



NATIONAL RESOURCE CENTER
ACHIEVING A BETTER LIFE EXPERIENCE ACT



ABLE Accounts: A Key to Financial Stability for People with Intellectual and Developmental Disabilities

ABLE National Resource Center

The ABLE National Resource Center (ABLE NRC) is the leading, comprehensive source of objective, independent information about federal- and state-related ABLE programs and activities, including guidance on tax-advantaged ABLE savings 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.

ABLE NRC is funded through a grant from Prudential.



ABLE NRC Presenters

Michael Morris, J.D.

Founder and Senior Strategic Advisor
National Disability Institute



Miranda Kennedy, M.P.P.

Director, ABLE National Resource Center (ABLE NRC)
National Disability Institute



ABLE NRC Guest Speakers

Jenny Casselman, M.B.A., ABLE NRC Ambassador, Mom to 12-year-old ABLE account owner Kenley; Deputy Director of Department of Employment Training and Rehabilitation for Nevada (presenting as a private citizen).



Nathan Turner, ABLE NRC Ambassador and ABLE account owner with advanced cerebral palsy. As an individual with a developmental disability he was served by the DD system in Lucas County, Ohio. He went on to become their first customer to serve on the Lucas County DD Board.



Agenda

- Refresher on how ABLE accounts increase the financial well-being of people with intellectual and developmental disabilities (I/DD)
- Status of ABLE program implementation
- Integration of innovative practices from the state/local level into individual and systems planning to support the I/DD population
- Review of strategies, resources and tools: [ABLE Service Provider Toolkit](#) and [ABLE Decision Guides](#)
- DD Network Recommendations for Action

Financial Stability for People With Disabilities

Old Paradigm:

- One must accept a life of poverty in exchange for public assistance.

New Paradigm:

- The full promise of the Americans with Disabilities Act (ADA) – equality of opportunity, full participation, independent living and economic self-sufficiency
- Opportunity to earn income through employment
- Ability to use safe and affordable financial services
- Encouragement to save and build assets/resources/savings
- Right to exercise control over personal finances
- Right to develop money management skills, practice self-determination and design a person-centered service portfolio

ABLE Legislation and Financial Independence



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ABLE Legislation and Financial Independence

Millions of individuals with disabilities and their families receive and depend on a variety of public benefits for income, healthcare, food and housing assistance. There is a resource limit of \$2,000 for most means-tested benefits.

The ABLE Act, signed into law December 19, 2014, creates tax-advantaged savings accounts for eligible individuals with disabilities, allowing 8 million people with disabilities to save more than the \$2,000 resource limit.



What is an ABLE account?

ABLE Act allows states to create an “ABLE account” for eligible people with a disability that began before age 26 to:

- Save and invest money in a tax-exempt account
- Use the funds in the ABLE account for qualified disability expenses, and
- Maintain eligibility for federally funded public benefits.



Who Is Eligible for an ABLE Account?

An ABLE account is a Section 529a tax-advantaged savings and investment account owned by a person who has a Social Security number or tax filing I.D. and has a disability or blindness;

- **WITH** an onset of disability before age 26, **AND**
- Receives Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI) benefits, **OR**
- Self-certifies that they have a written and signed disability certification from a qualifying physician.



ABLE Qualified Disability Expenses

- Education
- Housing
- Food
- Transportation
- Employment training and support
- Assistive technology and personal support services
- Health prevention and wellness
- Financial management and administrative services
- Legal fees
- Expenses for oversight and monitoring
- Funeral and burial expenses

Qualified Disability Expenses (QDEs)

- Related to Employment

Education- and work-related QDEs can enhance career development, help to address barriers to securing employment, help an individual retain employment and support individuals to work to their fullest capability.

Examples of education or work-related Qualified Disability Expenses include:

- Job coaching or additional job coaching
- Job accommodations
- Home modifications
- Assistive technology
- Tools or uniforms
- Transportation including vehicle purchase
- Tuition, books and fees
- Laptop computer
- Fees for licenses or certifications
- Dormitory fees
- Costs associated with self-employment



ABLE Savings: Expanding Upon Traditional Services

- Additional job coaching
- Private transportation to competitive worksite
- Additional counseling services
- Additional assistive technology to reduce social-isolation
- Respite services
- Supplement housing costs
- Funds to enhance PASS and other work supports

ABLE is a protected account for retirement savings.

Dialogue With Circle of Support

- Having an ABLE account for saving and investing supports individuals as they identify goals towards setting financial goals, learning money management skills and working closely with their “Circle of Support” to demonstrate success.
- A “Circle of Support” is a group of people committed to helping you achieve a better future and meet your goals. The circle may be small or large and comprised of anyone you choose, know well and who can support you: residential staff, a family member such as a parent or sibling, a representative payee, friend, professional, clergy, employer or others.
- When building a circle, the most important thing is trust.



ABLE Savings Will NOT Affect:

- Free Application for Federal Student Aid (FAFSA)
- Housing and Urban Development housing programs (HUD)
- Supplemental Nutrition and Assistance Program (SNAP)
- ABLE savings up to \$100,000 will NOT affect Supplemental Security Income (SSI) benefits and is not counted as a resource. SSDI is not a means tested benefit.
- SSDI Beneficiaries may save up to the ABLE plan limit.
- Any amount of ABLE savings does not count as a resource for any type of Medicaid, including Medicaid Waiver and Self-Direction Services.



Who May Contribute to ABLE

- An annual total of \$15,000 from:
 - Friends and Family
 - Special Needs / Pooled Trust
 - 529 college savings rollover
- Able Account Owner:
 - Earned income, unemployment insurance, stimulus payments, tax refunds
 - Eliminates need to spend-down
 - An ABLE account owner who works and does not participate in a retirement plan may contribute up to an additional \$12,760* from their earnings within a calendar year



Who Can Open an ABLE Account?

New! Priority of Order for Opening an ABLE Account

- Eligible individual with a disability who has legal capacity
- Person selected by the eligible ABLE account owner
 - Note: An eligible individual with legal capacity may delegate responsibility for another person to establish, or to serve as the person with signature authority over the account.
- Person's agent under a power of attorney, conservator or legal guardian
- Spouse, parent, sibling or grandparent
- Representative payee (individual or organization). Representative payees are subject to all applicable SSA rules

*A person may self-certify that they are authorized to open the ABLE account and there is no other person with higher priority to establish the account and an ABLE plan can accept the self-certification.



Nathan Turner – ABLE account owner

Nathan is ABLE eligible due to a qualifying diagnosis of advanced cerebral palsy. He opened his ABLE account in July 2016 with his home state of Ohio's "STABLE plan".

"Money means freedom for minorities with disabilities. Able accounts are an essential tool for me to attain long-term financial stability, which had been exceedingly difficult prior to the creation of these accounts. I have successfully used my ABLE account to save several thousand dollars as a down payment for a home." - Nathan



Jenny Casselman – Parent of an ABLE account owner

In addition to a Special Needs Trust, Jenny opened an ABLE account in 2017 with the Nevada ABLE program, to help her 12-year-old daughter, Kenley, who has Down syndrome.

"We want to set Kenley up for success without jeopardizing important social safety nets for her future. The ABLE account accomplishes that for us. It is an asset in her name. We want Kenley to be as independent as possible, so we need to plan through that lens. Between the investment options and the future value of our contributions today, it takes a bit of weight off our shoulders, knowing that we are putting the forth effort to help her be stronger tomorrow. That is why an ABLE account is our bright star." - Jenny



BIG PICTURE: Where does ABLE stand today?

ABLE Programs

- 43 states plus D.C.
- IRS Finalized ABLE Regulations November, 19th 2020
- New Legislation Proposed: *ABLE Age Adjustment Act*

ABLE By the Numbers (end of first quarter 2021)

- 90,706 ABLE accounts
- \$759 million in assets
- \$8,367 average amount



Examples of Promising Practices in the DD System

Recognizing the DD system has taken varying levels of action providing financial education, including ABLE information, the next few slides will provide examples at the individual, local and state levels covering:

- OHIO – County DD Board
- NEVADA – State level ABLE legislation to support seeding ABLE accounts
- CONNECTICUT – DD Case Manager
- NEW YORK – ABLE account owner and DD service provider
- CALIFORNIA – Special Needs Trust Attorney's office
- INDIANA – Protection and Advocacy Attorney
- NORTH CAROLINA – State Administrator of Head-Start Programs



Nathan: 2021 BIPOC Outreach Ambassador, and...

Nathan co-teaches financial education classes. He is also on the:

- Board of Trustees for Legal Aid of Western Ohio
- Ohio Statewide Independent Living Council Advocacy Task Force
- Ohio Self-Determination Association
- Lucas County Board of Developmental Disabilities
- Board Of Directors, and the Ability Center Greater Toledo



Updates and Recommendations from Nathan:

- Financial education classes and ABLE accounts in Lucas County
- Thoughts on integrating ABLE accounts into financial education and planning at both the system-level and individual-level

Jenny: 2020 ABLE NRC Ambassador, and...

Jenny started as Deputy Director of Employment Training and Rehabilitation for the State of Nevada on 10/01/2020. She is also:

- Former Vice President of Commercial Operations with Greater Lending in Nevada
- Member of the Governor's Council on Developmental Disabilities



Updates and Recommendations from Jenny:

- ***NEW:*** Nevada State Legislation seeding ABLE accounts
- Thoughts on integrating ABLE accounts into financial education and planning at both the system level and individual level

Other Examples of Ambassadors/DD System

- Jessica Sahlman, **Connecticut** – Department of Developmental Services (DDS)
- Tim Elliott, **New York** – Office for People with Developmental Disabilities (OPWDD)
- Amy Tessler, **California** - Special Needs Trust (SNT) Attorney's office
- Emily Munson, **Indiana**- Protection and Advocacy (P&A) Attorney
- Cheryl Walfall-Flagg, **North Carolina** - Statewide Head Start and Early Head Start Programs

Learning About ABLE from DD Case Manager

Jessica Sahlman's case manager, Erik Madsen, with the Connecticut Department of Developmental Services (DDS), introduced Jessica and her parents to the ABLE account.

One condition for eligibility to receive DDS services is that the person receives a Social Security benefit. When he's speaking with his clients about those benefits, Erik tells them, *"Setting up an ABLE account is a great way to not lose benefits, but still be able to put money aside to pay for wanted or needed items."*



ABLE Account Owner and DD Service Provider

Disabled veteran and Program Outreach Specialist for New York's Office for People with Developmental Disabilities, Tim Elliott (51) is both an ABLE account owner and a strong promoter of ABLE accounts for the ID/DD clients he serves.

"I've used my ABLE account to maintain my independence. I'm always spreading the word about ABLE to everyone I talk to. I'm currently saving up for a condo using my ABLE account and I teach first-time home buyer trainings for families of individuals with developmental disabilities. The ABLENRC website is part of my training. I help people sign up and show them how to use the account." - Tim



Special Needs Trusts and ABLE Accounts



Scott Tessler is on the Autistic Spectrum. His mom, Amy, created a Special Needs Trust (SNT) when he was 10 years old to establish a funding source and provide direction for his well-being after her death. She also opened an ABLE account in 2017 since her direct contributions to his ABLE account allow him to receive his full SSI Federal Benefit Rate while he pays his full share towards his housing and food. ABLE funds supplement those costs.

“Scott will always need help managing money and paying his bills. It would not be prudent to give him access to a large amount of money, but having the ABLE account will allow him to gain some basic financial skills. In our situation, having both the SNT and ABLE account is ideal for maximizing his benefits and helping him achieve some financial independence.” - Amy

Protection and Advocacy and ABLE Accounts

As a disability rights attorney with Spinal Muscular Dystrophy leading the employment team with Indiana's Protection and Advocacy agency, Emily Munson is a champion for ABLE accounts for working-age people with disabilities. She is saving money in her ABLE account for durable medical equipment and a down payment on a home.

"I speak to people all the time who complain about not wanting to lose benefits, or who only want to work part-time. I don't understand why those people aren't opening ABLE accounts. I think it's because there are still a lot of misconceptions about them, like that you need a lot of money - like in a Special Needs Trust - to open one. That's just not true. I tell people "Open an ABLE account" It could be beneficial to you." - Emily



ABLE Accounts and Head-Start Programs

Cheryl Walfall-Flagg works for a non-profit that oversees North Carolina's Head Start Programs. Her son, Sean and nephew Devante (who she and her husband have legal guardianship of) are both on the Autism Spectrum and have ABLE accounts.

Cheryl and her employer are integrating the [ABLE Employer Toolkit](#) and [ABLE Service Provider Toolkit](#) into their resources. The resources and materials in these toolkits make it easy to inform employees and customers about ABLE accounts. As both an employer and service provider, Head Start programs can benefit from these toolkits for their staff and for the families they serve.



ABLE Tools and Resources

- ABLE National Resource Center website
- Roadmaps to Enrollment and Managing ABLE account
- Choosing the Right ABLE Program
- ABLE Employer Toolkit
- ABLE Service Provider Toolkit
- ABLE Decision Guides
- ABLE Account Owner and Family Member Stories

ABLE National Resource Center website: ablenrc.org

A photograph of two young adults, a woman on the left and a man on the right, smiling warmly at the camera. They appear to be in a public setting, possibly a conference or event, as other people are visible in the background.

ABOUT SUBSCRIBE GIFT CARD DONATE CONTACT EN ESPANOL

WHAT IS ABLE? GET STARTED MANAGE ACCOUNT SERVICE PROVIDERS EMPLOYERS RESOURCES

CONNECTING PEOPLE WITH DISABILITIES

THEIR FAMILIES AND THOSE WHO SUPPORT THEM TO INFORMATION ABOUT THE
ACHIEVING A BETTER LIFE EXPERIENCE (ABLE) ACT AND ABLE ACCOUNTS.



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Roadmap to ABLE Enrollment:
ablenrc.org/get-started

Roadmap to Independence:
ablenrc.org/manage-account

The graphic features a blue header bar with the title "Roadmap to ABLE". Below it, a green bar contains the text: "For detailed information and videos on each roadmap step, visit ablenrc.org/road-map-enrollment or ablenrc.org/road-map-independence." The main content area is divided into two parallel tracks:

- Roadmap to Enrollment:** This track starts with a "START HERE" button. It includes five steps: 1. What Is ABLE?, 2. Who Is Eligible?, 3. How Can Funds Be Used?, 4. How Do I Open An Account?, and 5. How Do I Manage My Account?.
- Roadmap to Independence:** This track starts with a "MANAGE ACCOUNT" button. It includes five steps: 6. Setting My Financial Goals, 7. Building a Circle of Support, 8. Making Smart Financial Decisions, 9. Monitoring My ABLE Account, and 10. Celebrating Being ABLE.

At the bottom, a green bar states: "For more information on the ABLE Act and ABLE accounts, visit ablenrc.org."



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ABLE Programs



ABOUT SUBSCRIBE GIFT CARD DONATE CONTACT EN ESPAÑOL

WHAT IS ABLE? GET STARTED MANAGE ACCOUNT SERVICE PROVIDERS EMPLOYERS RESOURCES

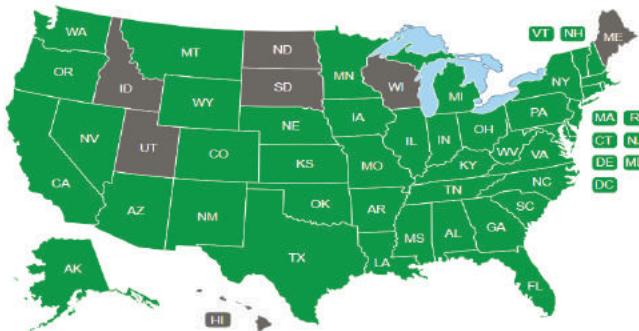
Choose the program that's right for you!

No matter where you reside, you can open an ABLE account in any state that accepts outside residents into their program. And we can help you find the right fit.

How to use the Map Tool:

1. Click on a state below to get their ABLE program details. **Grey indicates inactive programs.**
2. Click on the "Program Name" to be directed to that state's ABLE program to open your account.

The ABLE National Resource Center does not manage or issue ABLE accounts directly. We partner with state ABLE programs to ensure information contained in our tools and resources is updated regularly. We monitor these resources closely, but all information remains subject to change by individual state ABLE programs. For details about any state ABLE program, refer to the state's plan disclosure documents.



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Choosing the Right ABLE Program

A document of some things to take into consideration when choosing the right ABLE program for you.

Employer Toolkit

- [ABLE Fact Sheet and Roadmap to ABLE](#)
- [Becoming ABLE Ready](#)
- [Choosing the Right ABLE Program](#)
- [Sample Letter to Employees](#)
- [Five Things You Need to Know About ABLE Accounts](#)
- [ABLE: 5 Things to Know \(video in American Sign Language\)](#)
- [Employer Flyer](#)
- [Employee Flyer](#)
- [What Is ABLE?](#)
- [Microtraining: 10 Things to Know About ABLE](#)
- [ABLE Banner Graphic](#)

Service Provider Toolkit

- [ABLE Fact Sheet and Roadmap to ABLE](#)
- [Five things you need to know about ABLE accounts \(ASL video\)](#)
- [Five Things You Need to Know about ABLE Accounts](#)
- [What is ABLE for Service Providers](#)
- [Helping Your Customers Choose the Right ABLE Plan](#)
- [Sample Disability Certification for Eligibility to Open an ABLE \(529A\) Account](#)
- [A Primer to Educate Service Providers](#)
- [ABLE Accounts: A Primer for Service Provider Customers](#)
- [ABLE to Work Act Factsheet](#)
- [ABLE and the Student Earned Income Exclusion Work Support for Transition Age Youth Fact Sheet](#)
- [The ABLE Case Summary Series](#)
- [The ABLE account, Special Needs and Pooled Trust Comparison Chart](#)
- [The Y-TAC SSI Youth Toolkit](#)
- [ABLE Podcasts](#)



ABLE Decision Guide Series

- Am I ABLE-Eligible And How Do I Open An Account?
- Finding the Funds to Save in an ABLE Account
- Determining Whether Something is a Qualified Disability Expense (QDE)
- Understanding ABLE Account Savings and Public Benefits
- ABLE Accounts and Working People with Disabilities



ABLE NRC Black, Indigenous, and other People of Color (BIPOC) Outreach Ambassadors 2021



2021 BIPOC Ambassadors



More ABLE Account Owner Stories and Goals

2020 ABLE Ambassadors

2019 ABLE Ambassadors

2018 ABLE Ambassadors



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DD Network Leadership - Recommendations for Action

1. Expand ABLE education and outreach activities:

- Assess your financial education activities and ABLE account integration
- Consider replicating the ABLE integration strategies discussed today
- Contact your state ABLE program and develop a collaborative plan to support ABLE education and outreach activities

2. Access ABLE NRC resources:

- Utilize ABLE Employer Toolkit as an employer and in work with employers
- Have service providers utilize ABLE Service Provider Toolkit and ABLE Decision Guides with customers
- Sign up for the bi-monthly AchievABLE newsletter and ABLENRC listserv
- Participate in and promote August's #ABLEtoSave awareness campaign
- Reach out to the ABLE National Resource Center for support

Q&A Session – Let's Chat Together

During this portion of the webinar:

- We will raise the questions that surfaced during our chat
- You can also raise a question on the line (instructions will be provided)



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Closing Remarks from AoD/ACL – Thanks for Joining

A Friendly Reminder for DD Network Grantees Before Our DD Network Breakout Sessions:

- Join the AoD/ACL Disability Employment TA Center National Community of Practice
- For Technical Assistance Requests, e-mail:
AoDemploymentTA@gmail.com
- [AoD Disability Employment TA Center Website](#) (today's presentation will be housed here)