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CENTER

ABLE NRC VETERANS TOOLKIT

November 2025

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ABLE National Resource Center is managed by National Disability Institute.*

Welcome Note

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

For 20 years, National Disability Institute (NDI) has worked to expand opportunities and remove barriers so that people with disabilities and their families can achieve financial stability and independence. Our mission has always been about driving economic equity, because when individuals with disabilities thrive, families, communities and our economy grow stronger through initiatives such as the ABLE National Resource Center.

If you are a Veteran or a military family member facing the financial strain of a disability, this toolkit was created with you in mind. The ABLE Veterans Toolkit is designed to help you take charge of your financial future, whether you are transitioning to civilian life, managing the day-to-day impact of a disability or planning for long-term security.

Living with a disability often comes with added costs that stretch even the most carefully planned budgets. We know that many Veterans and their families still face financial stress despite the benefits they receive. ABLE accounts can be a powerful part of the solution, helping you save, invest and spend for a wide range of qualified disability expenses without risking critical public benefits.

Our hope is that this toolkit empowers you to build a more secure financial future for yourself and for those who count on you. You have earned this opportunity. Let the ABLE Veterans Toolkit help you turn that opportunity into action.

Sincerely,



Thomas E. Foley, J.D.
Executive Director

TABLE OF CONTENTS

4 Overview

Toolkit Overview	4
ABLE Overview	6
Who Can Benefit from an ABLE Account?	8
A Veteran’s Story: Building Security	10
Financial Needs of Veterans and Military Households with Disabilities	13

15 How ABLE Can Support Your Financial Journey

Using ABLE Funds for Qualified Disability Expenses	16
ABLE Contribution and Balance Limits	17
Steps to Effectively Manage Finances	18
Which State ABLE Plan is Best for Me?	19
Opening an Account	20

22 Act Now

For Veterans and Military Families	22
For Counselors, Advocates and Veteran Service Organizations	23
For Financial Planning and Benefits Navigation	23
Get Started	23
Other Veteran Resources	24
Acknowledgements	25

Toolkit Overview

Achieving a Better Life Experience for Veterans and Military Families with Disabilities

In 2022, about 5.4 million Veterans and their families received disability benefits from the U.S. Department of Veterans Affairs (VA), Department of Defense (DoD), or Social Security Administration (SSA). While these benefits are vital, they are often not enough. Living with a disability comes with added costs that strain even the most carefully planned budgets. On average, households with a working-age adult with a disability need 29% more income each year to maintain the same standard of living as a household without a disability.

You are not alone feeling the squeeze. Many Veterans and their families face financial stress resulting from unexpected emergencies, rising housing costs, the need for specialized care, education and other situations that cannot be financially supported in full. Even with VA disability compensation, pensions, health care, and Social Security benefits, the gap can remain between what you have and what you need.

This is where ABLE accounts can make a difference. If you or a loved one has a severe disability that began before age 26 (age 46 starting in 1/2026), you may be eligible for an ABLE account even if you are not currently receiving disability-based benefits. These powerful savings accounts allow you to save and invest without risking public benefits now or in the future. Your money grows tax-free and can be used tax-free for a wide range of needs including housing, education, transportation, assistive technology and more.

The ABLE Veterans Toolkit can help you get started. This free, easy-to-use guide is created specifically for Veterans and military families like yours. It offers step-by-step guidance, expert tips, and strategies to help you unlock the full potential of an ABLE account.

You have earned the right to financial freedom and peace of mind. Let the ABLE Veterans Toolkit help you build a stronger financial future for yourself and for those who count on you.

ABLE Overview

The ABLE (Achieving a Better Life Experience) Act was signed into law on December 19, 2014, as part of the Tax Increase Prevention Act of 2014, amending Section 529 of the Internal Revenue Service Code of 1986. The ABLE Act created tax-free savings accounts for individuals with disabilities to pay for qualified disability expenses (including education, housing and transportation). The law made it possible, for the first time, for people with disabilities to save and pay extra costs associated with living with a disability while enhancing their financial health, independence and quality of life.

Many Veterans Affairs (VA) and Department of Defense (DoD) payments qualify as tax-free compensation or income. While there are limited tools to save this income or other contributions without taxation, the savings and investments within an ABLE account grow tax-free. Often there are gaps in federal funding that require personal savings to help cover the costs of unmet needs. The ABLE Act states that the account can supplement, but will not replace, other federally funded benefits such as those provided through the VA, DoD and benefits provided by private insurance or other sources. ABLE is designed to complement benefit programs, including those that limit savings, by providing a way to save for qualified disability expenses and strengthen long-term financial stability.

Funds saved in the ABLE account are not a countable resource (asset) for HUD, SNAP, SSDI, Medicaid or Medicare. ABLE funds are not a countable resource, subject to the SSI ABLE exclusion of up to \$100,000.

Existing VA statutory exclusions predate the ABLE Act and include provisions for excluding any amounts of income or assets designated by statute as not countable, although the VA has not issued specific policy as of the date of this publication.

ABLE accounts may offer savings, checking and investment options. Investment growth is not taxable when the funds are used to pay qualified disability expenses (QDEs).

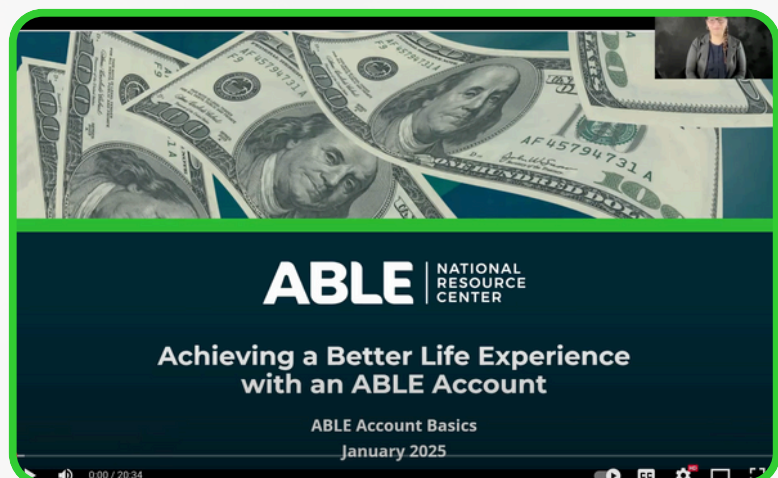
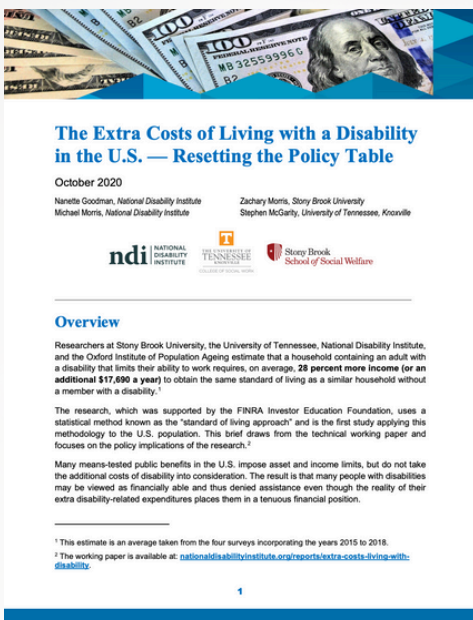


Tool Spotlight:

The ABLE National Resource Center presents a 20-minute [**ABLE Basics Video**](#) located on YouTube [**@theABLENRC**](#). The video and the presentation slides can be accessed at [**Learn the Basics of ABLE Accounts**](#).

[**ABLE Veterans Presentation**](#)

Report: [**The Extra Costs of Living with a Disability**](#)



Who Can Benefit from an ABLE Account?

Individuals are eligible to own and open one ABLE account if their disability began before age 26. On 1/1/2026, this expands to include individuals who have a disability that began before age 46. It is estimated that the ABLE Age Adjustment Act will increase the number of eligible Veterans from 1.2 million to two (2) million; and will increase the number of Americans eligible for ABLE from eight (8) million to fourteen (14) million.

An ABLE account may be opened at any age, and the account is always opened in the name of the person who has a disability. Your income level, assets, status of employment, disability rating and whether you receive Social Security benefits, VA disability-related benefits or other supports have no bearing on ABLE eligibility.

An individual can meet the required severity of disability in one of two ways:

- (1) they are receiving Supplemental Security Income payments or Social Security Disability Insurance Benefits, OR
- (2) their licensed physician signs a document ([sample disability certificate](#)) including the diagnosis and stating that they have “marked and severe” functional limitations which began before age 26 or 46 (effective 1/1/26).

Many Veterans with service-connected disabilities have VA compensation ratings between 10% and 100%, which can change over time based on their condition. However, a high VA rating—even 100%—does not automatically mean that a Veteran meets the Social Security medical criteria or qualifies for Social Security disability benefits because Social Security uses different eligibility rules and different medical criteria. Note: Veterans who have a VA disability rating of 100% receive [expedited processing](#) of their claim with Social Security.

In contrast, a Veteran with a lower VA rating may still qualify for Social Security disability or meet the medical criteria, since SSA considers all medical conditions, not just those that are service connected.

If you believe you meet Social Security’s medical criteria—even if you have not applied for benefits or do not plan to—you can ask your doctor to complete the certification indicating the age of disability onset. State ABLE plans do not require you to upload this eligibility documentation, however, it is important to keep this form with your records as it can verify that you are eligible to open an ABLE account and can start saving immediately!



Tool Spotlight:

ABLE Age Adjustment Fact Sheet

Veterans Information Flyer

Disability Certification for Eligibility to Open an ABLE (529A) Account

These tools can be accessed using ABLE NRC’s resource library located at <https://www.ablenrc.org/resources/>. Visitors can filter information by topic, type or customization.

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The ABLE Age Adjustment Act Fact Sheet

What is the ABLE Age Adjustment Act?

The ABLE Age Adjustment Act amends Section 529A of the Achieving a Better Life Experience (ABLE) Act to allow more individuals who have a disability to become eligible for an ABLE account effective **January 1, 2026**. The age of eligibility expands to allow individuals who have a disability that began before age 46 (instead of before the age of 26) to be ABLE-eligible. The ABLE Age Adjustment Act extends opportunities of financial empowerment for people with disabilities.

Why is this Important?

Millions of individuals with disabilities, including Veterans, whose disability began between age 26 to before age 46 were previously excluded from opening an ABLE account. The increase in the age of disability will allow additional people to:

- Save money in a tax-advantaged account.
- Maintain eligibility for crucial public benefits while building assets.
- Gain financial independence and security.

Key Benefits of an ABLE Account

- 1. Tax Advantages:** Investment growth is tax-free and withdrawals for qualified disability expenses are not considered income by means tested benefit programs.
- 2. Asset Protection:** Up to \$100,000 of savings in an ABLE account is not counted toward the Supplemental Security Income (SSI) resource limit. Any amount of ABLE savings up to the ABLE plan’s limit does not count as a resource for FAFSA, HUD, SSI, SNAP, Medicare or Medicaid.

Connecting people with disabilities and their families to information about ABLE accounts

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Veterans with Disabilities

MAXIMIZE YOUR VA BENEFITS WITH AN ABLE ACCOUNT

Whether you are transitioning from active duty, or have been out of uniform for years, navigating civilian life requires financial readiness. The Department of Veterans Affairs (VA) offers many resources to support Veterans with disabilities. An Achieving a Better Life Experience (ABLE) account provides a tax-free way to build up your financial defenses, covering every phase of your civilian mission.

An ABLE account allows Veterans with disabilities and/or their family members to save and invest tax-free without losing access to VA or other critical benefits. Strategically combining your benefits with an ABLE account allows you to stay mission-ready and prepared for whatever life throws your way.

Qualification

WHO QUALIFIES?

Veterans and family members qualify if their disability began before age 26* and meet the Social Security Administration (SSA) criteria for total and permanent disability, even if their VA rating is below 100%. If they do not receive SSA benefits, a doctor can certify their eligibility.

*The onset age of eligibility expands to the age of 46 effective January 1, 2026.

QUALIFIED DISABILITY EXPENSES

Funds can be deployed for mission-critical needs like housing, education, transportation, healthcare, food and more. They are designed to supplement but not replace other benefits. You can even use the ABLE account as part of your long-term retirement strategy.

Key Benefits

- TAX-FREE SAVINGS**
Save and grow your financial reserves without paying taxes on investment earnings.
- NO IMPACT ON VA SERVICE-CONNECTED BENEFITS**
Your ABLE account funds will not interfere with your eligibility for service-connected benefits.
- PRESERVE VA PENSION**
Contributions from veterans do not count as income and savings in the ABLE account do not impact the means tested VA Pension.
- SUPPLEMENT OTHER BENEFITS**
Money in your ABLE account does not count for federal programs like Medicaid or housing assistance. ABLE savings up to \$100,000 is not a countable resource for Supplemental Security Income (SSI).

Next Steps – Take Command of Your Financial Future!

Learn more about ABLE accounts through the ABLE National Resource Center and open an account today. Set your financial targets and lock in a secure, stable future! Your financial mission is clear: open an ABLE account, set your objectives and move out with confidence.

www.ablenrc.org

ABLE Account Eligibility for Disability Certification

What is an ABLE account?

Millions of people with disabilities depend on public benefits for income, health care, food and housing support. These benefits often have limits on the amount of money a person can save or own to qualify. The 2014 Together Bank, or Achieving a Better Life Experience (ABLE) Act recognizes the extra costs associated with living with a disability and helps by allowing eligible individuals to save money in an ABLE account.

An individual does not have to be receiving public benefits to qualify for an ABLE account. However, people who do receive federal benefits can open and deposit money into an ABLE account without losing their eligibility. Up to \$100,000 in an ABLE account will not count as a resource for Supplemental Security Income (SSI). Additionally, any amount saved or invested in an ABLE account, up to the ABLE plan’s balance limit, will not affect Medicaid, Medicare or other public benefits like Social Security Disability Insurance (SSDI), Housing and Urban Development (HUD) housing and Supplemental Nutrition Assistance Program (SNAP).

ABLE accounts are tax-advantaged savings and investment accounts for qualified individuals with disabilities. The person with the qualifying disability is the ABLE account owner. ABLE investment growth is not taxable income and is not countable income at the time of withdrawal to pay for qualified disability expenses (QDIEs).

Who is eligible for an ABLE account?

- 1) A person who has a disability that began before age 26 may open an ABLE account at any age. On January 1, 2026, the age of onset of disability expands to include those whose disability began before age 46.
- 2) In addition to age of onset of disability, the person needs to meet the severity of disability requirement by one of two ways:
 - a) **Has a “Severe and Permanent” condition** as provided in a list from the Social Security Administration (SSA) or
 - b) **Has a severe medically determinable impairment** that results in “marked and severe” functional limitations and can be expected to result in death or has lasted or can be expected to last for a continuous period of not less than 12 months or is blind. One’s employment status and earnings do not matter for ABLE eligibility purposes.

When an individual self-certifies their disability during the enrollment process, the individual states that they are eligible based on having a qualifying disability that began before age 26 (or before age 46 as of January 1, 2026). The ABLE plans may require the individual to maintain a written diagnosis relating to the disability from a licensed physician. The individual must agree to provide a copy of the physician’s written diagnosis to the ABLE plan or IRS, if requested. Once enrolled, each ABLE plan decides what is needed to confirm that an individual remains eligible. An ABLE plan may accept a one-time certification. Future plans, may require the same evidence as the initial certification or may use a different method. Recertification requirements could vary based on the type of disability, considering whether it is incurable or if a cure is likely.

The ABLE National Resource Center (ABLE NRC) is providing this sample form for individuals who want to use it to obtain a written diagnosis signed by a licensed physician to open an ABLE account. Note: The ABLE NRC does not open or manage ABLE accounts. ABLE NRC works with state ABLE programs to provide guidance on tax-advantaged savings and investment accounts. Our mission is to educate, promote and support the positive impact ABLE can make on the lives of millions of Americans with disabilities and their families. For additional information, visit www.ablenrc.org.

A Veteran's Story:

Building Security with ABLE

My name is Timothy Elliott, and I live in Brooklyn, New York. I am a 55-year-old, African American, disabled Veteran of the United States Navy. I was a healthy 21-year-old in the beginning stage of my naval career. I was looking forward to making the military my career, going from a reservist to a full-time service member, successfully graduating from Aviation Electronic Technician School in Tennessee and moving on to Norfolk, Virginia and hoping to go out to the fleet to serve. I was only a year into my naval career before I became disabled, paralyzed from the shoulders down, by what the doctors determined to be either Transverse Myelitis or Spinal Meningitis. Whichever one, my life changed forever. More than 30 years later, with gaining some of my mobility back, it is still a struggle. I use a motorized chair to get around. Besides the physical and mental struggles of living with a disability, another obstacle is financial instability. The feeling of having to jump through hoops not only to qualify for disability benefits but having to fight to keep the little that you get, just adds to the frustration. It took me 10 years to start working again after my disability onset. Mentally, I did not think that I had anything to contribute as an employee due to my disability. I was also confronted with obstacles. I worried about losing my Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), and Medicaid; not making enough money to pay my bills; and losing my employment and having to start over with benefits. My attitude, however, was that if I could earn more than I was receiving from SSDI/SSI, then it would be worth giving employment a shot.

I can proudly report that I have overcome these obstacles. Since 2001, I have held various jobs, some concurrently. I have worked as a real estate agent for 12 years and a mortgage consultant for six years. I have been working at my current part-time non-profit job at the Self-Advocacy Association of New York for 21 years where I mentor and teach individuals with developmental disabilities to advocate for themselves and others. I also had a full-time job in New York for the last 11 years helping individuals and families find affordable, accessible housing.

My ABLE journey began in 2017. I knew that I needed to maintain my benefits such as personal care support and healthcare services. I did not want my savings to jeopardize these important benefits. I learned about ABLE accounts, and I waited until 2018 to open my ABLE account because that was the year that New York state launched their ABLE plan. ABLE has allowed me to be better prepared for unexpected life events. One of the purposes of my ABLE account is for use as an emergency fund. This is usually not an option for people with disabilities with regular savings accounts because of the asset limitations of receiving benefits. With ABLE, I have peace of mind because I can handle a financial emergency without being stressed out.

I also use my ABLE account as a second retirement account because the average cost of everyday living may outpace the growth of my main retirement account. I have witnessed a couple of my friends who have retired who do not have enough money to live comfortably although they receive retirement from work and Social Security benefits. To work all your life and then struggle to make ends meet in your later years is a scary situation I want to avoid. Retirement is something that I did not give a lot of thought to. Now that I have an ABLE account, it has me thinking more about how to make sure that I am financially secure in my life after I retire. I want to be able to cover my needs, but I also want to be able to enjoy my life to the fullest. I do not want to just exist; I want to thrive.

ABLE accounts have leveled the playing field a lot more for people with disabilities. It gives us the opportunity to increase our financial security and be more financially independent. One thing that the military teaches us is to pay attention to detail when it comes to doing our job, but we need that same focus when it comes to our finances. An ABLE account is a great tool to help learn to maintain a budget, establish savings, plan for short and long-term goals, learn about investing and become financially literate.

Since 2020, I have been serving as an ABLE Ambassador for [ABLE NRC](#), spreading awareness about ABLE accounts to individuals with disabilities.



TIMOTHY ELLIOTT

Financial Needs of Veterans and Military Households with Disabilities

Veterans, regardless of disability status, encounter a multitude of financial challenges. These include delayed financial independence compared to their civilian counterparts (Elbogen et al., 2012), being a target of financial exploitation (Federal Trade Commission, 2024), higher debt and loan delinquency – and even bankruptcy – compared to non-Veterans (Fisher, 2019), and engagement in unhealthy financial behaviors (Mottola, Skimmyhorn, & Valdes, *Journal of Economics and Business*, 2024, vol.129, issue C; and Elbogen et al., *National Library of Medicine, Financial Well-Being of U.S. Military Veterans and Health Impact*, 2024). These financial circumstances can be magnified for Veterans with disabilities who not only confront the same systemic challenges as their peers but also face compounding challenges—including significantly higher out of pocket medical and care-related expenses for those who do not qualify for VA treatment, limited access to steady employment and a higher unemployment rate, and fewer opportunities to build long-term financial security.

According to the [ADA National Network](#), nearly one-third of our nation's Veterans (ages 21–64) report having a disability. This includes Veterans with disabilities that may or may not have been acquired during military service. The number may even be higher because some Veterans might not have indicated they have a disability, and others might not have been diagnosed.

While the unemployment rate for Veterans is declining, there still exists a need to bridge the unemployment gap for the 3.7 percent of Veterans ready to join the workforce. For Veterans with a service-related disability, this unemployment rate is slightly higher at 4.3 percent according to the [Bureau of Labor Statistics](#).

It is vital that both Veterans and employers understand the rights and legal protections offered to Veterans with disabilities in the workforce. The Social Security Administration published [Journey to Success: Employment Tools for Veterans with Disabilities](#) that includes a lot of valuable resources where Veterans and their families can find help.

Employment directly influences an individual's ability to pay monthly expenses and save regularly. Some benefits that Veterans and military families may rely on are based on need, thereby limiting how much money may be maintained in savings. Having an ABLE account may ensure a way for all families to save and invest.

Except for the needs-based VA pension, most VA benefits do not include meeting an income/resource test or financial assessment. Most federal agencies have released written policies confirming the exclusion of ABLE funds from countable resources for means-tested benefit programs. This federal policy and guidance is posted on the ABLE NRC website www.ablenrc.org under the "learn" navigation tab and clicking federal guidance.



Tool Spotlight:

ABLE to Work Act by the ABLE
National Resource Center:
ABLE to Work Act

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ABLE TO WORK ACT

Table of Contents:

- [Overview of the ABLE to Work Act](#)
- [Who can contribute to an ABLE Account?](#)
- [Funding an Account](#)
- [A Recommended Practice: Set it and Forget it with Electronic Transfers of Funds](#)

OVERVIEW OF THE ABLE TO WORK ACT

If you are a person who works and has a disability, there is an exciting opportunity for you to build assets and grow your financial independence by saving money in an ABLE account.

ABLE account owners who do work have the opportunity to save even more in an ABLE tax-advantaged account than the current contributions limits which can be found [here](#).

The "ABLE to WORK" provision, passed as part of the [Tax Cuts and Jobs Act of 2017](#), allows certain ABLE account owners who work and earn income to contribute above the annual ABLE contribution limit. To be eligible, the ABLE account holder, or their employer, cannot contribute into a defined

How ABLE Can Support Your Financial Journey

As noted in the prior section, one in three Veterans have a disability. To help military households manage the added costs that often come with a disability, Congress created ABLE accounts. These accounts allow eligible individuals to save and invest money in a tax-advantaged way—without risking eligibility for most public benefits like Medicaid or SSI. Funds in an ABLE account can be used for a wide range of qualified disability expenses.

While there are other savings tools—like Individual Retirement Accounts, 401(k) plans and standard savings and investment accounts—these often have tax consequences or restrictions that can negatively affect eligibility for disability related public benefits. Special needs trust or pooled trusts remove self-determination, have higher tax consequences, and many have restrictions on what funds can be used for.

ABLE accounts offer a unique solution: the Veteran or family member can make choices on what they use funds for, investment earnings grow tax-free, and qualified withdrawals are not taxed. Most importantly, ABLE funds do not count towards the asset limits for key public programs, making them especially valuable for veterans and their families who rely on these supports. Most ABLE programs offer a range of investment choices, allowing account holders to grow their savings over time in a way that aligns with their financial goals

Using ABLE funds for Qualified Disability Expenses

ABLE funds may be used to pay for broad categories of qualified disability expenses (QDEs). QDE is broadly defined as an expense for a support or service that enhances the health, independence or quality of life of a person with a disability. The broad definition allows the account owner to pay expenses that best meet their individualized needs. Before paying these types of expenses, explore resources and funding available from the VA and other no-cost or lower cost sources to maintain savings and investment growth over a longer period in the ABLE account. This will help to preserve ABLE savings for expenses that other programs will not cover.

QDE's include expenses in categories such as:

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

Expenses in these categories do not need to be directly associated with the ABLE account owner's disability. It must directly benefit the ABLE account owner but does not have to be used exclusively by the account owner. It is recommended that you maintain receipts of these expenses for at least six years in case the IRS or SSA requests them.

ABLE Contribution Limits and Balance Limits

In 2025, a total of \$19,000 can be contributed into the ABLE account by the ABLE account owner and from:

- Friends
- Family
- Special Needs / Pooled Trust
- 529 Qualified Tuition Plan rollover
- Employer

Note that employer contributions are countable as compensation in many public benefit programs.

An ABLE account owner who works may deposit **additional** funds into the ABLE account!

- a) An ABLE account owner who works and
- b) does NOT have deposits made to an employer sponsored retirement plan within that calendar year

may contribute up to an additional \$15,060 or their employment earnings-- whichever is less--into their ABLE account. This amount is higher for residents of Alaska: \$18,810 and Hawaii: \$17,310. These amounts are applicable to 2025 and are subject to change each calendar year. Access [ABLE Account Current Contribution Limits - ABLE National Resource Center](#) to obtain the current year's annual contribution limits and the additional amount that may be contributed for employed ABLE account owners.

Steps to Manage Your Finances Effectively

To manage your finances effectively, follow these steps:

- Create a budget and monthly spending plan. Use financial tools to track income and expenses.
- Deposit benefits and earned income into a checking account. Use this account to cover essential costs such as housing, food and other monthly expenses.
- Transfer extra funds into the ABLE account at the end of each month to meet your goal of saving regularly.



Tool Spotlight:

Veterans Brief: Maximizing Benefits with an ABLE Account

This is in the ABLENRC.org resource library, filter by Veterans.

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VETERANS BRIEF: MAXIMIZING BENEFITS WITH AN ABLE ACCOUNT

> Overview

> Understanding VA Benefits: Income and Net Worth

> Advantages of ABLE Accounts for Veterans

> Strategic Considerations

> Next Steps

> Conclusion

Whether you are transitioning from active duty or have been out of uniform for years, navigating civilian life requires financial readiness. A tax-free Achieving a Better Life Experience (ABLE) account supports Veterans and their family members with disabilities to build financial defenses, covering every phase of civilian mission.

Veterans with disabilities may receive benefits from the Department of Veterans Affairs (VA), the Department of Defense (DoD) military retirement program or the Social Security Administration (SSA). Some Veterans with disabilities may not receive any of these benefits but may still be eligible for an ABLE account to save and invest tax-free. Disability status to qualify for an ABLE account is determined using a different criterion than the VA or DoD. It is also different from the SSA adult definition of disability which considers work activity. You and family members who have a disability may be eligible to open an ABLE account regardless of benefit status, disability rating or whether you are working.

This brief covers VA benefits, which are the most common payments for Veterans with disabilities, and how they work with an ABLE account. It highlights how Veterans with disabilities can achieve financial stability through an ABLE account. Many of the concepts included in this brief apply to all Veterans.

Which State ABLE Plan is Best for Me?

Many ABLE plans are similar, though they may differ in important ways. There is no “one size fits all” when it comes to choosing an ABLE plan and, with over forty-five options to choose from, it is important to know how to find a plan that best meets your needs. Some ways in which plans differ include savings and investment options, state plan balance limits and fees. Features that are important to you may depend upon your financial goals and how you plan to use your ABLE account.

To compare the differences and explore options, use one or more tools. It is best practice to explore your own state plan first as it may offer special state tax credits or deductions for contributions deposited into the account.

- **State Comparison Tool**: This tool provides side-by-side features at-a-glance for up to three different ABLE plans.
- **Search by Program Feature**: Starting with the state you live in, this link provides a checklist of plan features for all state ABLE plans. The results also give you a downloadable CSV file of information for all states.
- **Select a State Map**: Provides a visual map of each state that has an ABLE plan and includes a direct link to each ABLE plan.

No matter where you reside, you can open one ABLE account in any state that accepts out-of-state residents in their program. Let ABLE NRC help you find the right fit!

Opening an Account

Once you have selected the ABLE plan in the state in which you will open your account, use any of the three comparison tools to find the direct link to that state's ABLE plan.

You do not need to know everything about ABLE to get started. Accounts are opened online. You can open an account at any time of the day. If you are unsure about investing, you can open an ABLE account and choose the savings or checking option. You do not have to select an investment option.

State plans have a minimal initial contribution requirement to open an account (\$0-\$50; with most plans requiring \$25).

ABLE NRC has a checklist of information that you will need to complete your ABLE account application to [**open an ABLE account**](#). This includes knowing basic personal identification, your primary disability and which social security benefits you receive, if any. You will self-certify your disability and acknowledge that the information that you are providing is accurate.

ABLE aligns with supported decision making and the person with the disability is always the account owner. If the account owner is a minor or otherwise needs assistance, an authorized legal representative or other "agent" can support the person with their ABLE account, including opening, managing and making transactions on the account as applicable.

The following hierarchy is used to designate control or authority of the ABLE account:

- The individual/Veteran who has a disability,
- Individual selected by the eligible individual/Veteran,
- Agent under the power of attorney, conservator or legal guardian,
- A spouse, parent, sibling or grandparent
- A representative payee (individual or organization).

Note that the representative payee is subject to all applicable SSA policy rules.



Tool Spotlight:

Choosing the Right ABLE Program

How Do I Open An Account

To access both tools, visit ablenrc.org and click on the “open” navigation tab.

Choosing the Right ABLE Program

With so many ABLE programs to choose from, it is important to understand how to determine which state ABLE program is best for you.

The ABLE NRC's State ABLE Program Comparison Tools will help you answer some of the following questions. Further review of state ABLE program disclosure documents provided by those tools and information from the state ABLE plan's website will assist in answering more in-depth questions.

Below are some things to take into consideration when choosing the right ABLE program for you.

Opening an Account

- ❑ What proof will the ABLE program require to document your eligibility in order to open an account?
- ❑ Is there a minimum contribution to open an ABLE account?
- ❑ Is there a fee to open an account and, if so, how much is that fee?

Maintaining the Account and Fees

- ❑ Is there a required regular minimum contribution to keep your account open? If so, what is the amount?
- ❑ Do you have a clear understanding of the fees associated with management of the account?
- ❑ Are there restrictions on how often you can withdraw funds from your account?
- ❑ What proof will the ABLE program require to document a disbursement as a qualified disability expense (QDE)?
- ❑ What is the deposit hold period?

Investment Opportunities

- ❑ What are the investment options the state ABLE program offers?
- ❑ Is there an FDIC-insured option/account?
- ❑ Are the options likely to meet your needs for limiting risk with the growth of contributed dollars to the ABLE account?
- ❑ Are there options to help increase income long-term from your invested dollars to meet your needs?



www.ablenrc.org

How Do I Open an Account?

Get started with opening an ABLE account by following these steps.



Prepare Your Information

Gather your personal information which includes:

- Account owner's name
- Date of birth
- Mailing address
- Social Security number or Taxpayer Identification number
- Email address
- Identification Type – Driver's license or State Issued I.D. Card
- Know if you are a U.S. Citizen or resident alien
- Know your mother's maiden name
- Identify how the first contribution will be funded to open the account. Obtain bank routing and account numbers if making an initial deposit using an electronic fund transfer option or write out a check that you will mail.
- Identify the source(s) of recurring contributions (if applicable).
- If you are opening the account as an authorized legal representative (ALR) or beneficiary representative, you will gather the account owner's information and you will need to provide some of your personal information too. An ALR or beneficiary representative is the person or entity that can transact on the account on behalf of the account owner. The authorized individual may be any person or entity selected by an account owner with legal capacity; the account owner's agent under a power of attorney, or, if none, a conservator or legal guardian, spouse, parent, sibling, grandparent, or representative payee appointed by the Social Security Administration, in that order of priority.



Know Your Primary Disability

Know your primary disability or select from the diagnosis code descriptions you are given. Before you turn age 26, your disability must have resulted



Act Now

This section is your practical starting point for turning information you have learned from the contents of this toolkit into action. This Veterans ABLE Toolkit is your guide to unlocking the powerful benefits of an ABLE account to build financial resilience and independence for yourself or your loved ones with a disability. Whether you are a Veteran, a family member, a service provider or a financial counselor, this toolkit is designed to meet you where you are—with easy-to-use materials, strategies and real-life examples.

For Veterans and Military Families

Use this toolkit to explore whether you or a loved one may be eligible for an ABLE account, learn how to open an account, and understand how to use it to:

- Establish financial goals.
- Save and invest money without losing eligibility for important public benefits (now or into the future).
- Pay for qualified disability expenses like housing, transportation, education, food and more.
- Build a financial future with dignity, flexibility and control.

For Counselors, Advocates and Veteran Service Organizations

Use the tools spotlighted in this toolkit when you are giving presentations, participating in workshops or meeting with individuals in one-on-one sessions. You can:

- Raise awareness about ABLE accounts among Veteran, military and disability communities.
- Share success stories and testimonials to encourage action.
- Provide accurate, up-to-date resources to help Veterans maximize all available benefits.
- Dispel common myths around working and benefits.
- Reinforce the message that people with disabilities can use ABLE as a tool that empowers their financial stability.

For Financial Planning and Benefits Navigation

This toolkit helps simplify the intersectionality between ABLE and the VA, DoD, SSA or other public benefit programs. Use the information to provide guidance on:

- Contribution limits, tax benefits and investment growth.
- Using ABLE to complement, not replace, other benefits.
- Navigating employment, retirement and saving decisions.

Get Started

You do not have to know everything to open an ABLE account. With state plans accepting online applications, minimal start-up contributions and offering flexible saving or investing options, you can take the first step today.

Start small, save consistently and use the tools included within to make informed decisions. This toolkit is a living resource. Return to it as your goals change or new opportunities arise. Take charge by exploring, learning and taking action to Achieve a Better Life Experience and attain financial empowerment and greater financial stability.

***Disclaimer:** This toolkit reflects the interpretation of publicly available information from the U.S. Department of Veterans Affairs (VA) and other federal sources. It is not an official statement or endorsement from the VA or Department of Defense. While efforts have been made to ensure accuracy, the content presented should not be considered legal or financial advice. Individuals are encouraged to consult the VA directly or a qualified professional regarding their specific circumstances.

Other Veteran Resources

These resources are published by entities external to ABLE NRC and provide ABLE-related education for Veterans and military personnel and their families.

1. The [National Resource Directory \(nrd.gov\)](https://nrd.gov) is a resource website for wounded warriors, service members, veterans, their families and caregivers to help them find programs and services that support them. ABLE NRC is included as a non-government resource.
2. Veterans Administration (VA).
 - The VA shares ABLE information in their 2025 Federal Benefits for Veterans, Dependents, Survivors and Caregivers Guide (pages 106-107) located at <https://department.va.gov/wp-content/uploads/2024/12/2025-Federal-Benefits-for-Veterans-Dependents-and-Survivors.pdf>.
 - Visit FINVET, National Veterans Financial Resource Center, at <https://www.mirecc.va.gov/visn19/finvet/>.
 - The VA News shares “Essential Resources for Veteran Families with Special Needs” located at <https://news.va.gov/139737/essential-resources-special-needs/> (IRS ABLE Accounts).

3. The Social Security Administration (SSA) shares a publication, “Disability & Veterans Affairs Disability – How They Compare” located at <https://www.ssa.gov/people/veterans/#1>.

4. America Saves promotes Veteran Saves Week. Visit <https://veteransaves.org/veteran-saves-week/> to join ABLE NRC and many other supporters as partners and to learn savings strategies that can build your financial confidence.

5. [Military.com – How ABLE Accounts Can Help Veterans and Military Households](#)

6. Military Officers Association of America (MOAA) shares a blog, “This Type of Account Can Help Veterans and Military Households Save on Taxes” located at <https://www.moaa.org/content/publications-and-media/news-articles/2025-news-articles/finance/this-type-of-account-can-help-veterans-and-military-households-save-on-taxes/>.

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