:36,100 --> 00:21:37,600

I know you're going to be sharing more with

503

00:21:37,600 --> 00:21:40,500

us here, but really the first thing I want

504

00:21:40,500 --> 00:21:42,400

to ask you is, why did you open your ABLE

505

00:21:42,400 --> 00:21:44,400

account? It was only last year, feels like

506

00:21:44,400 --> 00:21:45,500

a very long time ago.

507

00:21:45,500 --> 00:21:52,000

What does it have in? It it mean to you, I

508

00:21:52,000 --> 00:21:56,700

am in a Medicare buy-in program.

509

00:21:56,700 --> 00:22:01,300

Now what's been happening over the years

510

00:22:01,300 --> 00:22:09,200

due to my my income from carrier waves

511

00:22:09,200 --> 00:22:12,300

approaching the income limit for the

512

00:22:12,300 --> 00:22:14,100

Medicare buy-in program.

513

00:22:14,700 --> 00:22:18,400

And even offsetting some of the medical

514

00:22:18,400 --> 00:22:21,400

expenses I had, I was always flirting with

515

00:22:21,400 --> 00:22:24,400

lemon and what happened was there was a

516

00:22:24,400 --> 00:22:27,800

point where I not only exceeded the income

517

00:22:27,800 --> 00:22:37,000

limit, but I see the ABLE to bring me well

518

00:22:37,000 --> 00:22:40,800

below the income and asset limit, and

519

00:22:40,800 --> 00:22:44,400

unable to maintain my medicare buy-in

520

00:22:44,400 --> 00:22:47,200

program and still retain those benefits.

521

00:22:51,700 --> 00:22:54,100

and in terms of how,

522

00:22:56,200 --> 00:22:58,100

Can you talk a little bit about? I know

523

00:22:58,100 --> 00:22:58,900

it's been interesting.

524

00:22:58,900 --> 00:22:59,800

Some of the ways.

525

00:22:59,800 --> 00:23:01,000

It it might not be things.

526

00:23:01,000 --> 00:23:02,300

Most folks would think about you.

527

00:23:02,300 --> 00:23:03,300

Not talk quite at that.

528

00:23:03,300 --> 00:23:05,600

They can you share with their audience, how

529

00:23:05,600 --> 00:23:07,300

you're ABLE account is helping to support,

530

00:23:07,300 --> 00:23:09,300

you in your life and in your career, you're

531

00:23:09,300 --> 00:23:10,500

a little bit older than Taylor.

532

00:23:10,500 --> 00:23:12,700

So your little further along in your career

533

00:23:12,700 --> 00:23:14,800

Journey, she's at the pathway of choosing

534

00:23:14,800 --> 00:23:17,500

different options and your your solidly in

535

00:23:17,500 --> 00:23:18,100

a career.

536

00:23:18,100 --> 00:23:21,500

But you still have options or wait and what

537

00:23:21,500 --> 00:23:24,600

might your ABLE account be doing or have

538

00:23:24,600 --> 00:23:26,300

done for you and what might it do in the

539

00:23:26,300 --> 00:23:34,800

future for you? A little bit of a security

540

00:23:34,800 --> 00:23:39,100

Flashpoint B just in case something happen

541

00:23:39,100 --> 00:23:44,300

I like to prepare for like, you know, you

542

00:23:44,300 --> 00:23:46,900

were like something happens and I need to,

543

00:23:46,900 --> 00:23:48,100

you know.

544

00:23:48,100 --> 00:23:50,600

Have a fun to kind of help or any

545

00:23:50,600 --> 00:23:53,100

emergencies, like I say something is wrong

546

00:23:53,100 --> 00:23:55,600

with my head dancing vehicle or

547

00:23:56,300 --> 00:23:59,200

You know, God forbid like something happens

548

00:23:59,200 --> 00:24:03,200

at my job and I know I reached my job

549

00:24:03,200 --> 00:24:05,300

around had a point where he didn't, maybe

550

00:24:05,300 --> 00:24:08,100

like just in case I need to know to change

551

00:24:08,100 --> 00:24:12,200

careers and having a ABLE, gives me a

552

00:24:12,200 --> 00:24:13,400

little bit of secureanywhere.

553

00:24:13,400 --> 00:24:15,700

Like, should something happen.

554

00:24:15,700 --> 00:24:19,900

I have that April, can't, if I have cover

555

00:24:19,900 --> 00:24:22,400

myself for any contingency,

556

00:24:23,600 --> 00:24:26,100

I know that's even come up with purchases,

557

00:24:26,100 --> 00:24:27,100

this phone might not necessarily.

558

00:24:27,100 --> 00:24:30,000

Thank you know we've talked about when you

559

00:24:30,000 --> 00:24:36,000

needed things with the car and you know,

560

00:24:36,000 --> 00:24:37,400

they're still working from home, we all

561

00:24:37,400 --> 00:24:38,000

didn't, you did.

562

00:24:38,000 --> 00:24:39,900

But some of the kitten to the office or

563

00:24:39,900 --> 00:24:41,900

getting around and then when you need to

564

00:24:41,900 --> 00:24:44,000

make repairs, I know that you've made a

565

00:24:44,000 --> 00:24:46,200

purchase you weren't expecting but you had

566

00:24:46,200 --> 00:24:48,100

the funds in your ABLE account need to

567

00:24:48,100 --> 00:24:48,900

share that example.

568

00:24:55,000 --> 00:24:57,500

I feel it's something is going on with my

569

00:24:57,500 --> 00:25:01,800

it's active vehicle and how all of a sudden

570

00:25:01,800 --> 00:25:02,800

I got to go.

571

00:25:02,800 --> 00:25:05,500

I was like almost $2,000

572

00:25:05,900 --> 00:25:10,800

that I did not expect that all I didn't

573

00:25:10,800 --> 00:25:14,200

have those kind of funds with my regular

574

00:25:14,200 --> 00:25:17,300

checking account or even my regular savings

575

00:25:17,300 --> 00:25:20,100

account but I had to get my email account

576

00:25:20,100 --> 00:25:22,400

and safely I had that.

577

00:25:22,400 --> 00:25:26,500

Cuz if I didn't, I'd be in a lot of

578

00:25:26,500 --> 00:25:26,900

trouble.

579

00:25:26,900 --> 00:25:31,000

I wouldn't be able to go anywhere, so I

580

00:25:31,000 --> 00:25:34,600

found and I established at like, a few

581

00:25:34,600 --> 00:25:37,700

months before I actually started, you know,

582

00:25:37,700 --> 00:25:39,400

be able to try to sell it.

583

00:25:39,400 --> 00:25:42,800

So, I had that inflates and that was very

584

00:25:42,800 --> 00:25:46,500

useful in a very unexpected situation,

585

00:25:46,500 --> 00:25:49,900

especially given, you know, you might need

586

00:25:49,900 --> 00:25:50,500

planning for.

587

00:25:55,000 --> 00:25:57,400

Source where you're not withdrawing funds

588

00:25:57,400 --> 00:25:59,200

from somewhere else and taking big

589

00:25:59,200 --> 00:26:01,300

penalties for withdrawing too early.

590

00:26:02,300 --> 00:26:04,100

So, thanks for thanks for sharing that

591

00:26:04,100 --> 00:26:04,600

example.

592

00:26:04,600 --> 00:26:08,400

Find then, can you talk about how what

593

00:26:08,400 --> 00:26:09,800

you're using your able funds to purchase

594

00:26:09,800 --> 00:26:12,900

now in terms of any sort of ports or

595

00:26:12,900 --> 00:26:14,800

Services other than paying for a car

596

00:26:14,800 --> 00:26:16,600

repair, things like that, are you using it

597

00:26:16,600 --> 00:26:18,600

any other way now? Or you just really good

598

00:26:18,600 --> 00:26:29,500

but you not answer when I try to make sure

599

00:26:29,500 --> 00:26:34,100

like if something happens like I have that,

600

00:26:34,100 --> 00:26:36,500

you know, funds, Daddy's hungry, like

601

00:26:36,500 --> 00:26:37,400

anything.

602

00:26:37,400 --> 00:26:39,700

Like I know pretty soon.

603

00:26:39,700 --> 00:26:42,600

I need to get a new power chair and

604

00:26:42,600 --> 00:26:45,000

unfortunately, with the resources that I

605

00:26:45,000 --> 00:26:47,400

have, I know I'm going to have to pay part

606

00:26:47,400 --> 00:26:49,100

of that like out of pocket.

607

00:26:49,100 --> 00:26:52,600

So I have that ABLE is out there to kind of

608

00:26:52,600 --> 00:26:53,300

help with that difference.

609

00:26:53,300 --> 00:26:56,800

I think we wrote a spotlight that included

610

00:26:56,800 --> 00:26:59,200

the details around all the different

611

00:26:59,200 --> 00:27:01,600

funding sources and then how ABLE account

612

00:27:02,300 --> 00:27:03,600

That's really going to supplement.

613

00:27:03,600 --> 00:27:05,900

So I can replace you do have some funding

614

00:27:05,900 --> 00:27:08,000

towards that, your power chair replacement,

615

00:27:08,000 --> 00:27:10,200

but not nearly what you need.

616

00:27:10,200 --> 00:27:12,800

So be able to use your ABLE account to

617

00:27:12,800 --> 00:27:16,300

augment to supplement the other funding

618

00:27:16,300 --> 00:27:17,900

sources and resources.

619

00:27:17,900 --> 00:27:19,700

You can pull on can make the difference

620

00:27:19,700 --> 00:27:22,600

between having that replacement or not kind

621

00:27:22,600 --> 00:27:23,700

of similar to the car.

622

00:27:23,700 --> 00:27:26,000

You know, the things I need in life, right

623

00:27:26,000 --> 00:27:27,500

up there.

624

00:27:27,500 --> 00:27:30,300

Soon, Peaches on right tire chairs where

625

00:27:30,300 --> 00:27:33,000

the only way you can really get AIDS.

626

00:27:33,000 --> 00:27:36,700

If you paid out of pocket, unfortunately,

627

00:27:36,700 --> 00:27:42,400

heart rate that I need that aren't exactly

628

00:27:42,400 --> 00:27:44,800

entirely covered by Insurance.

629

00:27:44,800 --> 00:27:48,200

Even their Medicare buying that I

630

00:27:48,200 --> 00:27:51,700

programmed and enrolled in doesn't cover

631

00:27:51,700 --> 00:27:54,300

everything so I have to make up the

632

00:27:54,300 --> 00:27:54,400

difference.

633

00:27:55,500 --> 00:27:57,900

You know, and I think to about even

634

00:27:57,900 --> 00:27:59,600

sometimes when there are services are

635

00:27:59,600 --> 00:28:01,600

supports that can be paid for by other

636

00:28:01,600 --> 00:28:04,000

programs, that folks can access something

637

00:28:04,000 --> 00:28:05,800

that Taylor and I who just talked to have

638

00:28:05,800 --> 00:28:08,200

talked about cuz if you just need to pay

639

00:28:08,200 --> 00:28:11,000

for like something that's quick than my

640

00:28:11,000 --> 00:28:12,100

cost, you $65

641

00:28:12,700 --> 00:28:14,800

or less, small enough amount that.

642

00:28:14,800 --> 00:28:17,000

Do you want to wait for a month or longer

643

00:28:17,000 --> 00:28:19,000

for that expense to be approved.

644

00:28:19,000 --> 00:28:20,700

So you get the thing you need.

645

00:28:20,700 --> 00:28:23,200

When you're just like, well, maybe I just

646

00:28:23,200 --> 00:28:25,200

paid out of my able account son's, right.

647

00:28:25,200 --> 00:28:27,400

That way, you're not holding up your life,

648

00:28:27,400 --> 00:28:29,900

waiting for something that you do have the

649

00:28:29,900 --> 00:28:32,000

funds for in this ABLE account.

650

00:28:32,000 --> 00:28:33,100

Exactly.

651

00:28:33,100 --> 00:28:39,100

So honestly, I want to see if you can share

652

00:28:39,100 --> 00:28:41,800

with our audience one or two specific

653

00:28:41,800 --> 00:28:43,800

strategies for how you were using your ABLE

654

00:28:43,800 --> 00:28:46,800

account longer-term as you advancing your

655

00:28:46,800 --> 00:28:49,300

career plan for longer-term needs such as

656

00:28:49,300 --> 00:28:49,800

Retirement.

657

00:28:49,800 --> 00:28:50,700

What are some strategies?

658

00:28:55,500 --> 00:28:58,000

Monitoring them, how you were putting funds

659

00:28:58,000 --> 00:29:00,100

in, they did to the ABLE account, you know,

660

00:29:00,100 --> 00:29:01,900

how are you finding the ways to get to move

661

00:29:01,900 --> 00:29:03,900

that forward to build Battery Source for

662

00:29:03,900 --> 00:29:10,600

yourself, pregnant Lonnie from light? So I

663

00:29:10,600 --> 00:29:21,000

can put that into my knee, really fat as a

664

00:29:21,000 --> 00:29:24,800

kind of build up the funds, that way some

665

00:29:24,800 --> 00:29:26,200

of it I have invested.

666

00:29:28,300 --> 00:29:31,500

I know early out, I know it's experimenting

667

00:29:31,500 --> 00:29:34,700

with that and I know it didn't come out as

668

00:29:34,700 --> 00:29:36,600

well as I hope, so.

669

00:29:36,600 --> 00:29:38,800

I'm readjusting that to that way.

670

00:29:38,800 --> 00:29:43,800

That's not as bad, but I'm still working on that.

671

00:29:43,800 --> 00:29:47,900

I am using the phone to you.

672

00:29:47,900 --> 00:29:48,600

Like I said before

673

00:29:51,800 --> 00:29:55,800

in a provides if I knew for retirement but

674

00:29:55,800 --> 00:29:58,300

I also want to have like some they're just

675

00:29:58,300 --> 00:30:01,100

as the just in case something happens, got

676

00:30:01,100 --> 00:30:05,100

a fun too like the upcoming power chair

677

00:30:05,100 --> 00:30:08,100

that I'll eventually have to get her

678

00:30:09,622 --> 00:30:11,922

Something doesn't happen with my vehicle

679

00:30:11,922 --> 00:30:15,622

again where I have to use the funds for

680

00:30:15,622 --> 00:30:19,922

that or even like just has a contingency,

681

00:30:19,922 --> 00:30:22,322

like it's something were to happen at

682

00:30:22,322 --> 00:30:26,722

carrier, or are you not to put those up for

683

00:30:26,722 --> 00:30:29,622

me to change careers? I, you know, I have fun.

684

00:30:29,622 --> 00:30:32,222

And Frank suffocate, something happen.

685

00:30:34,322 --> 00:30:36,022

The really just kind of Peace of Mind,

686

00:30:36,022 --> 00:30:38,222

really was having that extra cushion and

687

00:30:38,222 --> 00:30:40,122

resource something that can grow its

688

00:30:40,122 --> 00:30:40,622

tax-advantaged.

689

00:30:40,622 --> 00:30:44,922

But as we talked about the portion that is

690

00:30:44,922 --> 00:30:46,822

invested, cuz you can have it in a

691

00:30:46,822 --> 00:30:49,722

fdic-insured checking account.

692

00:30:49,722 --> 00:30:52,722

And then there's also the investment

693

00:30:52,722 --> 00:30:54,922

option, which you can have your money, make money.

694

00:30:54,922 --> 00:30:58,222

But along with that, just like anyone else

695

00:30:58,222 --> 00:31:00,722

in America's who's got Investments, you

696

00:31:00,722 --> 00:31:02,422

have to ride the stock market and

697

00:31:02,422 --> 00:31:05,122

longer-term that that generally pans out.

698

00:31:05,122 --> 00:31:08,822

But we've all seen and experienced what's

699

00:31:08,822 --> 00:31:09,522

been happening lately.

700

00:31:09,522 --> 00:31:12,122

And understanding that those Investments

701

00:31:12,122 --> 00:31:13,822

while there's an opportunity to grow, the

702

00:31:13,822 --> 00:31:17,122

money is also potential for some losses to.

703

00:31:17,122 --> 00:31:18,222

So factoring that in

704

00:31:20,522 --> 00:31:24,422

Cracks, what do you have given me like, two

705

00:31:24,422 --> 00:31:26,622

strategies that you're using? You think the

706

00:31:26,622 --> 00:31:28,922

audience needs to know about that? They

707

00:31:28,922 --> 00:31:32,022

might not just know, generally the you kind

708

00:31:32,022 --> 00:31:35,022

of land you come in and got to benefit from

709

00:31:35,022 --> 00:31:36,122

working with a lot of the ABLE

710

00:31:36,122 --> 00:31:36,822

ambassadors.

711

00:31:36,822 --> 00:31:38,022

Is there anything you picked up from

712

00:31:38,022 --> 00:31:46,822

anyone? Maybe Edward, I got in place early on.

713

00:31:46,822 --> 00:31:51,522

I know, back when I was still in contract,

714

00:31:51,522 --> 00:31:55,022

you'd like if I, if a Naval Academy existed

715

00:31:55,022 --> 00:31:57,422

back then things would have been a lot

716

00:31:57,422 --> 00:31:57,622

easier.

717

00:31:57,622 --> 00:32:01,722

Especially as I was going from one job to

718

00:32:01,722 --> 00:32:03,522

another one company.

719

00:32:03,522 --> 00:32:06,822

To another being a big gap between those

720

00:32:06,822 --> 00:32:10,722

dogs were wasn't exactly short of having

721

00:32:10,722 --> 00:32:14,922

that existed at the time, which

722

00:32:14,922 --> 00:32:16,822

unfortunately, it didn't.

723

00:32:17,422 --> 00:32:20,222

That would make things a lot easier,

724

00:32:20,222 --> 00:32:26,822

especially on my end up financing something

725

00:32:26,822 --> 00:32:32,322

like, you know, certain expenses in between jobs.

726

00:32:32,322 --> 00:32:38,422

It's something that I, I have occurred to a

727

00:32:38,422 --> 00:32:40,422

lot of the people in my community, which is

728

00:32:40,422 --> 00:32:42,922

the congenital, muscular dystrophy

729

00:32:42,922 --> 00:32:44,222

Community.

730

00:32:44,222 --> 00:32:52,922

You know why it was such a such a boon in

731

00:32:52,922 --> 00:32:57,022

such a godsend, for a lot of people.

732

00:32:57,022 --> 00:33:00,222

That's something doesn't know that, you

733

00:33:00,222 --> 00:33:01,722

know, within your community in your

734

00:33:01,722 --> 00:33:03,222

networks, your kind of an elder Statesman

735

00:33:03,222 --> 00:33:06,022

Simon and there's any younger folks who

736

00:33:06,022 --> 00:33:07,722

look to you in terms of like that level of

737

00:33:07,722 --> 00:33:08,022

Independence.

738

00:33:08,022 --> 00:33:11,022

And you know, career pathway opportunity

739

00:33:11,022 --> 00:33:13,622

like the ability to drive independently and

740

00:33:13,622 --> 00:33:15,622

save for a purchase vehicles to be able to

741

00:33:15,622 --> 00:33:16,922

do so and get out in the world.

742

00:33:17,322 --> 00:33:21,522

So sharing that kind of guidance and of

743

00:33:21,522 --> 00:33:23,722

course, I vision of is an ABLE account has

744

00:33:23,722 --> 00:33:25,022

been around when you were a lot younger.

745

00:33:25,022 --> 00:33:27,222

How that might have helped you with your

746

00:33:27,222 --> 00:33:29,322

career? I think that's really good for our

747

00:33:29,322 --> 00:33:31,222

audience to hear to because some folks

748

00:33:31,222 --> 00:33:34,122

might not be as far along as you are, they

749

00:33:34,122 --> 00:33:34,422

might be.

750

00:33:34,422 --> 00:33:36,722

So they can use your strategies but

751

00:33:36,722 --> 00:33:39,222

thinking about, you know, the support it

752

00:33:39,222 --> 00:33:41,422

can provide when you're figuring out your

753

00:33:41,422 --> 00:33:44,422

career, it is really helpful and I'm going

754

00:33:44,422 --> 00:33:46,922

to have another question for you, along

755

00:33:46,922 --> 00:33:49,122

with the round-robin at the end, but thank

756

00:33:49,122 --> 00:33:51,022

you for sharing this Simon.

757

00:33:51,022 --> 00:33:56,322

And for now I am going to go next to Eric.

758

00:33:58,622 --> 00:34:03,322

So we'll welcome Eric Cardenas, higher.

759

00:34:04,522 --> 00:34:07,822

So, I'm going to introduce everyone to you Eric.

760

00:34:07,822 --> 00:34:11,022

So Eric, you have been enabling RC

761

00:34:11,022 --> 00:34:12,922

Ambassador since 2021.

762

00:34:13,122 --> 00:34:17,122

Along with Simon, you're fairly new care

763

00:34:17,122 --> 00:34:22,722

with us, but Eric is an advocate for Texas

764

00:34:22,722 --> 00:34:24,522

Society of interpreters for the Deaf.

765

00:34:26,022 --> 00:34:29,022

End to the Texas Association of the desk

766

00:34:29,022 --> 00:34:32,022

and also a lecture or two, at the

767

00:34:32,022 --> 00:34:34,022

University of Texas, Rio Grande Valley.

768

00:34:34,022 --> 00:34:36,422

Eric is a first-generation

769

00:34:36,422 --> 00:34:39,422

Mexican-American, and a member of both, the

770

00:34:39,422 --> 00:34:42,322

deaf and lgbtq communities.

771

00:34:43,722 --> 00:34:46,422

And is the first number is community to

772

00:34:46,422 --> 00:34:47,222

graduate from college.

773

00:34:48,622 --> 00:34:51,322

Eric went on to earn a master's degree in

774

00:34:51,322 --> 00:34:54,022

sign language education at gallaudet

775

00:34:54,022 --> 00:34:56,622

University and is currently in a doctoral

776

00:34:56,622 --> 00:34:59,822

program and you recently got married,

777

00:34:59,822 --> 00:35:02,022

you've been incredibly busy erection

778

00:35:02,922 --> 00:35:05,622

in addition to joining us as an ambassador,

779

00:35:07,722 --> 00:35:12,822

So my first question for Eric is Eric, can

780

00:35:12,822 --> 00:35:15,322

you share with our audience? Why did you

781

00:35:15,322 --> 00:35:17,722

open your ABLE account? And what does

782

00:35:17,722 --> 00:35:19,622

having an ABLE account mean to you?

783

00:35:23,422 --> 00:35:23,922

Yes.

784

00:35:25,122 --> 00:35:26,922

The first one to say hello to everyone.

785

00:35:28,722 --> 00:35:30,622

And you have many good question.

786

00:35:33,522 --> 00:35:35,622

I'm going to ask for my team to help me.

787

00:35:37,322 --> 00:35:50,122

Kelly, can you help me count? I was using

788

00:35:50,122 --> 00:35:53,622

my SSDI benefits at that time.

789

00:35:53,622 --> 00:35:55,922

And so, I had a couple concerned because I

790

00:35:55,922 --> 00:35:57,122

didn't want to lose my benefits.

791

00:35:57,122 --> 00:36:00,922

While I was studying in graduate school for

792

00:36:00,922 --> 00:36:01,322

my degree.

793

00:36:01,322 --> 00:36:04,622

So when I opened up my ABLE account and I

794

00:36:04,622 --> 00:36:07,222

was able to get that up, I was able to go

795

00:36:07,222 --> 00:36:08,922

ahead and fly and I was able to just really

796

00:36:08,922 --> 00:36:11,022

do a lot of research and to learn on my own

797

00:36:11,022 --> 00:36:13,722

as far as how I was able to use that and

798

00:36:13,722 --> 00:36:15,322

how important it was to be able to grow

799

00:36:15,322 --> 00:36:17,522

your savings while you're studying and

800

00:36:17,522 --> 00:36:18,222

you're in school.

801

00:36:18,222 --> 00:36:19,722

So, yeah.

802

00:36:19,722 --> 00:36:22,722

Now I I just seen the evidence and how it's

803

00:36:22,722 --> 00:36:24,222

been such a huge benefit for me.

804

00:36:24,222 --> 00:36:25,622

Now, over the years,

805

00:36:28,922 --> 00:36:28,922

I can just I couldn't remember your second

question.

806

00:36:28,922 --> 00:36:31,322

What was that second one? I think you ask.

807

00:36:31,322 --> 00:36:34,222

Oh yeah, what does having an ABLE account

808

00:36:34,222 --> 00:36:34,822

mean to you?

809

00:36:39,522 --> 00:36:40,822

Yeah, great question.

810

00:36:40,822 --> 00:36:44,122

I just seen ABLE account for me is just a

811

00:36:44,122 --> 00:36:47,622

feeling or a sense of it's a big investment

812

00:36:47,622 --> 00:36:48,222

in myself.

813

00:36:48,222 --> 00:36:51,722

I feel like ABLE it's as if I'm invested in

814

00:36:51,722 --> 00:36:51,922

myself.

815

00:36:51,922 --> 00:36:54,122

So yes I'm monetarily investing in the

816

00:36:54,122 --> 00:36:56,422

count, but I feel like it's also a huge

817

00:36:56,422 --> 00:36:58,922

benefit and it's tenfold as far as what I

818

00:36:58,922 --> 00:37:00,222

have also gained as well.

819

00:37:01,622 --> 00:37:03,922

Well and I'm going to ask you some more

820

00:37:03,922 --> 00:37:06,422

specifics around that Eric too sure what

821

00:37:06,422 --> 00:37:07,022

that means.

822

00:37:07,022 --> 00:37:09,122

But I think that comes with the next

823

00:37:09,122 --> 00:37:12,722

question I have which is how is your ABLE

824

00:37:12,722 --> 00:37:15,422

account helping to support you in your life

825

00:37:15,422 --> 00:37:19,322

and I emphasize in your life and in your

826

00:37:19,322 --> 00:37:19,822

career,

827

00:37:21,522 --> 00:37:24,122

I might be hinting at your wedding to

828

00:37:28,422 --> 00:37:30,622

Yes yeah yeah, great question.

829

00:37:30,622 --> 00:37:32,922

So with my ABLE account I was actually able to.

830

00:37:32,922 --> 00:37:37,822

So I got married on a married man and I

831

00:37:37,822 --> 00:37:40,722

married a guy from Columbia and we were

832

00:37:40,722 --> 00:37:43,322

able to use our ABLE account to pay for a

833

00:37:43,322 --> 00:37:44,422

lot of R&R.

834

00:37:44,422 --> 00:37:46,622

Need that we need especially as far as

835

00:37:46,622 --> 00:37:48,222

communication needs.

836

00:37:48,222 --> 00:37:50,122

We were able to use that money for

837

00:37:50,122 --> 00:37:53,122

interpreters be able to provide

838

00:37:53,122 --> 00:37:55,022

interpreters during our wedding.

839

00:37:55,022 --> 00:37:59,322

We were able to purchase a house so it was

840

00:37:59,322 --> 00:38:00,322

really exciting.

841

00:38:00,322 --> 00:38:02,922

I've been able to do that purchase of just

842

00:38:02,922 --> 00:38:04,122

not having an apartment anymore.

843

00:38:04,122 --> 00:38:07,322

Actually be a homeowner and I feel like

844

00:38:07,322 --> 00:38:08,922

we've been I've been waiting for actually

845

00:38:08,922 --> 00:38:10,022

waiting for the house to be ready.

846

00:38:10,022 --> 00:38:14,122

So will actually be moving in and soon the

847

00:38:14,122 --> 00:38:15,722

economy has just been kind of all over the

848

00:38:15,722 --> 00:38:18,322

place right now, but yes we've been able to

849

00:38:18,322 --> 00:38:19,122

invest in that.

850

00:38:19,122 --> 00:38:22,322

I've also had used it to buy books for my

851

00:38:22,322 --> 00:38:24,422

school, I've used it for my hearing aids,

852

00:38:24,422 --> 00:38:27,722

I've been able to pay bills with that money

853

00:38:27,722 --> 00:38:30,422

Electric Build utility bills off those

854

00:38:30,422 --> 00:38:32,622

things with my dog, my dog is deaf as well.

855

00:38:32,622 --> 00:38:37,022

So it's a service dog and emotional support

856

00:38:37,022 --> 00:38:39,322

animal, as well as I've been able to pay

857

00:38:39,322 --> 00:38:40,222

for dental care.

858

00:38:40,222 --> 00:38:43,822

Specialized food for them care whenever I'm

859

00:38:43,822 --> 00:38:45,722

trying, or I'm flying for business, we have

860

00:38:45,722 --> 00:38:47,422

to pay for care for our pets.

861

00:38:47,422 --> 00:38:50,622

So this is so many things that I had felt

862

00:38:50,622 --> 00:38:52,622

so supported with my account.

863

00:38:52,622 --> 00:38:54,222

But honestly, without it, I don't know what

864

00:38:54,222 --> 00:38:54,622

I would do.

865

00:38:54,622 --> 00:38:58,722

Well and that's so many different things

866

00:38:58,722 --> 00:39:02,122

and Eric are at such an interesting point,

867

00:39:02,122 --> 00:39:04,222

in your life, has so many things going on

868

00:39:04,222 --> 00:39:07,322

at the recently, married purchasing a home

869

00:39:07,322 --> 00:39:10,322

and a doctoral program there.

870

00:39:10,322 --> 00:39:11,922

A lot of moving Parts there.

871

00:39:11,922 --> 00:39:15,522

I, I love that you mentioned the range of

872

00:39:15,522 --> 00:39:15,922

different things.

873

00:39:15,922 --> 00:39:18,922

Are you using your ABLE account for because

874

00:39:18,922 --> 00:39:20,122

one of our decision.

875

00:39:20,122 --> 00:39:24,522

Just what is a qualified disability expense

876

00:39:24,522 --> 00:39:26,822

out of your ABLE account and it doesn't

877

00:39:26,822 --> 00:39:29,122

have to directly relate To the disability.

878

00:39:29,122 --> 00:39:31,022

It's very broad.

879

00:39:31,022 --> 00:39:33,022

I encourage people to check out that

880

00:39:33,022 --> 00:39:35,922

Decision Guide because all of the things

881

00:39:35,922 --> 00:39:39,222

that Eric has mentioned our audience.

882

00:39:39,222 --> 00:39:40,722

You should know, there's so much

883

00:39:40,722 --> 00:39:44,522

flexibility and really the ABLE account.

884

00:39:44,522 --> 00:39:47,422

Again, it stands for achieving a better

885

00:39:47,422 --> 00:39:49,622

life experience a ABLE.

886

00:39:49,622 --> 00:39:52,522

And so I think with Taylor was signed and

887

00:39:52,522 --> 00:39:55,722

now it's Eric really sharing, you know, the

888

00:39:55,722 --> 00:39:58,422

range of things in the flexibility of what

889

00:39:58,422 --> 00:39:59,722

you can do with enable account.

890

00:39:59,722 --> 00:40:01,422

It's really important to hear from all of

891

00:40:01,422 --> 00:40:02,222

you directly.

892

00:40:02,222 --> 00:40:05,822

Eric Simon & Taylor before you.

893

00:40:05,822 --> 00:40:09,622

I'm wondering my last question for you

894

00:40:09,622 --> 00:40:13,022

before we go to Emily and our round-robin

895

00:40:13,022 --> 00:40:16,222

at the end is, can you share one or two

896

00:40:16,222 --> 00:40:18,622

specific strategies with our audience?

897

00:40:18,622 --> 00:40:20,622

Something they might be able to do or think

898

00:40:20,622 --> 00:40:21,822

of doing that.

899

00:40:21,822 --> 00:40:24,222

You're using your ABLE account for a

900

00:40:24,222 --> 00:40:27,422

longer-term as you advance in your career,

901

00:40:27,422 --> 00:40:29,822

and as you plan, The longer-term needs such

902

00:40:29,822 --> 00:40:30,522

as Retirement.

903

00:40:37,922 --> 00:40:38,422

Yeah.

904

00:40:38,422 --> 00:40:41,122

Yeah, I would say for me as far as my ABLE

905

00:40:41,122 --> 00:40:45,122

account and how I view it, as long-term I

906

00:40:45,122 --> 00:40:49,222

would say, you know, just kind of taking it

907

00:40:49,222 --> 00:40:52,822

all in as far as my experience and

908

00:40:52,822 --> 00:40:55,522

forgivable using it for my certification

909

00:40:55,522 --> 00:40:57,222

test in my steel.

910

00:40:57,222 --> 00:40:59,522

But I'm going to be working in the in the

911

00:40:59,522 --> 00:40:59,722

deaf community.

912

00:40:59,722 --> 00:41:03,322

In the hearing world, I would love to be

913

00:41:03,322 --> 00:41:05,722

able to be in ASL, teacher, and I also

914

00:41:05,722 --> 00:41:07,222

would love to be able to do interpreting.

915

00:41:07,222 --> 00:41:08,822

I would love to become a certified deaf

916

00:41:08,822 --> 00:41:09,722

interpreter as well.

917

00:41:09,722 --> 00:41:12,522

In order to do that, I have to pass an exam

918

00:41:12,522 --> 00:41:15,622

in order to be able to become either a sign

919

00:41:15,622 --> 00:41:18,322

language interpreter in Austin to get a

920

00:41:18,322 --> 00:41:20,622

certification, to be a certified deaf

921

00:41:20,622 --> 00:41:23,322

interpreter and a lot of web-based

922

00:41:23,322 --> 00:41:27,222

accessibility certification, a wide range

923

00:41:27,222 --> 00:41:28,822

of stuff and I'm very interested in

924

00:41:28,822 --> 00:41:29,522

obtaining those.

925

00:41:29,522 --> 00:41:32,222

So they kind of cost.

926

00:41:32,222 --> 00:41:34,022

And so I've been saving money to be able to

927

00:41:34,022 --> 00:41:37,022

cover those costs to be able to get all Has

928

00:41:37,022 --> 00:41:38,322

to really advance advance.

929

00:41:38,322 --> 00:41:41,522

My career has been a huge help and I

930

00:41:41,522 --> 00:41:43,822

obviously I have a lot of it as busy as a

931

00:41:43,822 --> 00:41:46,222

motivation around that for myself and for

932

00:41:46,222 --> 00:41:46,722

my career.

933

00:41:48,222 --> 00:41:51,722

And then I would say, secondly, I really

934

00:41:51,722 --> 00:41:55,022

want to be able to save more with ABLE, be

935

00:41:55,022 --> 00:41:56,922

able to get a second condo in Washington,

936

00:41:56,922 --> 00:41:59,822

DC at home.

937

00:41:59,822 --> 00:42:02,422

And so, I love the deaf Community there.

938

00:42:02,422 --> 00:42:06,522

And so on the lgbtq + Community, I feel

939

00:42:06,522 --> 00:42:08,022

like I'm just happy here.

940

00:42:08,022 --> 00:42:09,822

So I would say my goal would be able to

941

00:42:09,822 --> 00:42:14,522

yes, well, I would say retirement and I'm

942

00:42:14,522 --> 00:42:16,822

not thinking retirement, yeah, it's in the

943

00:42:16,822 --> 00:42:19,322

back of my mind, but I have other things

944

00:42:19,322 --> 00:42:21,122

elsewhere in in the Forefront of my mind.

945

00:42:21,122 --> 00:42:23,522

For the time to eat your young and you have

946

00:42:23,522 --> 00:42:25,022

a long way to go.

947

00:42:25,022 --> 00:42:27,722

I know if I can share, I know the I won't

948

00:42:27,722 --> 00:42:30,422

name it but they even will program your wet

949

00:42:30,422 --> 00:42:33,522

your employer's retirement account for you

950

00:42:33,522 --> 00:42:34,822

is also with that same.

951

00:42:34,822 --> 00:42:37,122

That's an investment group.

952

00:42:37,122 --> 00:42:39,122

So that puts everything all together for

953

00:42:39,122 --> 00:42:40,722

you and makes it easier for you.

954

00:42:40,722 --> 00:42:43,822

So you have a little bit of that thing

955

00:42:43,822 --> 00:42:45,722

taken care of by your own flyer in your, in

956

00:42:45,722 --> 00:42:47,122

your quite young at Eric.

957

00:42:48,122 --> 00:42:50,422

So many exciting things in your life.

958

00:42:52,522 --> 00:42:54,422

And I think you've shared some really good

959

00:42:54,422 --> 00:42:57,022

strategies in terms of getting to know the

960

00:42:57,022 --> 00:42:58,122

replacement related.

961

00:42:58,122 --> 00:42:59,922

You know, if you have a certification you

962

00:42:59,922 --> 00:43:04,422

need for work those things, there might be

963

00:43:04,422 --> 00:43:06,022

a service has our support, someone is

964

00:43:06,022 --> 00:43:08,522

receiving, but if you're not like Eric you

965

00:43:08,522 --> 00:43:10,422

would need to pay that for yourself, you

966

00:43:10,422 --> 00:43:12,522

can use these funds for those things to

967

00:43:12,522 --> 00:43:14,122

advancing your career, and achieve your

968

00:43:14,122 --> 00:43:14,922

career goals.

969

00:43:14,922 --> 00:43:17,022

And that's really significant, because

970

00:43:17,022 --> 00:43:21,022

Blackhawks money and then the ABLE funds in

971

00:43:21,022 --> 00:43:23,422

your account can pay for that. Okay.

972

00:43:23,422 --> 00:43:25,122

Thank you, Eric.

973

00:43:25,122 --> 00:43:27,022

We're going to go to Emily and I'll bring

974

00:43:27,022 --> 00:43:29,922

you back in in a in a few minutes Eric.

975

00:43:29,922 --> 00:43:32,722

But for now I want to introduce everyone to

976

00:43:32,722 --> 00:43:35,822

our final panelist today and will leave

977

00:43:35,822 --> 00:43:36,422

Monson.

978

00:43:36,422 --> 00:43:38,222

So Emily. Hello.

979

00:43:41,022 --> 00:43:43,822

I'm going to tell everyone just a little

980

00:43:43,822 --> 00:43:47,122

bit about you and Lily before I before I

981

00:43:47,122 --> 00:43:48,522

ask you a few questions as well.

982

00:43:48,522 --> 00:43:51,522

So folks you should know that Emily has

983

00:43:51,522 --> 00:43:54,822

been one of our ambassador since 2019 likes

984

00:43:54,822 --> 00:43:56,422

Taylor, they were the same class of

985

00:43:56,422 --> 00:43:57,222

ambassadors.

986

00:43:57,222 --> 00:44:00,022

A disability rights, attorney with

987

00:44:00,022 --> 00:44:02,622

Indiana's protection and advocacy agency.

988

00:44:02,622 --> 00:44:05,222

Emily is also an ABLE account owner and

989

00:44:05,222 --> 00:44:07,622

Champion for ABLE accounts for other

990

00:44:07,622 --> 00:44:10,222

working people with disabilities who like

991

00:44:10,222 --> 00:44:12,322

yourself can use these tax advantage.

992

00:44:12,322 --> 00:44:14,422

Savings accounts to cover qualified

993

00:44:14,422 --> 00:44:16,322

disability expenses.

994

00:44:16,322 --> 00:44:19,022

I like we've been talking about it really

995

00:44:19,022 --> 00:44:21,022

achieved that better life experience.

996

00:44:21,022 --> 00:44:23,822

So in her role at the protection and

997

00:44:23,822 --> 00:44:26,522

advocacy agency, Emily leads the employment

998

00:44:26,522 --> 00:44:29,122

team, she teaches people with disabilities,

999

00:44:29,122 --> 00:44:31,622

their family members and support teams

1000

00:44:31,622 --> 00:44:34,922

about leveraging, SSA work, and son has to

1001

00:44:34,922 --> 00:44:37,022

develop their Market power is working

1002

00:44:37,022 --> 00:44:39,822

people with disabilities who have money to spend

1003

00:44:40,422 --> 00:44:42,522

Emily, certainly Practice, What You Preach,

1004

00:44:42,522 --> 00:44:45,622

or perhaps more appropriately, put your

1005

00:44:45,622 --> 00:44:47,722

money, where your mouth is by doing the

1006

00:44:47,722 --> 00:44:49,922

protection and advocacy work that you love

1007

00:44:49,922 --> 00:44:51,222

while still being a while.

1008

00:44:51,222 --> 00:44:53,422

Living that life filled with international

1009

00:44:53,422 --> 00:44:56,422

travel, a cultural Adventures that the

1010

00:44:56,422 --> 00:44:57,822

feeder food is soul Emily.

1011

00:44:57,822 --> 00:44:59,422

So it's nice to be here.

1012

00:44:59,422 --> 00:45:03,822

Introducing you to our audience and I have

1013

00:45:03,822 --> 00:45:05,122

my first question for you.

1014

00:45:05,122 --> 00:45:07,822

Why did you open your ABLE account and

1015

00:45:07,822 --> 00:45:09,722

Molly and what is having an ABLE account

1016

00:45:09,722 --> 00:45:10,422

mean to you?

1017

00:45:14,842 --> 00:45:19,842

Sorry about autonomy of the owners, a person

1018

00:45:19,842 --> 00:45:24,042

with a disability because of those Medicaid

1019

00:45:24,042 --> 00:45:26,642

asset limits there were mentioned earlier.

1020

00:45:26,642 --> 00:45:30,942

Identify Taylor and others.

1021

00:45:32,242 --> 00:45:34,942

The only way an individual with the

1022

00:45:34,942 --> 00:45:39,342

disability, could have over the asset limit

1023

00:45:39,342 --> 00:45:42,342

would be putting money into the trust and

1024

00:45:42,342 --> 00:45:44,442

then they would be subject to the whims of

1025

00:45:44,442 --> 00:45:45,842

the trustee.

1026

00:45:45,842 --> 00:45:50,842

I get to decide where I spend my money.

1027

00:45:50,842 --> 00:45:57,742

So it it's really about me and directing my

1028

00:45:57,742 --> 00:45:59,242

life as I see fit.

1029

00:45:59,242 --> 00:46:04,842

And I also agree with Simon but ABLE

1030

00:46:04,842 --> 00:46:07,842

accounts also provide people with

1031

00:46:07,842 --> 00:46:12,542

disabilities in Fenton Security Financial

1032

00:46:12,542 --> 00:46:16,942

gurus like Dave Ramsey and might not talk

1033

00:46:16,942 --> 00:46:20,142

about the importance of having six months

1034

00:46:20,142 --> 00:46:26,342

of expenses, saved away somewhere and ABLE

1035

00:46:26,342 --> 00:46:29,442

account, is my opportunity to protect

1036

00:46:29,442 --> 00:46:31,642

myself moving forward.

1037

00:46:32,142 --> 00:46:35,042

Will you talk to you about how I need?

1038

00:46:35,042 --> 00:46:36,842

Especially considering the work you do on

1039

00:46:36,842 --> 00:46:39,442

the employment team in the advocacy, you do.

1040

00:46:39,442 --> 00:46:41,642

And how you have to promote ABLE accounts

1041

00:46:41,642 --> 00:46:43,942

is all of our ambassadors do? Why? This is

1042

00:46:43,942 --> 00:46:47,042

a useful tool? But can you talk about how

1043

00:46:47,042 --> 00:46:49,142

your ABLE account is helping to support

1044

00:46:49,142 --> 00:46:51,642

you and your life and career and Brass? How

1045

00:46:51,642 --> 00:46:52,742

you're seeing it help? Others.

1046

00:46:53,842 --> 00:46:58,142

Yeah, she mentioned that I like to travel

1047

00:46:58,142 --> 00:47:02,642

one thing, they use my email account for is.

1048

00:47:02,642 --> 00:47:05,142

Well, let me back up a little bit.

1049

00:47:05,142 --> 00:47:07,642

First time a person with spinal muscular

1050

00:47:07,642 --> 00:47:11,142

atrophy and I require assistance with

1051

00:47:11,142 --> 00:47:16,342

activities of daily living, I need to

1052

00:47:16,342 --> 00:47:18,642

travel with at least one caregiver.

1053

00:47:18,642 --> 00:47:24,142

So I've used my email account to pay my

1054

00:47:24,142 --> 00:47:28,542

caregivers airfare and hotel expenses to go

1055

00:47:28,542 --> 00:47:31,042

with me to Burlington.

1056

00:47:33,742 --> 00:47:39,042

I am saving account to save for a house.

1057

00:47:39,042 --> 00:47:43,842

I'm really excited for Eric that he just

1058

00:47:43,842 --> 00:47:46,142

got to make that happen in here.

1059

00:47:46,142 --> 00:47:51,942

And another thing that's really me is I am

1060

00:47:51,942 --> 00:47:55,542

looking at you to program Appliance in them

1061

00:47:55,542 --> 00:47:56,042

right now.

1062

00:47:56,042 --> 00:48:00,242

And as I was looking through the energies

1063

00:48:00,242 --> 00:48:06,542

decision guys, install a new wishes that

1064

00:48:06,542 --> 00:48:11,242

ABLE accounts are exempt from consideration

1065

00:48:11,242 --> 00:48:12,942

on the FAFSA form.

1066

00:48:12,942 --> 00:48:18,242

So that was a really great and fastest

1067

00:48:18,242 --> 00:48:22,142

stands for federal application for free

1068

00:48:22,142 --> 00:48:24,042

application for federal student aid.

1069

00:48:24,042 --> 00:48:26,742

So that's the acronym fast and it's what

1070

00:48:26,742 --> 00:48:28,242

you apply for when you're looking for

1071

00:48:28,242 --> 00:48:30,442

student, aides, to be able to go to any

1072

00:48:30,442 --> 00:48:33,242

kind of advanced educational.

1073

00:48:33,742 --> 00:48:36,442

So the fact that the ABLE account funds are

1074

00:48:36,442 --> 00:48:38,642

ABLE account, signs wouldn't count against

1075

00:48:38,642 --> 00:48:40,642

your eligibility to access some of those

1076

00:48:40,642 --> 00:48:42,942

resources that significant.

1077

00:48:42,942 --> 00:48:44,442

And I know we were just talking about

1078

00:48:44,442 --> 00:48:47,842

Taylor and the role she played with that Emily.

1079

00:48:49,142 --> 00:48:53,042

Yeah, you mentioned that Taylor is someone

1080

00:48:53,042 --> 00:48:55,542

that really pushed for that.

1081

00:48:55,542 --> 00:48:57,342

So, thank you Taylor.

1082

00:48:57,342 --> 00:49:00,942

Yes, I'm supposed to Taylor Taylor was as a

1083

00:49:00,942 --> 00:49:04,342

student and working with other students as

1084

00:49:04,342 --> 00:49:05,442

an ambassador with us.

1085

00:49:05,442 --> 00:49:09,242

Back in 2019 had said you know, it's exempt

1086

00:49:09,242 --> 00:49:12,042

from eligibility for from so many of these

1087

00:49:12,042 --> 00:49:14,542

programs the funds in an ABLE account but

1088

00:49:14,542 --> 00:49:17,742

when you're applying for student aid to

1089

00:49:17,742 --> 00:49:20,142

advance in your, you know, education and

1090

00:49:20,142 --> 00:49:23,342

career, it's not listed as being exempt there.

1091

00:49:23,342 --> 00:49:25,842

So we work with US Department of Education,

1092

00:49:25,842 --> 00:49:27,142

to get that clarified.

1093

00:49:27,142 --> 00:49:29,642

And now there's a very short little and

1094

00:49:29,642 --> 00:49:32,942

ABLE accounts on page 9 of the fast, the

1095

00:49:32,942 --> 00:49:37,142

guidance on what is excluded as resources

1096

00:49:37,142 --> 00:49:39,642

from eligibility from the that type of Aid.

1097

00:49:39,642 --> 00:49:41,542

So she didn't mention it when we talked

1098

00:49:41,542 --> 00:49:43,842

earlier but shut out to Taylor for helping

1099

00:49:43,842 --> 00:49:46,842

us identify, that is an issue in advance on that.

1100

00:49:49,142 --> 00:49:50,542

And that will help you Emily.

1101

00:49:50,542 --> 00:49:53,442

Now, see if it all comes around and she was

1102

00:49:53,442 --> 00:49:55,042

annexed, same classes and bat of the

1103

00:49:55,042 --> 00:50:01,542

ambassador's only as well because times are

1104

00:50:01,542 --> 00:50:05,742

incredible as our other resources that are

1105

00:50:05,742 --> 00:50:13,942

available online at about ABLE.

1106

00:50:13,942 --> 00:50:17,842

But there's a reason why I'm so even if you

1107

00:50:17,842 --> 00:50:20,342

think you have everything, I keep going

1108

00:50:20,342 --> 00:50:22,142

back to the website because there are

1109

00:50:22,142 --> 00:50:25,142

always up to what we work with all of our

1110

00:50:25,142 --> 00:50:25,842

ambassadors.

1111

00:50:25,842 --> 00:50:27,542

You all are four of them to help us

1112

00:50:27,542 --> 00:50:29,542

identify what would be helpful to folks,

1113

00:50:29,542 --> 00:50:31,042

what are some strategies? What are some

1114

00:50:31,042 --> 00:50:33,642

schools? And we keep those updated and keep

1115

00:50:33,642 --> 00:50:35,442

the dancing then, but that's who I work

1116

00:50:35,442 --> 00:50:37,542

with are ABLE account owner's, family

1117

00:50:37,542 --> 00:50:37,842

members.

1118

00:50:37,842 --> 00:50:40,042

So, that's really it.

1119

00:50:40,042 --> 00:50:41,842

It says, it's a joint effort here.

1120

00:50:41,842 --> 00:50:44,242

We're all tired of all that, but thank you, Emily.

1121

00:50:44,242 --> 00:50:46,642

I'm going to do just a very quick round

1122

00:50:46,642 --> 00:50:48,942

robin in our last 10 minutes here and half,

1123

00:50:49,042 --> 00:50:51,542

All four of our panelists to come in and

1124

00:50:51,542 --> 00:50:54,742

just a sentence or two as we're wrapping up

1125

00:50:54,742 --> 00:50:56,542

here and I'll start with you.

1126

00:50:56,542 --> 00:50:58,442

And Lily sincere, you're here on the screen

1127

00:50:58,442 --> 00:51:00,342

with me? Just, what advice would you give

1128

00:51:00,342 --> 00:51:02,142

our audience and can they be thinking about

1129

00:51:02,142 --> 00:51:04,242

working or who are working and wish to

1130

00:51:04,242 --> 00:51:06,042

advancing their careers about why they

1131

00:51:06,042 --> 00:51:08,442

should consider opening and saving and

1132

00:51:08,442 --> 00:51:09,842

investing in an ABLE account?

1133

00:51:14,242 --> 00:51:15,742

I really think that.

1134

00:51:17,442 --> 00:51:20,742

Money is power frankly and having the

1135

00:51:20,742 --> 00:51:26,042

ability to access your funds and choose

1136

00:51:26,042 --> 00:51:27,942

where they do, there is a wide variety of

1137

00:51:27,942 --> 00:51:28,342

options.

1138

00:51:28,342 --> 00:51:33,042

Enable programs will really support the

1139

00:51:33,042 --> 00:51:35,442

decisions that you want to make in your

1140

00:51:35,442 --> 00:51:36,942

life and will enable them.

1141

00:51:38,142 --> 00:51:41,542

That's a really good to sing to answer and

1142

00:51:41,542 --> 00:51:42,642

Powerful 12.

1143

00:51:42,642 --> 00:51:46,042

I'll do I'll ask Simon if you want to hop

1144

00:51:46,042 --> 00:51:48,042

on and share, what advice you give Their

1145

00:51:48,042 --> 00:51:50,742

audience or thinking about working are, who

1146

00:51:50,742 --> 00:51:52,342

are working in which to advancing their

1147

00:51:52,342 --> 00:51:54,442

careers, why should they consider her then,

1148

00:51:54,442 --> 00:51:56,042

you know, opening that ABLE account

1149

00:51:56,042 --> 00:52:04,742

investing in that you have the ability to,

1150

00:52:04,742 --> 00:52:08,942

you know, you had an ideal job and still

1151

00:52:08,942 --> 00:52:10,142

maintain your benefits.

1152

00:52:10,142 --> 00:52:14,842

And as I kind of drunk and 48, is he that

1153

00:52:14,842 --> 00:52:18,342

sitteth dating, that and fix it security

1154

00:52:18,342 --> 00:52:19,442

that, you know, you

1155

00:52:20,142 --> 00:52:25,742

Shanghai to prepare yourself for like any

1156

00:52:25,742 --> 00:52:26,442

emergency.

1157

00:52:26,442 --> 00:52:32,842

Thank you Simon.

1158

00:52:32,842 --> 00:52:36,142

All right, Eric, I'm going to call you back

1159

00:52:36,142 --> 00:52:38,542

on the screen and just ask is your last

1160

00:52:38,542 --> 00:52:39,142

thoughts.

1161

00:52:39,142 --> 00:52:41,742

What advice you would give our audience

1162

00:52:41,742 --> 00:52:44,042

were thinking about working, or maybe they

1163

00:52:44,042 --> 00:52:46,042

are working and one advancing their

1164

00:52:46,042 --> 00:52:46,142

careers.

1165

00:52:46,142 --> 00:52:49,142

Why do you think they should consider

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00:52:49,142 --> 00:52:51,842

opening and saving and investing in an ABLE

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00:52:51,842 --> 00:52:54,142

account? I think your answer from earlier

1168

00:52:54,142 --> 00:52:57,042

was so perfect cuz you're investing in

1169

00:52:57,042 --> 00:52:57,142

yourself.

1170

00:52:57,142 --> 00:52:59,442

But but what other advice would you give

1171

00:53:05,142 --> 00:53:09,142

yeah, I would say as far as my advice, well,

1172

00:53:11,242 --> 00:53:13,242

Yeah, I would say just go ahead and open up

1173

00:53:13,242 --> 00:53:15,342

an ABLE account obviously, you can do that.

1174

00:53:15,342 --> 00:53:18,742

Anytime you don't have to know everything.

1175

00:53:18,742 --> 00:53:20,842

Just when you're ready, you can go ahead

1176

00:53:20,842 --> 00:53:22,542

and do that and they're there for you.

1177

00:53:22,542 --> 00:53:24,742

I feel like there's a family to, you know,

1178

00:53:24,742 --> 00:53:26,942

our you're planning for your your future.

1179

00:53:26,942 --> 00:53:29,042

And I just want to encourage people that,

1180

00:53:29,042 --> 00:53:32,842

you know, a sad individual or maybe if you

1181

00:53:32,842 --> 00:53:35,042

know somebody in the deaf Community or if

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00:53:35,042 --> 00:53:36,842

you are the individual and courage

1183

00:53:36,842 --> 00:53:39,342

word-of-mouth, you know, how to get them to

1184

00:53:39,342 --> 00:53:41,742

open up an account and to help them realize

1185

00:53:41,742 --> 00:53:42,942

that they're not stuck.

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00:53:42,942 --> 00:53:45,542

If they're looking for help, you know how

1187

00:53:45,542 --> 00:53:47,642

to take steps to be able to open up an

1188

00:53:47,642 --> 00:53:50,842

account, that you can do it on your own.

1189

00:53:50,842 --> 00:53:53,542

You can do something with your family and I

1190

00:53:53,542 --> 00:53:55,042

signed up for one myself.

1191

00:53:55,042 --> 00:53:58,442

And you know, I just felt like it was a

1192

00:53:58,442 --> 00:54:00,642

great opportunity to take advantage of that

1193

00:54:00,642 --> 00:54:03,342

and yeah, I wish I would have known what it

1194

00:54:03,342 --> 00:54:04,342

was when I was younger. But

1195

00:54:05,342 --> 00:54:08,542

You know, whether you are working with your

1196

00:54:08,542 --> 00:54:10,442

employed or not working right now

1197

00:54:10,442 --> 00:54:10,742

currently.

1198

00:54:10,742 --> 00:54:13,142

It's it's a good time to do it cuz that

1199

00:54:13,142 --> 00:54:16,442

time will come eventually in the Pisa.

1200

00:54:16,442 --> 00:54:18,642

Knowing that when you were younger, the

1201

00:54:18,642 --> 00:54:20,842

first stable program didn't open until

1202

00:54:20,842 --> 00:54:22,642

summer of 2016.

1203

00:54:22,642 --> 00:54:25,042

So it's a fairly new resource if you're

1204

00:54:25,042 --> 00:54:25,942

just learning about it.

1205

00:54:25,942 --> 00:54:27,742

Now you haven't missed out on too many

1206

00:54:27,742 --> 00:54:30,442

years of opportunity of building a ABLE

1207

00:54:30,442 --> 00:54:33,742

account but it likes Eric said, you know, a

1208

00:54:33,742 --> 00:54:37,442

doctoral student as he is an Emily looking

1209

00:54:37,442 --> 00:54:39,042

into PHD programs.

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00:54:39,042 --> 00:54:42,042

You all don't have to get a PhD and ABLE

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00:54:42,042 --> 00:54:44,642

accounts you can learn as you go and we're

1212

00:54:44,642 --> 00:54:45,142

here to help.

1213

00:54:47,442 --> 00:54:49,542

Thank you and he's actually right.

1214

00:54:49,542 --> 00:54:51,242

That's exactly right. Yep.

1215

00:54:52,942 --> 00:54:56,142

Okay, so Taylor will bring you, we started

1216

00:54:56,142 --> 00:54:57,642

with you and we're going to end with you.

1217

00:54:57,642 --> 00:54:59,542

So just what advice would you give a

1218

00:54:59,542 --> 00:55:00,942

specially? If someone you're at the

1219

00:55:00,942 --> 00:55:03,742

beginning of really done? A lot of

1220

00:55:03,742 --> 00:55:05,242

Education, you might have more education

1221

00:55:05,242 --> 00:55:07,742

coming your way that you're kind of more of

1222

00:55:07,742 --> 00:55:09,342

that beginning of your career path.

1223

00:55:09,342 --> 00:55:11,642

And what advice would you give our

1224

00:55:11,642 --> 00:55:13,842

audience, who they might be, thinking about

1225

00:55:13,842 --> 00:55:16,542

working, or maybe working, especially for

1226

00:55:16,542 --> 00:55:17,242

some of those younger.

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00:55:17,242 --> 00:55:19,742

Folks are family, who have younger people

1228

00:55:19,742 --> 00:55:21,942

in their lives who, or where you're at,

1229

00:55:21,942 --> 00:55:24,142

what advice would you give them about

1230

00:55:24,142 --> 00:55:27,742

opening an investing in an ABLE account? I

1231

00:55:27,742 --> 00:55:30,142

completely agree with what everyone has said.

1232

00:55:30,142 --> 00:55:33,442

One thing that I was just coming to my mind is,

1233

00:55:34,342 --> 00:55:35,742

Just living with a disability.

1234

00:55:35,742 --> 00:55:41,442

There are so many systems and services that

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00:55:41,442 --> 00:55:44,442

you have to navigate in so many obstacles

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00:55:44,442 --> 00:55:48,642

and sometimes feel like you're always just

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00:55:48,642 --> 00:55:51,442

hitting against a brick wall and making no

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00:55:51,442 --> 00:55:51,842

progress.

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00:55:51,842 --> 00:55:56,742

But with an able account, it's kind of

1240

00:55:56,742 --> 00:56:00,642

logic to take the power in control of it.

1241

00:56:00,642 --> 00:56:03,842

And just say, you know what, I'm going to

1242

00:56:03,842 --> 00:56:06,842

take my money and I'm going to put it into

1243

00:56:06,842 --> 00:56:11,642

my account and I am going to do whatever I

1244

00:56:11,642 --> 00:56:13,942

want with it to improve my quality of life

1245

00:56:13,942 --> 00:56:17,442

and just to build Financial Freedom.

1246

00:56:17,442 --> 00:56:20,142

And I think that's so important.

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00:56:20,142 --> 00:56:26,542

And I mean, I open my PA about town in 2017.

1248

00:56:26,542 --> 00:56:30,242

So like after the 2016 model but still

1249

00:56:30,242 --> 00:56:33,342

like, if I had been

1250

00:56:34,542 --> 00:56:38,242

I was a family and I had a child with a

1251

00:56:38,242 --> 00:56:41,342

disability and I just start to put money in

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00:56:41,342 --> 00:56:41,842

length.

1253

00:56:41,842 --> 00:56:46,442

Time is the one way resource that you can't

1254

00:56:46,442 --> 00:56:51,342

just having it to build and just have it

1255

00:56:51,342 --> 00:56:54,242

there in case anything were to happen or

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00:56:54,242 --> 00:56:55,642

just build a future.

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00:56:55,642 --> 00:56:59,142

It's invaluable, that's what I would say.

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00:56:59,142 --> 00:57:00,842

Thank you, Taylor.

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00:57:00,842 --> 00:57:03,242

This is great advice from our panel.

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00:57:03,242 --> 00:57:05,642

I hope it was helpful for all of you.

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00:57:05,642 --> 00:57:08,242

I'm going to share my screen again, just to

1262

00:57:08,242 --> 00:57:11,342

go back and can't thank you enough for

1263

00:57:11,342 --> 00:57:11,942

being here with us.

1264

00:57:11,942 --> 00:57:13,642

The work they've done with this is really

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00:57:13,642 --> 00:57:17,842

significant and in developing so many other

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00:57:17,842 --> 00:57:20,942

resources here again, you know, do please

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00:57:20,942 --> 00:57:23,442

check out ABLE in our seas resources.

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00:57:23,442 --> 00:57:26,542

I hope you seen the latest newsletter where

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00:57:26,542 --> 00:57:29,642

some of the material and information on

1270

00:57:29,642 --> 00:57:31,742

employment and eight counts than the

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00:57:31,742 --> 00:57:32,142

support.

1272

00:57:32,142 --> 00:57:34,142

Able accounts could provide during an

1273

00:57:34,142 --> 00:57:34,442

inflamed.

1274

00:57:34,542 --> 00:57:37,542

Journey are located in any of the other

1275

00:57:37,542 --> 00:57:38,842

information and resources.

1276

00:57:38,842 --> 00:57:40,242

We talked about here.

1277

00:57:40,242 --> 00:57:42,642

I do want to mention to just pass, we're

1278

00:57:42,642 --> 00:57:45,242

wrapping up to do.

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00:57:45,242 --> 00:57:48,842

Please check out to decision, guides, the

1280

00:57:48,842 --> 00:57:51,242

ready able to work and save Decision Guide

1281

00:57:51,242 --> 00:57:54,642

in particular, and as well, all of the

1282

00:57:54,642 --> 00:57:56,942

other ABLE decision guides their great

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00:57:56,942 --> 00:57:58,442

place to start their fairly new.

1284

00:57:58,442 --> 00:58:01,442

And they continue to grow that much of what

1285

00:58:01,442 --> 00:58:02,042

we talked about.

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00:58:02,042 --> 00:58:05,142

You can find support there as well as

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00:58:05,142 --> 00:58:06,242

checking out the stories.

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00:58:06,242 --> 00:58:10,342

Are some family members such as Taylor and

1289

00:58:10,342 --> 00:58:12,042

Emily and Eric and Simon

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00:58:12,742 --> 00:58:15,942

I we have listed here and I know Cheyenne

1291

00:58:15,942 --> 00:58:17,142

has shared in the chat.

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00:58:17,142 --> 00:58:18,342

The link to this PowerPoint.

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00:58:18,342 --> 00:58:20,842

These are all hyperlink to hear how to get

1294

00:58:20,842 --> 00:58:23,342

to are able to work fact sheet, we have an

1295

00:58:23,342 --> 00:58:26,242

ABLE in student earned income exclusion work.

1296

00:58:26,242 --> 00:58:29,442

Support for transition age, youth, that

1297

00:58:29,442 --> 00:58:31,642

sheet, that's long, but it's important.

1298

00:58:31,642 --> 00:58:34,342

We have are able to save podcast.

1299

00:58:34,342 --> 00:58:37,242

Swear, you'll see those two newest ones on

1300

00:58:37,242 --> 00:58:40,442

a ABLE and self-employment if that's a path.

1301

00:58:40,442 --> 00:58:42,242

You're considering, those are great to hear

1302

00:58:42,242 --> 00:58:46,342

and check out the decision guys as well as

1303

00:58:46,342 --> 00:58:48,342

our ABLE and flare tool kit and are ABLE

1304

00:58:48,342 --> 00:58:49,742

service provider toolkit.

1305

00:58:49,742 --> 00:58:51,842

I wanted to highlight, we have others as

1306

00:58:51,842 --> 00:58:53,542

well, but does might be helpful in of

1307

00:58:53,542 --> 00:58:56,242

interest to you also finally is we're

1308

00:58:56,242 --> 00:58:58,342

wrapping up in our last minute, he wanted

1309

00:58:58,342 --> 00:59:01,142

to get on everyone's radar or upcoming

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00:59:01,142 --> 00:59:01,442

webinar.

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00:59:01,442 --> 00:59:04,542

We do have a series of ABLE program

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00:59:04,542 --> 00:59:07,342

Spotlight webinars that feature the

1313

00:59:07,342 --> 00:59:09,242

different ABLE programs across the country

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00:59:09,242 --> 00:59:11,242

of which there are over 45.

1315

00:59:12,742 --> 00:59:15,342

Some of them are in large collaborations.

1316

00:59:15,342 --> 00:59:18,242

On, many of them are open Nationwide, we

1317

00:59:18,242 --> 00:59:19,842

like, to feature them, so you can learn

1318

00:59:19,842 --> 00:59:20,742

more about them.

1319

00:59:20,742 --> 00:59:24,142

So, in November on the 29th, Tuesday, the

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00:59:24,142 --> 00:59:26,842

29th and you can register here is the link.

1321

00:59:26,842 --> 00:59:29,642

We have our ABLE now, enable America

1322

00:59:29,642 --> 00:59:30,942

webinar.

1323

00:59:30,942 --> 00:59:33,042

So come check that out.

1324

00:59:33,042 --> 00:59:35,042

We've heard you to sign up for that.

1325

00:59:35,042 --> 00:59:37,042

And then finally, I just want to thank all

1326

00:59:37,042 --> 00:59:38,542

of you for being here with us today.

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00:59:38,542 --> 00:59:42,242

And we really hope that today is

1328

00:59:42,242 --> 00:59:44,442

information was helpful to you, give you

1329

00:59:44,442 --> 00:59:46,642

some insights and ideas may be some support

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00:59:46,642 --> 00:59:49,742

around how you made me moving forward or

1331

00:59:49,742 --> 00:59:51,542

helping others in your life, for your

1332

00:59:51,542 --> 00:59:55,242

network to move forward with increasing

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00:59:55,242 --> 00:59:58,242

your financial Independence, and well-being

1334

00:59:58,242 --> 00:59:59,742

with a naval account.

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00:59:59,742 --> 01:00:01,842

So if that, I'll just ask you, if you

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01:00:01,842 --> 01:00:03,842

could, please just to let the post training

1337

01:00:03,842 --> 01:00:05,542

survey and let us know what you thought of

1338

01:00:05,542 --> 01:00:08,142

today's panel and the resources that were

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01:00:08,142 --> 01:00:10,042

shared, we greatly appreciate that and your

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01:00:10,042 --> 01:00:12,942

feedback and take care of you want to Have

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01:00:12,942 --> 01:00:13,542

a good rest of your day.