

# Welcome!

Thank you for joining us today.

The webinar will begin momentarily.

Please note: This webinar is being recorded and the materials, including a transcript, will be placed on the ABLE National Resource Center (ABLE NRC) website, along with [our other ABLE NRC webinars.](#)





NATIONAL RESOURCE CENTER  
ACHIEVING A BETTER LIFE EXPERIENCE ACT



# Ready and ABLE to Work and Save

A Two-Part Online Event

Part 1: Tuesday, October 17<sup>th</sup>, from 2-3:30pm ET

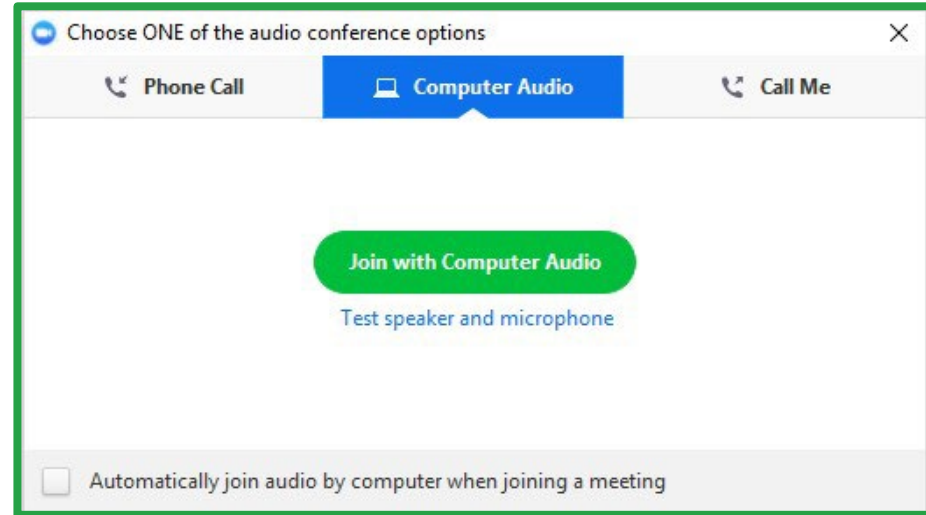
*ABLE National Resource Center is funded through grants from Prudential and JP Morgan Chase.*

# Listening to the Webinar

The audio for today's meeting can be accessed using Computer Audio or by calling in by phone. If you select Computer Audio, please make sure your speakers are turned on or your headphones are plugged in.

If you do not have sound capabilities on your computer or prefer to listen by phone, dial:

- 1-929-205-6099
- Webinar ID: 817 1287 4178



# Captioning

- Real-time captioning is provided during this webinar.
- The captions can be found by clicking on the closed captions icon in your Zoom controls at the bottom of the screen.
- If you do not see the captions after clicking the button, please alert the host via the chat box.



# Questions

- For today's event we will have the Q &A and chat box closed during the webinar.
- Join us **Thursday, Oct. 19<sup>th</sup> from 2-3pm ET for Part 2** of “Ready and ABLE to Work and Save” A Two-Part Online Event. We are offering a “Technical Assistance Office Hour” on ABLE accounts and Employment. This is an opportunity for employers and service providers, who participated in Part 1 of this series to ask questions of our featured guests, panelists, ABLE subject matter experts and work incentives counselors.

[Register for Part-Two of “Ready and ABLE to Work and Save”](#)

*\*participation in Part 1 is a requirement.*



# Technical Assistance

- If you experience technical difficulties, please use the chat box to send a message to the NDI Host, or you may email [info@ablenrc.org](mailto:info@ablenrc.org), Subject Line: Webinar Help.
- **Please note:** This webinar is being recorded and the materials will be placed on the ABLE National Resource Center website, along with [all other ABLE webinars](#).

# Presenter and Moderator

**Thomas Foley, J.D.**  
Executive Director, National Disability  
Institute



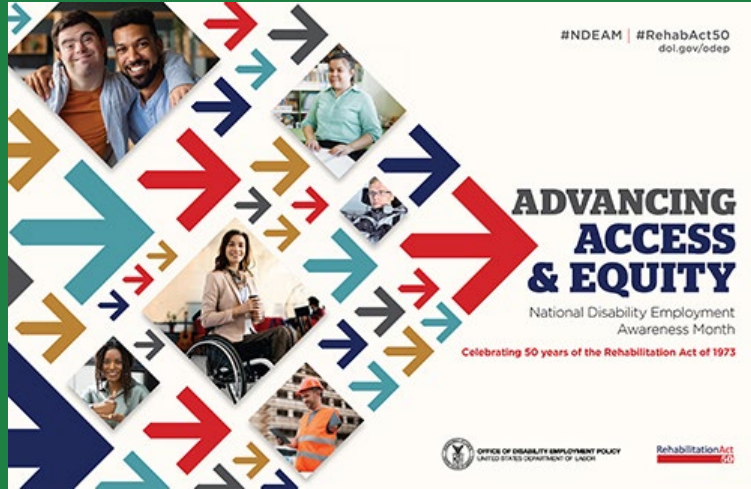
# ABLE National Resource Center

The [ABLE National Resource Center](#) (ABLE NRC) is the leading, comprehensive source of objective, independent information about federal- and state-related ABLE programs and activities, including guidance on tax-advantaged 529A (ABLE) savings accounts.

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







# OCTOBER IS NATIONAL DISABILITY EMPLOYMENT AWARENESS MONTH (NDEAM)



# In Honor of NDEAM

## Ready and ABLE! To Work and \$ave

How ABLE Accounts Support Employment



- The [ABLE National Resource Center](#) and [ACCSES](#) are joined by the [U.S. AbilityOne Commission](#) in presenting “*Ready and ABLE to Work and Save: A Two-Part Online Event*” in honor of [National Disability Employment Awareness Month \(NDEAM\)](#).
- **Part 1: Tues, October 17<sup>th</sup> from 2-3:30pm ET**
- **Part 2: Thurs, October 19<sup>th</sup> from 2-3pm ET**

# Today's Guest Speakers

## U.S. AbilityOne Commission

Kimberly Zeich, Executive Director for the U.S. AbilityOne Commission



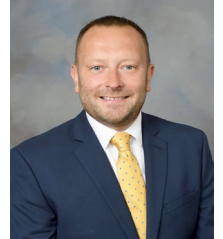
## ACCSES – The Voice of Disability Service Providers

Kate McSweeney, President and CEO of ACCSES



# Today's Panelists

**Kenneth Crum**, Chief Operating Officer, Service Source

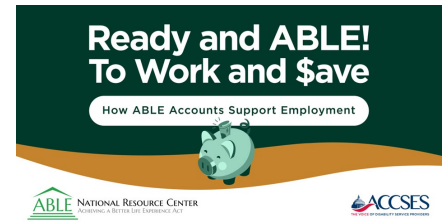


**Missy Crawford-Smith**, Community Partner Work Incentive Counselor (CPWIC) and Program Manager, ServiceSource



# “Ready and ABLE to Work and Save”

## A Two-Part Online Event



**Tuesday, October 17<sup>th</sup> from 2-3:30pm ET**

Welcome to Part 1 where employers and service providers will get an overview and refresher on ABLE accounts with key employment-related updates, strategies and tools.

Today we will hear from our featured guests and panelists as we zero in on how ABLE accounts can support a more robust workforce that includes working-age people with disabilities saving and investing in an ABLE account.

**Thursday, October 19<sup>th</sup> from 2-3pm ET**

In Part 2 of this series, we are offering a “Technical Assistance Office Hour” on ABLE accounts and Employment. This is an opportunity for employers and service providers, who participated in Part 1 of this series to ask questions of our featured guests, panelists, ABLE subject matter experts and work incentives counselors.

[Register for Part-Two of “Ready and ABLE to Work and Save”](#)

*\*participation in Part 1 is a requirement.*

# Today's Presentation

- Introduces tax-advantaged ABLE accounts and resources.
- Answers the following questions:
  - What are ABLE accounts?
  - Who is ABLE eligible?
  - Why are ABLE accounts important?
  - How are ABLE accounts opened, managed, funded and used?
  - Where can employers and service providers find resources to help their employees and customers with disabilities move forward?

# ACHIEVING A BETTER LIFE EXPERIENCE (ABLE)



NATIONAL RESOURCE CENTER  
ACHIEVING A BETTER LIFE EXPERIENCE ACT

# ABLE Legislation and Financial Independence

The Achieving a Better Life Experience (ABLE) Act was signed into law on December 19, 2014.

The ABLE Act allows states to create tax-advantaged ABLE accounts for eligible individuals with disabilities.

This allows millions of people with disabilities the opportunity to save above the \$2,000 resource limit while maintaining eligibility for needs-based benefits.





# What is an ABLE Account?

A person with a qualifying disability that began prior to age 26\* may open a tax-advantaged 529A (ABLE) account in their own name.

An ABLE account makes it possible to:

- **Save and invest money from family, friends, employment, benefits, income tax refunds and other sources;**
- **Use funds to pay for a wide range of qualified disability expenses, and**
- **Maintain eligibility for federally-funded, needs-based benefits.**

*\*Passage of the ABLE Age Adjustment Act is effective January 1<sup>st</sup>, 2026. This expands eligibility to include people who have a disability that began before age 46.*



# Who is ABLE Eligible?

A tax-advantaged ABLE savings and/or investment account is owned by a person who has a Social Security number or tax filing I.D. and has a disability or blindness; that began *before age 26*, **AND** :

- Receives Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI) benefits, **OR**
- Self-certifies that they have a written and signed [disability certification](#) from a doctor.

**ABLE Decision Guide: [Am I ABLE Eligible?](#)**



# Who can Open an ABLE Account?

- An ABLE account can be opened at any age (e.g. 20, 30, 50 years old) by or for a person who has a disability, as defined on the previous slide.
- One ABLE account may be opened in this order by:
  - The individual (with capacity) who has a disability,
  - Individual selected by the eligible individual,
  - Agent under a power of attorney, conservator or legal guardian,
  - A spouse, parent, sibling or grandparent,
  - A representative payee (individual or organization).

**ABLE Decision Guide: [Selecting and Opening an ABLE Account](#)**



# Why are ABLE Accounts Important?

(Slide 1 of 3)

## There are Extra Costs when Living with a Disability

- Households containing an adult with a work-disability require, on average, 29% more income (or an additional \$18,322 a year at the median household income) to obtain the same standard of living as a comparable household without a member with a disability;
- An ABLE account can help cover many of these extra expenses.

Source: Morris, McGarity, & Goodman published work:

[The Extra Costs Associated With Living With a Disability in the United States](#)



# Why are ABLE Accounts Important?

(Slide 2 of 3)

Up to \$100,000 in savings within an ABLE account is disregarded as a resource and will **NOT** affect Supplemental Security Income (SSI).

Any amount of ABLE savings up to the plan limit, which can be between \$235,000 - \$550,000 depending on the plan, will **NOT** affect eligibility for:

- Social Security and Disability Insurance (SSDI), or
- Housing Assistance - Housing and Urban Development programs (HUD),
- Supplemental Nutrition and Assistance Program (SNAP),
- Free Application for Federal Student Aid (FAFSA),
- Medicare Parts A, B, C, or D, Medicare Savings Programs, and Extra Help, or
- Any type of Medicaid benefit including Medicaid waiver services.

**ABLE Decision Guide:** [Understanding ABLE Account Savings and Public Benefits](#)



# Why are ABLE Accounts Important?

(Slide 3 of 3)

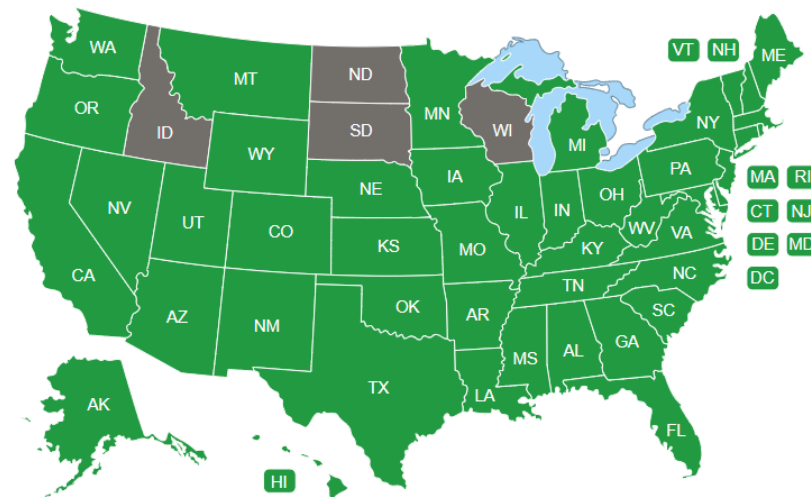
## ABLE account tax advantages:

- Account balance (principle and income) can be invested through a variety of options offered by an ABLE program;
- Investment growth is tax-free when used for Qualified Disability Expenses;
- Funds may be withdrawn at any time from ABLE investment options without penalty;
- Contributions into ABLE from family, friends, a Special Needs or Pooled Trust or a 529 College Savings Plan rollover, do not count as income by federally funded means-tested benefit programs.



# Who offers ABLE Accounts?

- There are over 45 state ABLE programs that offer ABLE accounts from which to choose.
- If you are ABLE eligible, you can open one ABLE account in any state that has an ABLE program that accepts outside residents.
- [ABLE Program Comparison Tools](#)



# How do you Open and Manage an ABLÉ account?

- Most ABLÉ accounts are opened online; you can contact specific ABLÉ plans for alternatives if needed.
- Once the account is open, the account owner – the person with a disability - can choose to allow others to access various levels of information about the account and/or to take specified actions on the account.

## ABLE Decision Guides:

- [Selecting and Opening an ABLÉ Account](#)
- [Managing Your ABLÉ Account](#)





# How do you Fund an ABLE account?

An annual total of \$17,000 can be contributed into the ABLE account by the person with a disability or from:

- **Friends and Family**
- **Special Needs / Pooled Trust**
- **529 College Savings Account rollover**

In addition, an ABLE Account Owner who resides in the continental U.S. and who works and does NOT participate in an employer sponsored retirement plan - within that calendar year - may contribute up to an additional \$13,590 from their earnings into their ABLE account. It is higher for residents of Alaska: \$16,990 and Hawaii: \$15,630.

**ABLE Decision Guide: [Finding Funds to Save in an ABLE Account](#)**



# What can you save for and purchase? (Slide 1 of 2)

- **ABLE funds may be used to pay for items or services that:**
  - Relate to the beneficiary's blindness or disability
  - Are for the benefit of that beneficiary
  - Relate to maintaining or improving his/her health, independence or quality of life
- **Qualified Disability Expenses (QDEs) should be broadly understood and are not limited to:**
  - Expenses for which there is a medical necessity, or
  - Expenses that provide no benefits to others in addition to the benefit to the beneficiary



# What can you save for and purchase? (Slide 2 of 2)

- Education;
- Basic living expenses including food and shelter;
- Housing including utilities, rent, modification, purchase, property taxes;
- Transportation;
- Employment training and support;
- Assistive technology;
- Personal support services;
- Health care expenses;
- Legal fees and financial management;
- Funeral and burial expenses

**ABLE Decision Guide: [Determining Whether Something is a QDE](#)**



# Additional Reasons to Save in an ABLE Account

- May eliminate the need to “spend down”;
- ABLE deposits can reduce countable resources allowing for SSI and Medicaid eligibility;
- There is no look back for contributions made to an ABLE account for Medicaid eligibility;
- Provides a tool to save to purchase assets, provide for emergencies, or supplement other supports or services.



**LET'S HEAR FROM  
OUR PANEL!**



# Opportunities to Share ABLER Information

## Employer

1. When information is provided to the entire workforce annually.
2. When providing information/presentation to the Employee Resource Group.
3. When information is provided as part of the onboarding process.
4. When an employee contacts HR requesting assistance with choosing or changing savings options.

## Service Provider

1. When providing counseling during benefits counseling sessions.
2. When conducting periodic “wellness” checks to determine if the employee is progressing without problems.
3. When conducting checks at critical transition points that may be relevant (a promotion, increased or reduced work hours, impending marriage etc.).
4. When preparing Individual Work Plan for Ticket To Work, encouraging regular saving for retirement, and when encouraging employed beneficiaries to file income taxes.



# Changes or Options an Employer may offer

1. The option to open an ABLE account.
2. The option to make contributions to the ABLE account; this is taxable income for the ABLE account owner.
3. The option to allow for a portion of wages to be direct deposited into the ABLE account.
4. The option to offer benefits counseling services so that employees are supported in their choices.



# ABLE RESOURCES



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# ABLE Success



ABLE NRC Ambassadors are ABLE account owners and family members who share their success stories to encourage others to open and ABLE account, too.

# ABLE Decision Guide Series



## ABLE Decision Guide Series

- A series of step-by-step guides on key ABLE topics that provide multiple pathways to outcomes.
- Guides help increase ABLE understanding and assist in effective decision making.

## ABLE Decision Guides:

- [Am I ABLE Eligible?](#)
- [Selecting and Opening an ABLE Account](#)
- [Understanding ABLE Account Savings and Public Benefits](#)
- [Managing an ABLE Account](#)
- [Finding Funds to Save in an ABLE Account](#)
- [Determining Whether Something Is a Qualified Disability Expense](#)
- [ABLE Accounts and Working People with Disabilities](#)
- [Ready and ABLE to Work and Save](#)
- [Understanding ABLE Accounts, Special Needs Trusts and Pooled Trusts](#)

# ABLE National Resource Center Website

Visit ABLE NRC's website at [www.ablenrc.org](http://www.ablenrc.org) for:

- [ABLE Decision Guides](#)
- [ABLE Program Comparison Tools](#)
- [ABLE FAQs](#)
- [ABLE Account Owners](#)
- [ABLE Family Members](#)
- [#ABLEtoSave Podcasts](#)
- [ABLE Webinars](#)
- [AchievABLE Newsletter](#)
- [ABLE Toolkits](#) (including [Service Provider Toolkit](#), [Employer Toolkit](#), and [Outreach to Communities of Color Toolkit](#))



# Learn More

This 1-page flyer offers a quick overview on ABLÉ accounts and the resources provided by the ABLÉ National Resource Center (ABLE NRC)

Scan this QR code to download the flyer to your device.



## Discover the life-changing power of an ABLÉ account

An ABLÉ account can help improve the health, independence and quality of life for millions of eligible individuals with disabilities.

### All the ABLÉ information you need, in one place.

The ABLÉ National Resource Center (ABLE NRC) is the leading source of objective, independent information about ABLÉ savings accounts and federal and state-related ABLÉ programs.

Founded in 2015 and managed by National Disability Institute (NDI), the ABLÉ NRC's website is the go-to source for ABLÉ information for people with disabilities and their families, as well as service providers, financial professionals and more.

ABLE accounts allow eligible individuals to save and invest money, largely without affecting eligibility for public benefits.

- **Learn about ABLÉ Accounts**  
ABLE accounts are tax-free savings and investment accounts for individuals with disabilities so they can save for qualified disability expenses like transportation, healthcare, food, housing, education, retirement and more.
- **Explore Decision Guides**  
Our ABLÉ Decision Guide Series can help you make informed choices when selecting, opening and using an ABLÉ account.
- **Access Upcoming and On-Demand Webinars**  
Register for upcoming webinars or watch our collection of On-Demand webinars any time.
- **Hear from ABLÉ Experts**  
The ABLÉ to Save Podcast Series interviews ABLÉ account holders and family members, and leaders in the public and private sectors, about how ABLÉ accounts can be an effective savings tool.







“Having an ABLÉ account gives me a lot of breathing room and a way to save for the long-term, in a life-changing way.”

— Simon Cantos, ABLÉ Account Owner & ABLÉ NRC Ambassador

EXPLORE THE POWER OF ABLÉ ACCOUNTS  
[ablenrc.org](https://www.ablenrc.org)



Connect with us: @theABLENRC  
#ABLEtoSave    

# Help Spread the Word!

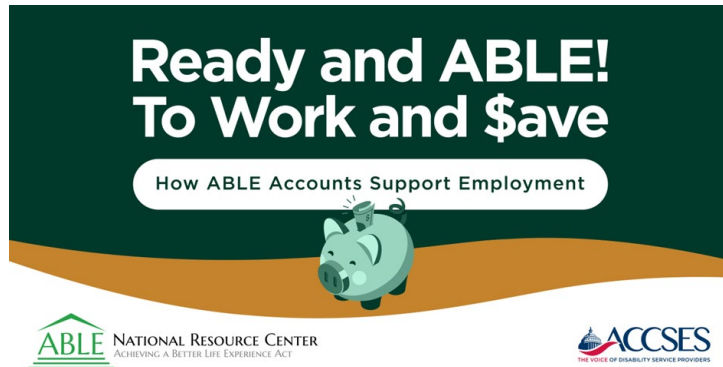
Please share information about ABLE accounts with employees, beneficiaries, friends, family and community groups!

- To receive up-to-date information on ABLE, please subscribe to our [AchievABLE](#) newsletter.
- Connect with us on social media – [Facebook](#), and [X – @theABLENRC](#).



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# Thank You To ABLE National Resource Center's Funders



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