**Transition – Using an ABLE Account** 12-29-23 edit.

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Upon thinking that my son may not be developing as expected, my husband and I had questions, so I looked for answers. Was our suspicion correct? What was the cause? What should we do? What could his doctor do? When his pediatrician told us what we may be facing, and directed us to Early Intervention, I didn’t fully realize the journey we would be on. We are still on that journey and, some may say, a critical part of that journey.

As a parent of a young child with a disability, I often heard the word *transition*. In my mind it was that far away time in the future when I would need to be ready for my son to enter adult life. Thinking about this time for my younger son, I felt more anxious for him and for myself, than I did for his typically developing older brother. That anxiety increased a bit when my husband and I became legal guardians for his nephew, who also has the same disability as our son. I worried about their future.

One thing that has been my consistent source of comfort is planning. It sometimes makes things easier. Planning is not the solution for every situation, but it helps. As we got to understand our boys, their needs, their habits, their triggers and the things that gave them solace, we learned that in some situations what we expected or planned for may not be the resulting outcome.

My need for peace of mind forces me to continue planning. It gives me security for the present and for what may take place as our boys become adults. One of the tools in my resource box that truly gives me peace of mind is an ABLE account. When I first learned about ABLE accounts, I knew immediately that it was an answer, a solution for one of my major concerns. I often wondered how I would save money for my son. When he was younger, I was told many times that he couldn’t have money or assets in his name because that would jeopardize his eligibility for public benefits.

A few years ago, I opened our son’s ABLE account though he was not eligible for Supplemental Security Income (SSI) benefits based on financial need. As a child under the age of 18, his financial need was based on our (his parents’) income. However, he was eligible to open an ABLE account based on his disability.

Now that our son is older, he submitted his application for SSI benefits and his eligibility was not affected by the money saved in his ABLE account. After one year and five months, we finally got the approval for our son’s SSI application and his payments have started. In the midst of his transition to adulthood, I have also transitioned into the representative payee role and must now guide and assist my son with the careful spending of his SSI.

While the money in an ABLE account can be used for a variety of qualified disability expenses, we are using the ABLE accounts for both our nephew and our son mainly as savings for their future. Over the years, our son has received gifts from family, friends and others that we have deposited into his account. Our nephew has also been able to save by setting aside monies from his benefit payments and his stimulus payments, after meeting his needed expenses.

We haven’t had a reason to use the money in our nephew’s account, but we know it is available if he has an immediate or planned expense that his public benefits will not cover. As our nephew continues high school, we are planning with him for his future needs. Recently, our son used his ABLE account to pay for community college tuition and books.

No one expects to be where they are when they discover they have a child with a disability. It is a different world to live in, but it is also the same as for other parents. We want our children to have the fullest life experience.

Our journey as a family is one filled with a lot of unknowns and high expectations mixed with a great deal of realism. We have experienced different transitions through the years. I know we will have many more as our lives change and our boys become more self-sufficient adults. Having their ABLE accounts adds security for their future. The ABLE Transition Toolkit is a resource that can help you prepare for the transition to increased self-reliance and adulthood.