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Please note: This webinar is being recorded and the materials, including a transcript, will be placed on the [webinars section of the ABLER National Resource Center website](#).

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#ABLEtoSAVE 2026

Finding Funds to Maximize Your ABLE Contributions

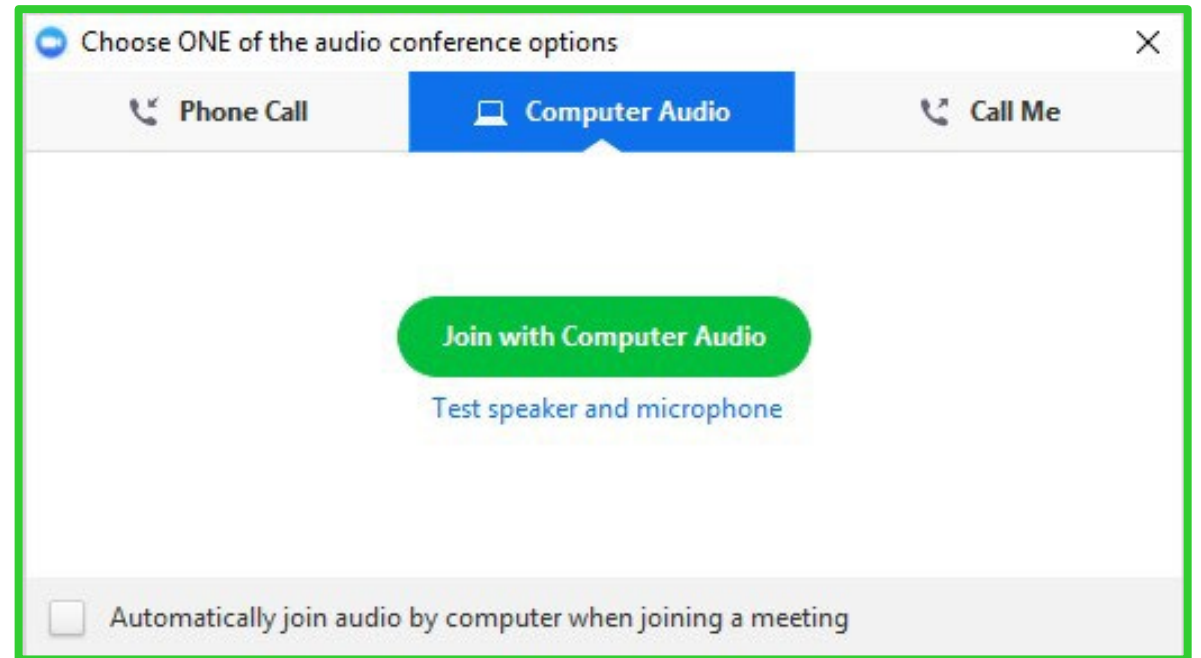
April 7, 2026, 3-4pm ET

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Moderator



Jody Ellis, Director,
ABLE National Resource Center,
National Disability Institute (NDI)

ABLE National Resource Center (ABLE NRC) provides all the ABLE information you need in one place. ABLE NRC shares reliable, objective information about ABLE, including plan comparisons, best practices, and strategies to increase savings for now and into the future.

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.

Presenters



Jawanda Mast, with her daughter **Rachel Mast**, ABL Account Owner, self-advocate, Patient Greeter, Univ. KS Health System



Ty Smith ABL Ambassador, ABL Account Owner, benefits counselor



James R. Sheldon, Attorney-at-Law ABL & Work Incentives Subject Matter Expert, Grandparent of ABL Account Owner

Session Highlights



Learn

ABLE Opportunities
ABLE Contribution Limits
Funding Sources
Funding Strategies
Ambassador Insights



Take Action

Use Insider Tips
Implement Fresh Ideas
Access ABLE Resources
Make a Contribution
Grow Your ABLE Account



Poll Time!



The ABLE Advantage

ABLE Accounts

- ABLE is an acronym for Achieving a Better Life Experience.
- ABLE is a savings and/or investment account designed exclusively for people with disabilities.
- ABLE allows millions of people with disabilities the opportunity to save, invest money and grow wealth.

ABLE Matters

ABLE accounts help people with disabilities:

- Save money without losing important benefits
- Invest and grow savings tax-free
- Pay for qualified disability expenses
- Build financial independence

Key message: You don't need "extra money" to contribute.



Fresh idea: Think of ABLE savings as a habit, not a one-time event!



2026 ABLE Contribution Limits

- The limit is \$20,000 from all combined sources: the account owner and others.
- It is more for an ABLE account owner who works and does not have contributions made to an employer-sponsored retirement account this calendar year:
 - Continental USA \$15,650
 - Alaska \$19,550
 - Hawaii \$17,990



Finding Funds



ABLE Contributors



Contributions can be made by:

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



Fresh idea: You don't have to choose just one source – many ABLE accounts grow from multiple sources over time!

Gifts from Family and Friends



Fresh Ideas:

Think of an ABLE gifting page like a registry for savings goals. It's perfect for birthdays, holidays and other celebrations.

- Include your Ugift code in birthday invitations, holiday cards, or even in social media posts to encourage contributions! It can also be shared via email or text message!

Give "Gift of Independence" cards instead of other vendor's gift cards.



Rachel's Graduation

Rachel graduated from high school in 2018.

She invited people to make a graduation gift directly to her ABLÉ account.

They used the information on the back of the party invitation.

Every account owner has a unique U-gift code. This is used to make sure gifts get to the person's account.

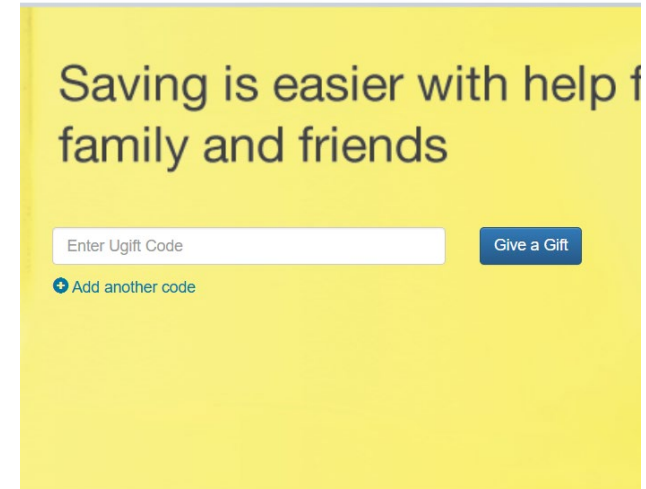
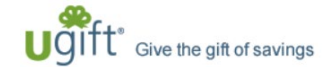
People were very generous.

Rachel had to write lots of thank you notes.



Online Contribution Tools

- Many ABLE programs provide simple online tools for family or friends to contribute directly into an ABLE account.
- Ugift or other gifting services such as Gift of Independence offer a free, secure online platform to contribute. The account owner generates a unique code, shareable link or URL through the State ABLE plan website to invite others to contribute.
- Contributors enter the code to send the gift into the ABLE account. They receive online confirmation at the end of the process.
- Some features include gift tracking, recurring gifts, management of contributions, and an email notice to account owner when gift is made.
- Contributions can also be made by check and by Electronic funds transfer (EFT) from a bank account.



How Ugift works

With Ugift you can give a truly meaningful gift: money for the future. This convenient service lets you contribute to a loved one's ABLE savings account with a [unique code](#).



Give your gift at any time



Transfer money easily and securely



Contribute electronically or by mail



Other Milestones or Examples?

Other Contributions from Family & Friends

- “Cash” gift contributions (monthly, quarterly, biannual or annual)
- Supplement adult child’s housing expenses

Insider Tip: Sharing your savings goals with family members can help build a support network!

 Ask family to set up recurring gift contributions—small amounts add up over time.

Family Inheritance

A last will and testament:

- Others may designate an ABLE account owner as the beneficiary (subject to annual contribution limits)
- An ABLE account owner should also have a last will and testament to designate a successor beneficiary.
- An ABLE-eligible sibling (including step-sibling or half-sibling) of the ABLE account owner may "rollover" funds from their ABLE account into a sibling's ABLE account.

Contributions by the ABLE Account Owner

- The ABLE account owner can contribute earnings or other unearned income into their ABLE account. These contributions do not change the way income is treated by public benefit programs like Supplemental Security Income (SSI) and Medicaid.
- In the month after the deposit is made, the contribution saved in the ABLE account is disregarded by federally funded needs-based programs. SSI does not count up to \$100,000 of ABLE funds. Other benefit programs like SSDI and Medicaid do not have a limit on ABLE savings.
- Employed ABLE account owners who use SSA work incentives like trial work period and [student earned income exclusion](#) keep more of their employment income and can save it in their ABLE account to pay for a future need.

Insider Tip: Set it and forget it. \$10 or \$25 of automatic monthly transfers can build strong savings habits!

Put ABLE to Work for You – Deposit Earnings



An ABLE account owner who

a) works and b) does NOT have deposits made to an employer sponsored retirement plan within the calendar year may deposit additional contributions, up to \$ 15,650 or equal to their employment earnings (whichever is less) into their ABLE account.

The amount is subject to change annually.

As an example, in 2026, an employed account owner could deposit \$20,000 and up to an additional **\$15,650** (totaling \$35,650). Amount is higher for residents of Alaska and Hawaii.

Insider Tip: Set up employer direct deposit of a portion of earnings each pay period.

Additional Contributions from ABLER Account Owner

- Pension
- Distribution from a retirement account
- Social Security benefits
- Veterans' benefits
- Income tax refund
- Gifts received (birthday, holiday, graduation and other milestones)

Small Contributions Add Up

- Small monthly contributions can grow over time.

Example:

\$25 per month = \$300 per year

\$50 per month = \$600 per year

Insider Tip: Many successful ABLE savers start with small, regular contributions rather than waiting for larger sums of money to deposit.

Contributions from Other Accounts

- 529 college savings account
- Special needs trust or pooled trust
- Trump Account

Learn More

[The ABLE Case Summary Series](#)

A Range of Strategies for Funding an ABLE Account – 2026 Update

By James R. Sheldon, Attorney-at-Law

Panel: Sharing Insight





Final Poll!



Resources

ABLE Success – Learn from Others



Meet ABLE Ambassadors who are ABLE account owners and family members who share their success stories to encourage others to open and maximize the benefits of an ABLE account.

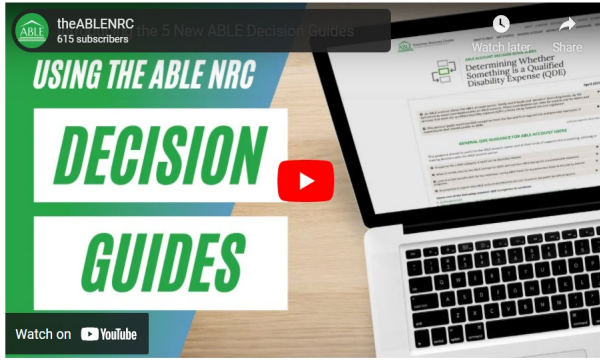
ABLE NRC Resources

- [ABLE FAQs](#)
- [Home Ownership Guide](#)
- [Home Inheritance Guide](#)
- [ABLE to Save Podcast](#)
- [ABLE Webinars](#)
- [AchievABLE Newsletter](#)
- [ABLE Information Flyer](#)
- [Resource Library](#)
- [Compare ABLE Programs](#)
 - [ABLE Programs by State](#)
 - [ABLE Programs - All States](#)

Visit us at ablenrc.org.



Decision Guides



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 NRC Toolkits

- [Employer Toolkit](#)
- [Service Provider Toolkit](#)
- [Youth Transition Toolkit](#)
- [ABLE NRC Media Toolkit](#)
- [ABLE Veterans Toolkit](#)
- [#ABLEtoSave Public Awareness Campaign Toolkit](#)



NDI Resources

- [National Disability Institute \(NDI\)](#)
- [American Dream Employment Network \(ADEN\)](#)
- [NDI Financial Resilience Center](#)
- [NDI Accessible Transportation and Assistive Technology](#)
- [NDI Small Business Hub](#)

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