

# Achieving a Better Life Experience with an ABLE Account Webinar

Thank you for joining us!

The webinar will begin momentarily.



Building a Better Financial Future

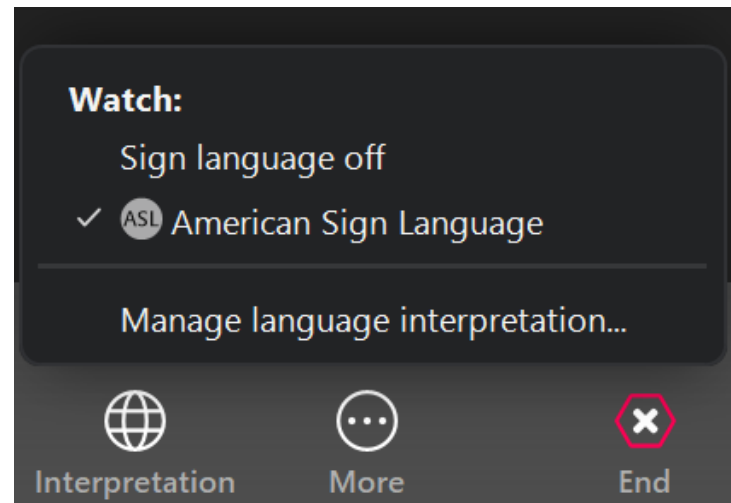
# Achieving a Better Life Experience with an ABLÉ Account

Presented by: Jody Ellis and Leah Campbell

September 23, 2025

# ASL Interpretation

- ASL interpretation has been arranged for this webinar. There will be two interpreters for this event, and they will switch off periodically.
- To view the ASL interpreter, navigate to the menu bar at the bottom of your screen and click on “Interpretation.” Select “American Sign Language” to view the interpreters in a separate video pane.



# Audio and Captions

- 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.
- To call in for audio:
  - Dial: 301 715 8592.
  - The meeting code is 867 5620 2866
- Real-time human captioning is being provided. The captions can be found by clicking on the "cc" button in the Zoom controls at the bottom of the screen.
- If you do not see the captions after clicking the "cc" button, please alert the host via the Q&A box.

# Questions and Technical Assistance

- Please send your questions, concerns and any requests for technical assistance to the NDI Host via the Q&A box.
- Questions will be addressed by the presenter if time allows.
- If your question is not answered during the webinar, you are listening by phone or you are unable to use the Q&A box, please email Liz Layman at [elayman@ndi-inc.org](mailto:elayman@ndi-inc.org).
- Please note: This webinar is being recorded, and the materials will be available on the FRC page within 1-2 weeks.

# National Disability Institute (NDI)

NDI is a national nonprofit organization dedicated to building a better financial future for people with disabilities and their families. The first organization committed exclusively to championing economic empowerment, financial education, asset development and financial stability for all persons with disabilities for the past 20 years.



What we do:

- Build capacity of the field through training and technical assistance
- Drive systems change by implementing models that can be replicated
- Test innovative approaches to financial empowerment
- Lead research to uncover barriers and opportunities
- Advance change through public education and policy development

# NDI's Financial Resilience Center (FRC)

[FinancialResilienceCenter.org](https://FinancialResilienceCenter.org)

***Financial resilience, the ability to bounce back through difficult times, emerge stronger on the other side and flourish in the “new normal.”***



# FRC Overview

- Timely, up-to-date and accurate information, alerts, financial tools and resources
- Analysis of federal policy and impact
- Resources provided in easy Q&A format under topic areas of interest
- [Email sign-up](#) to receive our newsletter, updates and alerts



# Presenters

**Jody Ellis**  
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ABLE National Resource  
Center, National Disability  
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**Leah Campbell**  
ABLE NRC  
Ambassador, ABLE  
Account Owner,  
Advocate



# ABLE National Resource Center

The [ABLE National Resource Center](https://www.ableenrc.org) (ABLE NRC) provides all the ABLE information you need in one place. ABLE NRC shares reliable, objective information about ABLE plans, 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.

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

# AGENDA

- 1) ABLE – description and advantages
- 2) Eligibility
- 3) Contributions
- 4) Qualified Disability Expenses
- 5) Opening and Managing an Account
- 6) Resources



## Achieving a Better Life Experience (ABLE) Overview

# What is ABLE?

- 1) ABLE is an acronym for Achieving a Better Life Experience.
- 2) The ABLE Act was signed into law in December 2014 and ABLE accounts have been opened since 2016.
- 3) An ABLE account is a savings and/or investment account that is designed exclusively for people with disabilities.
- 4) ABLE is modeled after 529 education plans.
- 5) ABLE allows millions of people with disabilities the opportunity to save and invest money and grow wealth.

# What are the Advantages of ABLE?

- ❖ ABLE account owners can save and invest money without paying taxes on ABLE investment earnings.
- ❖ An ABLE account owner can save and invest while maintaining eligibility for means-tested supports and services.
- ❖ Any person or entity can deposit money in an ABLE account. Contributions from family and friends do not count as income for federal benefit programs.
- ❖ ABLE savings can be spent on a variety of things that help the account owner stay healthy, independent and have a good life.
- ❖ ABLE accounts are associated with the development of money management skills and self-advocacy.



“Build the life you want!  
Keep the benefits you need!”

Account owners who receive needs-based benefits can save more than the savings limit (usually \$2,000) and still get benefits if they need them now and in the future.

Source of quote:

[Colorado Division of Vocational Rehabilitation - Benefits Planning](#)

# ABLE Account Provides Asset Protection

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

Any amount of ABLE savings up to the plan's limit, currently between \$235,000 - \$596,925 depending on the plan, will **NOT** affect eligibility for:

- Free Application for Federal Student Aid (FAFSA),
- Housing Assistance - Housing and Urban Development programs (HUD),
- Supplemental Nutrition and Assistance Program (SNAP),
- Social Security and Disability Insurance (SSDI), or
- Medicare (Entitlement to Parts A, B, C, or D)
- Medicaid benefits including Medicaid Waiver Services and Medicare Savings Programs.

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



# ABLE Eligibility Factors

- 1) Age of Onset of Disability
- 2) Severity of Disability

The following factors have no impact on ABLE eligibility:

- Earnings level
- Other income
- Amount of assets/savings
- Employment status
- Prior or current receipt of public benefits

# ABLE Eligibility: Today (2025)

- A person who has received Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI) since before age 26.
- A person who has a disability that began before age 26 but has not received SSI or SSDI may ask their doctor to sign a [disability certification](#) indicating that their disability began before age 26 and results in severe functional limitations.
- A person who works and no longer receives SSI and/or SSDI but still has a disability continues to be ABLE eligible if their disability began before age 26.
- A person can open an ABLE account at any age.

A person can open an ABLE account at any age.

# Expanded ABLE Eligibility - Impact

- The ABLE Age Adjustment Act goes into effect on January 1, 2026, which is estimated to expand ABLE eligibility to an additional 6 million Americans.
- The eligibility criteria for age of disability onset expands to include those who have a disability that began before age 46.
- A person may ask their doctor to sign the [disability certification](#) in 2025 to prepare for opening their ABLE account in January 2026.

# Expanded ABLE Eligibility – Take Aways

## Prepare:

- Research ABLE Plans
- Identify the plan that best meets your needs
- Ask your doctor to sign the [disability certification](#).

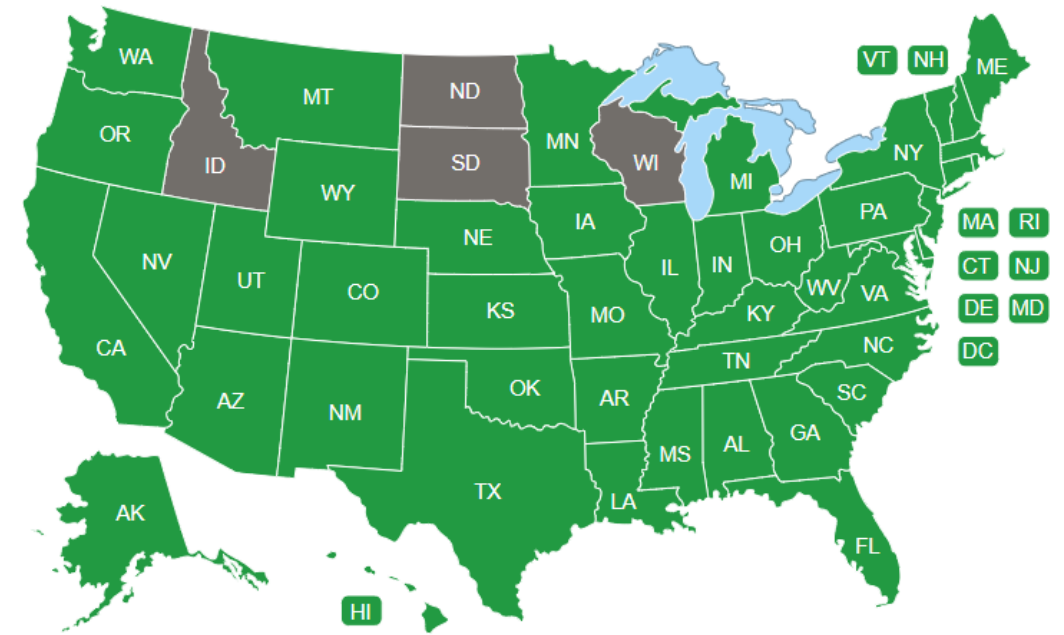
## Raise Awareness:

- Share change in eligibility criteria within your networks.
- Provide resources such as:

[The ABLE Age Adjustment Act Fact Sheet - ABLE National Resource Center.](#)


# State ABLE Programs

- There are 46 state ABLE programs, plus D.C. There are a total of 49 plans from which to choose.
- If you are ABLE eligible, you can open one ABLE account; many plans accept out of state residents.
- An ABLE Program [Comparison Tool](#) and [Interactive State Map](#) is available on the ABLE NRC's website to help you pick the plan that is best for you.



# How Do I Open an ABLÉ Account?

- ABLÉ accounts are opened online; contact the ABLÉ plan directly if an alternative is needed.

 CONTACT SUBSCRIBE

ABOUT LEARN OPEN GROW RESOURCES SUPPORT PROFESSIONALS


## How Do I Open an Account?

Get started with opening an ABLÉ 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.

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### Know Your Primary Disability

Know your primary disability or select from the diagnosis code descriptions you are given. Before you turned age 26\*, your disability must have resulted in marked and severe functional limitations. This severity is defined as can be expected to result in death or has lasted or can be expected to last for a continuous period of at least 12 months or is blind. Social Security maintains a [Complete List of Conditions](#) | [Compassionate Allowances](#) | [SSA](#) that meet Social Security standards for disability benefits. The IRS uses these same conditions to determine someone to be ABLÉ-eligible. An example of ABLÉ plans' codes and the qualifiers on an ABLÉ enrollment application are outlined as follows:

- **Code 1:** Developmental Disorders: autism spectrum disorder, Asperger's Syndrome, developmental delays and learning disabilities
- **Code 2:** Intellectual Disability: mild, moderate, or severe intellectual disability
- **Code 3:** Psychiatric Disorders: schizophrenia, major depressive disorder, post-traumatic stress disorder (PTSD), anorexia nervosa, attention deficit/hyperactivity disorder (AD/HD) and bipolar disorder
- **Code 4:** Nervous Disorders: blindness, deafness, cerebral palsy, muscular dystrophy, spina bifida, juvenile-onset Huntington's disease, multiple sclerosis, severe sensorineural hearing loss and congenital cataracts
- **Code 5:** Congenital Anomalies: Chromosomal abnormalities: Down syndrome, osteogenesis imperfecta, xeroderma pigmentosum, spinal muscular atrophy, fragile X syndrome and Edwards syndrome
- **Code 6:** Respiratory Disorders: cystic fibrosis
- **Code 7:** Other: Anything not listed under codes 1-6 and tetralogy of Fallot, hypoplastic left heart syndrome, end-stage liver disease, juvenile-onset rheumatoid arthritis, sickle cell disease and hemophilia

### Know Your Status of Social Security Benefits

Know your status of Social Security benefits, if applicable. Are you receiving Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) benefits? If you received SSI or SSDI before the ABLÉ age of onset criteria, you can skip step 4 as you are eligible without a doctor's signature.

### Obtain a Signed Disability Certification

# When is a Good Time to Open an ABLE Account?

Now!

- It's never too early nor too late to get started on your path to ABLE.
- You do not need to know all things about ABLE to get started.
- State plans have a minimal initial contribution requirement to open an account (\$0-\$50; Majority of plans are \$25).
- An account can be opened online at any time.
- If you are unsure about investing, you can open an ABLE account and choose to use the savings or checking option. You don't have to select an investment option.

# Contributions into an ABLE Account

In 2025, a total of \$19,000 from all sources can be contributed into the ABLE account by the person with a disability and/or from:

- Friends
- Family
- Special Needs / Pooled Trust
- 529 Qualified Tuition Plan rollover (set to expire 12/31/25)
- Employer (Compensation that may impact benefits)

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

\*Contribution limits are subject to change each year. ABLE does not change the way benefits programs count earnings.





# Additional Contributions

Put ABLE to Work for you!

An ABLE account owner who

a) 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 equal to their employment earnings, or whichever is less, into their ABLE account. This amount is higher for residents of Alaska and Hawaii.

Contribute up to \$34,060 vs. \$19,000 in 2025.

# Qualified Disability Expenses (QDEs)

ABLE savings can be spent on a variety of things that help the account owner stay healthy, independent and have a good life.

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](#)

## Flexibility of QDEs

- ❖ A QDE is broadly defined as an expense that improves or enhances the health, independence or quality of life of the ABLE account owner.
- ❖ A QDE must benefit the ABLE account owner but does not have to be exclusively used by the ABLE account owner.
- ❖ A QDE does not have to be a disability-related expense.
- ❖ Funds can be withdrawn at any time as often as needed to pay for a QDE.
- ❖ Funds can pay for the extra costs associated with living with a disability.

# How Do I Manage an ABLE Account?

- Once the account is open, the account owner – the person with a severe 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 plans use an online portal where you enter your username and password to access your account information and documents and make transactions such as contributions and withdrawals.

ABLE Decision Guide:

[Managing Your ABLE Account](#)

## Best Practice Tips

- 1) Deposit benefits and earned income into a checking account. Pay for housing, food and monthly expenses from the checking account. Deposit extra/unused funds into the ABLE account at the end of each month.
- 2) Select a portion of earnings/income to be direct deposited by employer or automatically transferred into the ABLE account for ease, consistency and to maximize your savings goals.



## ABLE NRC Resources



# ABLE Success – Learn from Others



ABLE NRC Ambassadors 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 National Resource Center Website

Visit our website at [ablenrc.org](https://ablenrc.org) for:

- [ABLE FAQs](#)
- [ABLE Decision Guides](#)
- [ABLE Programs by State](#)
- [Compare ABLE Programs](#)
- [Meet our ABLE Ambassadors](#)
- [ABLE to Save Podcast](#)
- [ABLE Webinars](#)
- [AchievABLE Newsletter](#)





# 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 NRC Toolkits

- [Youth Transition Toolkit](#)
- [Employer Toolkit](#)
- [Service Provider Toolkit](#)
- [ABLE NRC Media Toolkit](#)
- Coming soon: Veterans Toolkit



## NDI Resources

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

# Help Spread the Word!

- Please share information about ABLE accounts with friends, family and community groups!
- Subscribe to receive our [AchievABLE](#) newsletter and receive important ABLE-related updates.
- Connect with us on social media: [LinkedIn](#), [Instagram](#), [Facebook](#), @theABLENRC.
- Participate in [ABLE National Resource Center webinars](#) to stay informed.
- Visit our [website at ablenrc.org](http://www.ablenrc.org) and check out our resources, including [Frequently Asked Questions](#).

# Questions & Answers



# Upcoming NDI Webinars:

Oct. 23, 11 am (ET) –

SSI/SSDI

Dec. 4, 1 pm (ET) –

Identity Theft and Scam Prevention

[Email sign-up](#)



Thank you!!