

# Welcome!

Thank you for joining us today. The webinar will begin soon.

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](#).

This webinar is provided solely for educational purposes and is not intended as legal guidance or individual counseling.





# #ABLEtoSAVE 2026

## Ask the Experts: Your ABLE Questions Answered



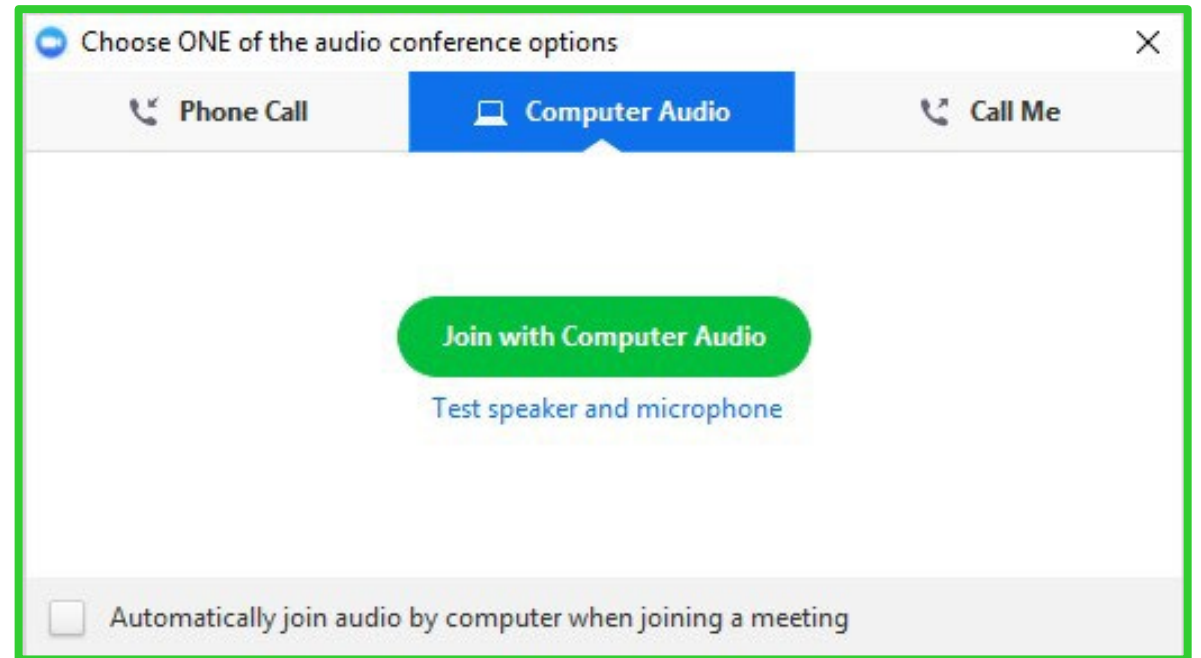
April 21, 2026, 12-1:30pm ET

# 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
- Meeting Code: 869 4764 3798



# Questions and Technical Assistance

- **Q&A box:** We will be using the Q&A box Zoom feature throughout the webinar. If you have a technical problem, please use this box to alert the NDI host. When we announce a specific ABLE topic, type questions you have for that topic into the Q&A box. We will read them aloud and answer live as time permits. You can "upvote" by clicking on thumbs up if you have the same question or you can add comments or add a question to another attendee's question.

Visit [Frequently Asked Questions - ABLE National Resource Center](#).

# Captioning and ASL Interpretation

Real-time, human captioning and American Sign Language (ASL) interpretation are being provided. The captions can be found by clicking on the closed captions icon in your Zoom controls at the bottom of the screen.

- To access the ASL Interpretation, please click on “Interpretation” in the menu bar at the bottom of your screen and then select “American Sign Language.” Please note there are two interpreters who will switch on/off throughout the presentation. **NOTE:** *If you do not see the captions after clicking the button, nor see the ASL interpreter(s) on the screen, please alert the host via the Q&A box.*
- To view captions in another language, click the “Show Captions’ (CC) button in Zoom, then use the arrow next to it to choose your speaking language.

# Q & A 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.

# Panel of Experts



**R Scott de Varona**  
Executive Director,  
MiABLE 529(a)  
Disability Savings  
Program



**Thomas Hatch**  
Operations  
Manager, STABLE  
Accounts, Ohio  
Treasurer Office



**Marlene Ulisky**  
Manager,  
Financial  
Empowerment



**Laurie Schaller**  
Manager, Financial  
Empowerment



**Kelley Land**  
Trainer and Technical  
Assistance Specialist

# Session Topics



## Introductory

Eligibility  
Comparing & Selecting Plans  
Opening an Account  
Contributions



## Advanced

Qualified Disability Expenses  
Managing an Account  
Support from Others  
Saving Strategies  
Investing

# Introductory Questions

# ABLE Eligibility

- Disability began before age 46 and
  - Person receives SSI and/or SSDI
  - Or a doctor signed a [Disability Certification](#) saying a significant disability began before age 46.
- Disability results in severe functional limitations

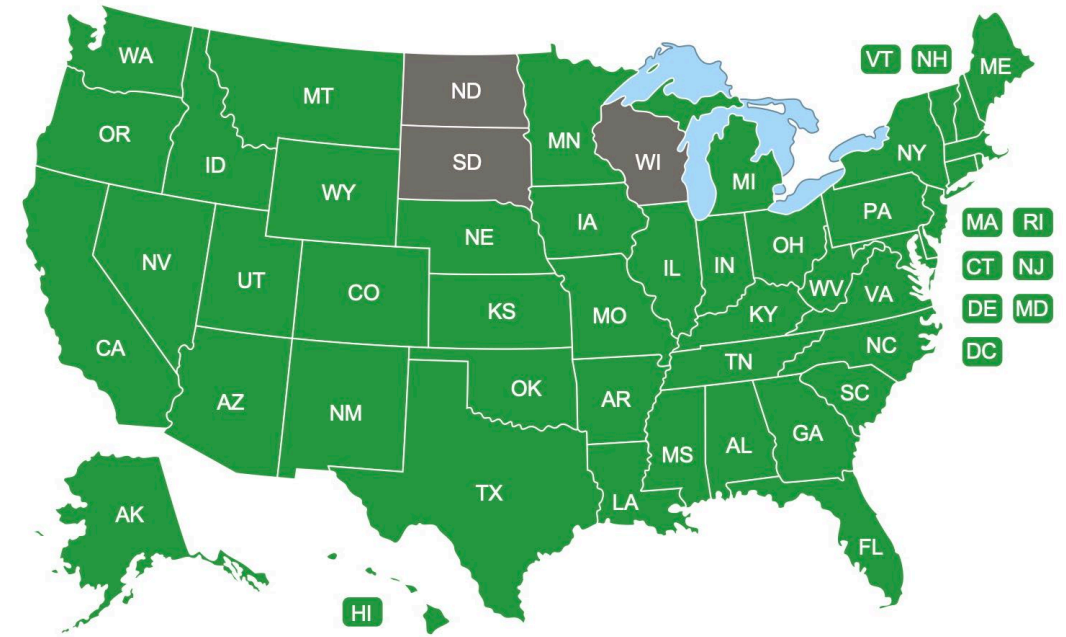
# Steps for People Who Do Not Receive SSA Benefits

- Schedule a visit with a licensed physician.
- Bring medical records that provide information about the disability with you.
- Ask a family member to join you if you are missing medical records.
- Provide a copy of the disability certification form to your physician for review and signature.
- Maintain the signed disability certification form in your records. You do not need to send it to anyone unless requested by the IRS.

# Comparing & Selecting a Plan

# Compare ABLE Plans

- There are a total of 51 active ABLE plans, including D.C. and Guam.
- Many plans accept out of state residents.
- ABLE Program [Comparison Tools](#) are available at [ABLEnrc.org](https://www.ableenrc.org) to help you pick the plan that is best for you.
- Use the [Interactive State Map](#) to find your state ABLE program. Many programs offer tax credits or deductions to residents who select their own state's plan.
- A person can only open one ABLE account.



# Opening an Account

# Who May Open an Account?

- Adult with capacity,
- Eligible individual's agent under a power of attorney,
- Conservator or legal guardian,
- Spouse,
- Parent,
- Sibling,
- Grandparent;
- Representative payee appointed by the Social Security Administration (SSA)



# Information to Have Ready When Opening an Account

## Individual

- Account owner's name
- Date of birth, mailing address
- Social Security or Taxpayer Identification number
- Email address
- Driver's license, State Issued I.D. Card, Passport
- U.S Citizen or resident alien status
- Mother's maiden name
- Linked account for recurring contributions

## Organizational Representative Payee

- Account owner's information
- Agency/Entity/Organization's information
- Representative Payee
- Entity's manager/authorized staff information

# ABLE Contributions



# 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



# ABLE Contributors

ABLE account owner,  
Family and friends,  
Disability benefits,  
Employer,  
529 QTP,  
Trust / pooled trust,





**5 Minute 29 Seconds  
Break**



# Advanced Questions

# Qualified Disability Expenses

# Qualified Disability Expenses (QDEs)

Education

Basic living expenses

Housing

Transportation

Legal fees

Employment & training

Assistive technology

Personal support services

Healthcare, wellness & prevention

Funeral & burial expenses



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

# Account Management

# Money Management

- Prepare a spending plan;
- Deposit income to pay monthly bills from a regular checking account;  
deposit unused funds into your ABLE account
- Set a financial goal

# Managing an ABLE Account

- Maximize contributions
- Automate
- Review ABLE statements monthly
- Keep receipts for QDEs

# Help from Others in Managing Account

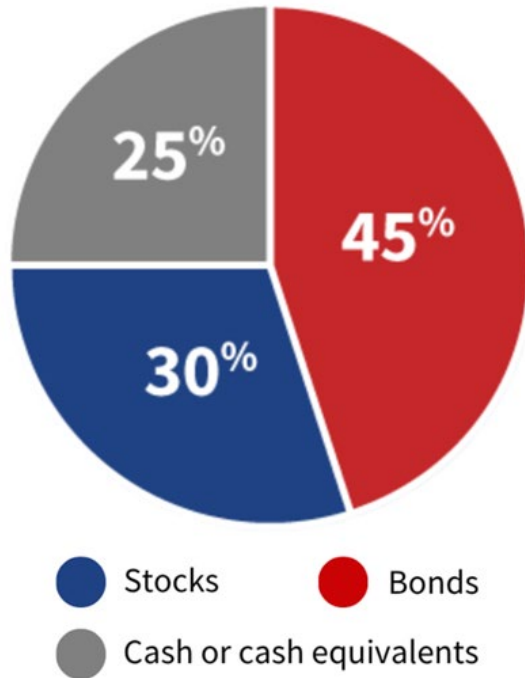
# Account Ownership and Control

- Accounts are opened in the name of the person with a disability
- Authorized legal representatives or the account owner can choose to allow others to access various levels of account information (may be referred to as an "interested party").
- Same hierarchy of support who can help someone open an account can be used to help manage the account in this order: Power of Attorney, Conservator or Legal Guardian, Spouse, Parent, Sibling, Grandparent, Representative Payee.

# Investment Strategies

# Investment Options

## Moderately Conservative Option



- ✓ Checking Account
- ✓ Interest Bearing Account
- ✓ Money Market Account
- ✓ Conservative Option
- ✓ Moderately Conservative Option
- ✓ Moderate Option
- ✓ Growth Option
- ✓ Moderately Aggressive Option
- ✓ Aggressive Option



# 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.

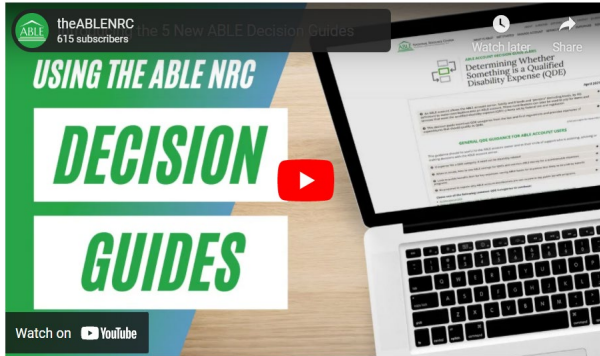
# ABLE NRC Resources

- [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](https://www.ableenrc.org).



# Decision Guides



## ABLE Decision Guide Series

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

## ABLE Decision Guides:

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

# Connect



Please share information about ABLER accounts with your friends, family and community groups!



Subscribe to receive our **AchievABLE** newsletter and receive important ABLER-related updates.



Connect with us @NationalDisabilityInstitute on Facebook, Instagram, LinkedIn and @theABLENRC on YouTube.

# Thank You!

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