# Transcript from Achieving a Better Life Experience with an ABLE Account webinar

Presented by National Disability Institute’s ABLE National Resource Center. September 23, 2025.  
This transcript has been lightly edited for clarity.

>>Becky MacDicken: Good morning, everyone. Thank you for joining us today. I am Becky MacDicken with National Disability Institute. I am a Director of Financial Empowerment, and I would like to welcome everyone to our webinar today, Achieving a Better Life Experience with an ABLE Account. You will be hearing shortly from Jody Ellis, our Director of the ABLE National Resource Center here at NDI and our ABLE Ambassador, Leah Campbell, but we'll get to them momentarily. First, we have a little bit of housekeeping to take care of.

So, we have ASL interpretation arranged for this webinar. There are two interpreters for the event, and they will be switching off periodically. So, thank you to Brielle and Gage. 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. Next [slide].

Audio for today's meeting can be accessed using your computer's audio settings or by calling in via the 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, please dial 3017158592. The meeting code is 86756202866.

Realtime human captioning is being provided, and 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 NDI in the Q&A box.

For any questions, concerns, or requests for technical assistance, please use the Q&A box to reach NDI. Questions will be addressed by the presenter if time allows, as well our subject matter experts behind the scenes. If your question is not answered during the webinar or you are listening by phone or you are unable to access the Q&A box, please email Liz Layman at elayman@ndi-inc.org.

Please note this webinar is being recorded, and the materials will be available on the Financial Resilience [Center] webpage within one to two weeks.

So, National Disability Institute – who are we? We are a national nonprofit organization dedicated to the building of a better financial future for people with disabilities and their families. We are the first organization committed exclusively to championing economic empowerment, financial education, asset development, and financial stability for all persons with disabilities and chronic conditions for the past 20 years. In fact, we're celebrating our 20th anniversary right now, so we're excited.

Some of the things that NDI does: we build capacity of the field through training and technical assistance, mostly to service providers. We drive systems change by implementing models that can be replicated nationally. We test innovative approaches to financial empowerment. We lead research to uncover barriers and opportunities for people with disabilities. And we advance change through public education and policy development.

I mentioned the Financial Resilience Center (FRC). We have a dedicated website. It's the financialresiliencecenter.org. We will put that link in the chat if you need it. But FRC was born during COVID, and we still to this day keep timely, up-to-date referrals for resources, events, and other notifications.

We also do an analysis of federal policies and the impacts they may have. We have our resources that are provided in an easy Q&A format under Topic Areas of Interest. Lastly, if you not already, sign up for our email listserv. The link will be sent to you in the chat and in follow-up materials, but make sure you are getting our updates on the latest

events happening here. I know of at least two, if not three, more webinars we have before the end of the year that may be of interest to you. Make sure you're getting those notices.

And now, we're going to move on and get started with our main presenters. I will be turning things over to our Director of the ABLE National Resource Center, Jody Ellis, and our ABLE Ambassador, Leah Campbell. Jody, take it away.

>>Jody Ellis: Great, thank you, Becky. Thank you so much. I believe, on the next slide, I wanted to just share a little bit about the ABLE National Resource Center. The webinar is being presented in collaboration with ABLE NRC. And ABLE NRC is owned and managed by NDI as well, and we provide all the ABLE information that you would need in one place.

We share reliable, objective, independent information about ABLE plans. We have plan comparison tools. We share best practices. And we provide strategies for saving not only now, but also into the future. And our mission is to educate, promote, and support the positive impact that ABLE can make on the lives of millions of Americans with disabilities and their families. So, our resource center is all based online, and it can be found at abelenrc.org.

Today's agenda: we will be covering a description of ABLE and its advantages. We'll share eligibility requirements. We'll identify who can make contributions into an account and what expenses can be paid with ABLE funds. We'll share general tips of opening and managing an ABLE account, and we will also provide you with additional resources that can help you along your ABLE journey.

So, with that said, I will introduce myself a little bit further. I am the Director of the ABLE National Resource Center, and I am really pleased to have Leah join me today as a co-presenter. And our roles: I'll provide an educational ABLE overview. And Leah is going to be sharing her lived experiences as an ABLE account owner. So, Leah, please introduce yourself.

>>Leah Campbell: Okay, thanks, Jody. Again, good morning, everyone, and thanks for being here and listening to my presentation this morning. As Jody said, I'm an ABLE Account National Resource Ambassador, an ABLE account owner, and a rare disease and disability advocate. Most recently, I am the Community Support Coordinator for the Siegel Rare Neuroimmune Association or SRNA. I'm a person living with a rare autoimmune disorder called neuromyelitis optica spectrum disorder that I will share more about a little bit later, along with how I use ABLE accounts as a tool for my independence.

>>Jody: Thank you, Leah. And before we get started, we will be launching our first poll.

>>Becky: And I'm going to take the liberty of reading it. So, poll question number one: These are anonymous. On a scale of 1 to 5 (5 being the most confident), how well do you understand what an ABLE account is? And then if you scroll down, question number 2: Do you or a loved one currently have an ABLE account? So, I'll give you just a couple of seconds here to fill that in. Let’s see. Looks like we have a really good mix of people who are here to learn a lot and some people who have some confidence and a lot of confidence, as well. So, but everyone seems to flow… it's a pretty good flow there. So, least confident (1) is about 16%, a 2: 19%, a 3: 33%, a 4: 22%, and most confident (5) about 11%. And then, yes or no, do you have an account: 17% said yes, 79% said no, and 4% said they're not sure. So, thank you so much for sharing, and I'll turn that back to you, Jody.

>>Jody: Great, thank you, Becky. We will start what is ABLE. And ABLE is actually an acronym, and it stands for Achieving a Better Life Experience. And the ABLE Act was signed into law back in December of 2014. And the state ABLE plans began creating and developing their systems in 2015, and ABLE accounts have been opened, in some states, as early as 2016. And it is a savings or an investment account, and it is designed exclusively for people with disabilities and others who have qualifying conditions.  
  
And ABLE is modeled after a 529 education plan. It's actually in the IRS Code 529A section, so if you hear reference to a 529A account, that is the same thing as an ABLE account. And ABLE allows millions of people with disabilities the opportunity to save and invest money and grow their wealth.

On the next slide, I will explain a few of the advantages of ABLE and talk about why ABLE accounts are so unique. First, accounts are tax advantaged. And what that means is that the account owner is not paying taxes on any investment growth. Additionally, some account owners may qualify for a saver's credit when they are filing their federal tax return. The ABLE account owner saves and invests and can maintain eligibility for means-tested supports and services. And what I mean by that is means-tested, as well as other public benefit programs.

There is a lot of flexibility with ABLE. Any person or entity can deposit money in an ABLE account, and the contributions that are coming from families and friends do not count as income from the federal benefit programs. And ABLE savings can be spent on a variety of different things that help the account owner to stay healthy, independent, and have a good quality of life. Lastly, ABLE accounts are associated with the development of money management skills, as well as it promotes self-advocacy.

There are more benefits. ABLE allows you to build the life you want and keep the benefits that you need. So, what this means is that if you are receiving a needs-based benefit - and I'll specifically mention SSI or Medicaid - right now, if your funds are in a traditional bank account, the savings limit is generally capped at $2,000 for an individual. And an ABLE account substantially increases the amount that you can save, and you can still get the benefits that you need, whether you need those benefits now or you need them in the future. And on the next slide, I will break this down a little bit further.

So, an ABLE account does provide asset protection, and for individuals that receive Supplemental Security Income, or SSI, this means that up to $100,000 in your savings

is disregarded as a resource. And it will not impact your eligibility for SSI. And then the great news is that any amount of ABLE savings - and this is up to the state plan limit of whichever ABLE account you're enrolled in; currently these limits range from $235,000 up to nearly $600,000, depends on the state - any amount of savings will not affect your eligibility for the other public benefit programs that are listed on this screen. So, that is federal student aid, housing assistance (HUD housing), Supplemental Nutrition and Assistance Program (food assistance/SNAP), the Social Security Disability Insurance (or SSDI), Medicaid, or Medicare. So, any amount of funds in your ABLE account is not going to impact your Medicaid benefits, and this includes the Medicaid waiver services programs, as well. So now, I would like for Leah to share how her ABLE account protects her benefits.

>>Leah: Sure thing. So, my ABLE account has been a game changer in being able to be financially independent while still ensuring the safety net from those means-tested benefits that I require and need. So, as someone living with a rare disease and disability, I get Social Security Disability Insurance, or SSDI, which also qualifies me for Medicare. And I am what they call “dually eligible,” which means that I also qualify for Medicaid because of being low income. And Medicaid is one of those means-tested benefits and does not allow you to save more than $2,000 in assets.

However, with my ABLE account, I can save above that and [have] it not jeopardize my Medicaid eligibility. In fact, I can save far above that because the Oklahoma State Plan limit is currently $468,000. And having that large limit allows me to be able to have big goals and be able to save for things like a wheelchair-accessible van, emergency expenses, and even retirement without the possibility of becoming disqualified from Medicaid and the Medicaid waiver program. So, this really has enabled me and empowered me to be able to invest part of my earnings from work now and be able to save even more and be able to be active in the community. Jody?

>>Jody: Yeah, and Leah, you really explained…I mean, this is really where the power of ABLE is seen. You talked about, without an ABLE account, you could have $2,000 in savings. And now, you mentioned that you could ultimately have more than $460,000 and still be eligible for those important Medicaid waiver or Medicaid benefits that you may need for your health care. So, that is, you know, an incredible point and advantage to having an ABLE account.

I also want to share, you know, the ABLE eligibility factors. So, like, you know, you've heard, some of the advantages of ABLE. Do you know if you are eligible to have an ABLE account? So, I'll talk about a couple of ABLE eligibility factors. There are really only two determinants of ABLE eligibility. And one is the age of onset of disability, and the other is the severity of a disability. So, those are the two determinants.

There are other factors - and I'll mention them - that are on the slide, that have no impact on whether or not someone is eligible to have an ABLE account. So, your earnings level; there's no impact. Your other income that you receive. The amount of assets or savings that you might have. Your employment status or your employment history has no impact. And then, whether or not you either currently receive public benefits or have never received public benefits - that has no bearing. And then lastly, the current age of the account owner also has no bearing of ABLE eligibility. So, I will get into these ABLE eligibility factors in a little bit more detail, but I think before we do that, we are going to launch our second poll.

>>Becky: Okay, so poll question number two: How old were you or your loved one when you experienced your first chronic health condition and or disability? We've got birth to age 17, 18 to 22, age 23 to 25, 26 to 45, 46 to 64, and 65 or older - and prefer not to disclose. We’ll give you a few more moments to answer that. Alright, it seems to be slowing down. So, most - the majority - is birth to age 17 at 53%, and then 8% for age 18 to 22. Age 23 to 25 is about 5%. Age 26 to 45 is 13%. And age 46 or older is 3%. So, most of the people on this call today are eligible for ABLE accounts, or will soon be, so we'll get into that a little bit more, as well. Thank you very much.

>>Jody: Great, thank you, Becky. Yeah, I will talk about what the ABLE eligibility is today. But I'm most interested in talking about what the ABLE eligibility will be on January 1st to impact…there are 13% of you who voted in the poll that said that your disability onset was between the age of 26 and 45. So, let's talk about ABLE eligibility today. So, the age of onset of disability or a qualifying condition must have begun before the age of 26. So, that's the age of onset.

In terms of the severity of disability: anyone who has received SSI or SSDI since before the age of 26 are automatically eligible in terms of proving that they meet that severity of disability determinant or factor. And then, for people who have not received Social Security benefits, a physician can sign a statement that would verify that you have a qualifying disability or condition or a diagnosis. And what we say for severity of disability is that it has to result in severe functional limitations. And some examples of what a severe functional limitation might be is that if you have a terminal condition, if your disability has lasted or is expected to last 12 months or longer, or the severity of disability is met if someone is blind. So, Leah, in terms of age of onset of disability, as well as your diagnoses, can you share how you are eligible to have an ABLE account?

>>Leah: Sure, so, just to give you a little background and history on me. I was actually born in small rural town in southwest Oklahoma. My journey with rare disease and disability began when I was just 10 years old. Two months after I began having unexplained symptoms…sorry…two months after I actually began having unexplained symptoms, I began having vision loss and was totally blind by the time I was twelve. I would go on to be misdiagnosed with multiple sclerosis [MS]. Despite my health challenges, I did manage to still graduate as the first blind student of my high school and salutatorian. I was then treated with several incorrect treatments - those MS therapies - which were actually making me worse.

And despite everything I was going through, I still managed to go on to Rhodes College where I graduated with a BA in Mathematics and [as] first blind student of Rhodes College. After that graduation, I received a chemotherapy that paralyzed me as a quadriplegic. And so, I was only 22 years at that time. In 2006, they finally had developed a test for my condition, and I finally tested positive for neuromyelitis optica [NMO] spectrum disorder. And my treatment was changed accordingly. And doctors now know that the MS therapies that I was given actually make NMO worse.

So, because I was blind - and paralyzed - but I was blind, I qualified for Social Security Disability Insurance because I had worked and earned those credits and met the statutory definition of blindness. So, with that, and coupled with my disability, I qualified for an ABLE account.

>>Jody: Yeah, so, Leah, in your case, because you did receive Social Security benefits, you wouldn't have needed a signed physician statement - because by receiving Social Security, that in and of itself, is, you know, on record would suffice if anyone ever questioned the severity of disability. But again, there is a disability certification form that ABLE NRC created that could be used for this purpose that doctors could sign.

And, you know, we're talking about age of onset of disability. You know, Leah had mentioned for her, it started by age of 10. You know, when we talk about onset of disability, again, that has…a person can still open an ABLE account at any age. So, in that poll where over 50% of individuals indicated that their disability is a developmental disability and started at a younger age, you know, you could open up an ABLE account, or parents could open up an ABLE account for a toddler - or any way, all the way to seniors. So, it is available through the full lifespan.

Now, I would like to talk about the expanded ABLE eligibility. The great news is that ABLE eligibility is expanding on January 1st of 2026. And the eligibility criteria for the onset of disability or qualifying condition is before the age of 46. So, instead of being onset before the age of 26, it is changing to onset before the age of 46. And what this means is that another 6 million Americans are going to be eligible to have an ABLE account. In total, this means 14 million Americans can take advantage of ABLE in 2026.

So, again, on this slide, we do talk about…we share a link about the disability certification form that could be used for people who did not receive Social Security benefits. And this form is just a sample. The physician may want to sign their own letter or template. But the form can be downloaded and printed and brought to the doctor's office. So, we tried to make it as easy as we could for that.

On the next slide, just a couple of takeaways for the expanded ABLE eligibility. We are counting down, and as of the date of this webinar, we have exactly 100 days remaining for the expansion to go into effect. So, there are certainly things - this is for the 13% in that poll - there are certainly things that you can do in the next 100 days to prepare to open up an ABLE account.

So, you can research ABLE plans. We have comparison tools on our website that we're going to cover in a little bit more detail on a future slide. You can, after comparing plans, identify a plan that best meets your needs. You could ask a doctor to sign the disability certification form if you don't have a Social Security statement. And we certainly want newly eligible people to know about ABLE. Please, you know, share this expansion and the eligibility criteria within your networks. And you can provide resources. One example is we have an ABLE Age Adjustment fact sheet on our website, and I believe the link is being shared in chat, as well. This is downloadable, printable, shareable for this purpose. And, Leah, maybe just to give our audience some ideas, can you share how you're raising ABLE awareness in your networks?

>>Leah: I help to raise awareness regarding the expansion through my rare disease and disability networks. So, basically, through the blind and paralyzed [networks] - through there, I serve as the first vice president and legislative director for the National Federation of the Blind of Oklahoma. And I serve as the chapter advocacy coordinator for the Oklahoma City chapter of United Spinal [Association]. I also share it through support groups and through the two facilities where I do adaptive strength training and work out. And many of the members there are actually veterans. I also help to raise it through rare disease advocacy and my volunteer roles at the Guthy-Jackson Charitable Foundation and the Every Life Foundation for Rare Diseases.

Through these advocacy roles, I have been in contact with other organizations, which has helped to open the door for raising awareness and opportunities for people with disabilities on a more national level.

>>Jody: Yeah, and thank you for your advocacy. You know, I think, to me, it's most important for people to really hear from others who either, you know, have an ABLE account or can share their experiences just as you're doing today, too. So, thank you for all of your advocacy that you do around ABLE and more in your community.

On the next slide, we will share a little bit of information about the available state ABLE programs. Right now, there are 49 different active ABLE plans that individuals can choose from. There are 46 state ABLE programs, plus D.C., and then there are some national programs.

And if you are eligible to have an ABLE account, you can open up one ABLE account. So, you know, you can't have more than one, but you can pick one. And there are many plans. At the last count, there were over 30 different plans that accepted out-of-state residents. So, as a best practice, we always say to look at your own ABLE plan first because there could be some advantages, whether it be some tax credits or tax deductions. So, the best practice would be to start with your own plan first.

But there are certainly multiple, multiple ABLE plans that you can look at. And although the state ABLE plans are similar…in terms of eligibility requirements are the same across the board, contribution limits are the same across the board…but the plans do vary in some other interesting and unique ways. So, it could be whether or not they have a state residency requirement and some features. It could be whether or not there's a debit card or if there a prepaid card available. Account fees vary. And as Leah had mentioned about hers, the Oklahoma plan has a pretty high balance limit. Those balance limits do vary from plan to plan. And then another feature that does vary from plan to plan are the investment options that you can choose from.

So, you really have to shop around, look around, to see what plan would best meet your needs. And that's based upon what your financial goals are and what you're going to use your ABLE savings for. So, Leah, if you could share kind of the process that you went through in selecting the Oklahoma ABLE plan.

>>Leah: So, I actually first learned of ABLE when I was working with a Social Security benefits counselor that I had been assigned from the Department of Rehabilitation Services when I was looking into pursuing employment. She told me about the ABLE campaign for the ABLE to Save, and I learned through there that I actually had the possibility to finally save money without jeopardizing my benefits. And after that, I went to the ABLE National Resource [Center] website and used their state comparison toolkit to analyze a couple of different plans that I was looking into - of course, looking at Oklahoma being my home plan first. And I chose it for a couple of reasons. I was really hopeful that they might eventually expand it to have any perks that would be special for in-state residents as I had seen in other plans. And they actually did. So, Oklahoma has a tax credit for in-state residents - up to $10,000 for an individual and $20,000 for a couple for anyone contributing to an ABLE account (the “Oklahoma Stable”). And the other reason was because, like we had discussed, of its high plan limit.

>>Jody: Great. And on the next screen, I'll share a little bit about how to open an ABLE account. You are not expected to be able to read this slide very well. The words are really, really small. These are just intended to be two screenshots of what you would see when you go to the open navigation tab on our website - because the ABLE accounts are opened online. The state of Maine is the only state where you can walk into a bank or a savings bank and open up an ABLE account. So, largely all online. And, if you needed an alternative to online enrollment, you could contact the ABLE plan directly if an alternative is needed.

So, one of the screenshots [is] labeled “how do I open an account?” This is indicating that you want to prepare your information. You want to gather your personal information. You want to know your disability status because when you enroll, you will indicate the type of disability that you have. So, that's what I mean by knowing your disability status or your diagnosis. And know the status of Social Security benefits, whether or not you receive Social Security benefits and if so, which one? Is it SSI or SSDI or other? And Leah, maybe, if you could just kind of walk people through how did you go about opening up your Oklahoma Stable account?

>>Leah: So, I actually opened my Oklahoma Stable account on October 31st, 2019. I think it had only been in existence for a little over a year or so. They opened in 2018. It was relatively easy and painless that you could do it online, as you said, Jody, and I was able to do it just by transferring the $25 from my checking account to be able to just get it started.

>>Jody: Great. And how did that process go for you in terms of: were you able to do it independently, was it accessible? Was the site accessible for you to access it? Or did you use, you know, sighted assistance to navigate through that online enrollment?

>>Leah: I will say that the site is accessible for the screen reader. I also use the speech recognition software along with a screen reader since I'm unable to use a keyboard. So, it was a little clunky, a little counterintuitive sometimes, on trying to know where I needed to go. But it is very accessible, and the more you use it, the more you get comfortable with it. And I still, since I'm dealing with money, and I want to make sure that each transaction is recorded exactly how I intended, I do get sighted assistance just to check over and make sure that my transactions are accurate for what I intended.

>>Jody: Great, great, thank you. And on the next slide, we're just going to share, you know, the question is: when is a good time to open up an ABLE account? So, if your disability onset was before the age of 26, we say: now. It is never too early or too late to get started on your path to ABLE. If your disability onset is later in life, between the ages of 26 and 45, it is a good time to prepare now and open up an account in January of 2026. And you do not have to know all things about ABLE to get started.

As Leah mentioned, her state plan required a $25 initial contribution requirement to open up the account. Most of the plans require a very minimal initial contribution to get started, and this ranges from $0 to $50. But the majority of plans are around the $25 range. Accounts, because they are done online, can be opened up at any time of the day, any day of the week.

And, you know, one of the [pieces of] feedback that we receive at ABLE NRC is that [people] haven’t opened up an ABLE account yet because they're really unsure of the investment options and don't feel comfortable enough with investing to feel that they should open up an ABLE account. And I just want to share that you can open up an ABLE account and only select either the savings or that checking option, that FDIC-insured account option. You're not required to select an investment option, ever or initially. You could just pick the FDIC-insured option, and then later, as you've been able to do more research and collect more information, you can always change how you want to place your funds within your ABLE account and what portion and what percentage. So, that is always available in the future if you don't want to do it initially.

So, regarding contributions into an ABLE account: in 2025, a total of $19,000 from all sources can be contributed into an ABLE account. And as mentioned, as one of the advantages, that anyone can make contributions - this is the account owner themselves, friends, family, a special needs or a pooled trust could make contributions, and, a 529 tuition plan rollover, or the employer. And on this slide, it does say that the tuition plan rollover is set to expire December of 2025, and that is no longer accurate. It has been made permanent. So, the 529 plan rollover is available into 2026 and beyond.

And the contribution limits are subject to change each year, so check back on our website. We always keep our figures and data up to date. But again, in 2025, it is $19,000 from all sources. Leah, can you share how contributions have been made into your ABLE account?

>>Leah: Yeah, so I actually contribute from a few different sources to my ABLE account. The first one that I did was by contributing the proceeds from my first wheelchair-accessible van that I sold just to get a one-time jumpstart and a larger contribution. The other is that I contribute a portion, 10%, of my monthly Social Security Disability Insurance benefit payment each month. My family also occasionally will contribute gifts or support to my account. And lastly, now that I'm employed, I'm actually able to contribute more - and part of my earnings - and go above the $19,000 that you mentioned as the limit for 2025 since I can contribute to the ABLE-to-work portion. And I'm hoping that my employer will contribute what I would have been able to contribute for a retirement fund actually to my ABLE account since if I do contribute to a retirement fund, that would count as assets and be above that $2,000 limit and make me ineligible for Medicaid.  
  
>>Jody: Yes, and on this next slide, I'll talk a little bit more about those additional contributions for account owners who are working. So, it's individuals who are working and who have not deposited into an employer-sponsored retirement plan that calendar year. And an individual that meets those two conditions could contribute an additional $15,060 or equal to their employment earnings, whichever is less.

So, using Leah as an example, if she earned $15,060 or higher, she could contribute an additional $15,060 on top of the $19,000 contribution limit for those who are not employed. So, doing the math, this really increases the ability to make contributions and have your wealth building up. You can contribute $34,060 in 2025. And I will say that the additional contribution amounts…these are a little bit higher for residents of Alaska and Hawaii. And this ABLE-to-work provision is also a provision that was made permanent this year. So, originally it was set to expire at the end of 2025, and that is now permanent into 2026 and beyond.

So, talking about qualified disability expenses [QDEs]: ABLE savings, as mentioned before, can be spent on anything that helps the account owner to stay healthy, independent, and have a good quality of life. The IRS put some general expense categories that are on the slide…I'll just list them off. These are not intended to be all-inclusive. It's just to give account owners an idea. Education, basic living expenses (this can include food), housing (and when I say housing, that could be rent, mortgage, utilities, property taxes, insurance). It could be for transportation, legal fees, employment and training - and the employment also includes self-employment, self-owned businesses. Assistive technology, personal support services, health care, funeral and burial expenses, and there's more. But these are the general categories. So, Leah, to give people who are participating in the webinar [ideas], can you share some of the expenses that you've used your ABLE funds for?

>>Leah: Sure. So, a few ways that I've used funds in my ABLE account are through when I travel for different advocacy opportunities, conventions, patient days. So, I can help pay for the hotel. I can help buy airfare - that counts as transportation. I often rent a Hoyer lift (or the generic name: a patient lift) in order to enable my assistants and caregivers to be able to transfer me easily from - or more easily from - a wheelchair to the bed. And that counts as health care. I've also been able to buy a laptop and maintain all of the upgrades for my assistive technology.   
  
>>Jody: Well, yeah, those are all such excellent ideas. That's again…another flexibility feature of ABLE is that the funds can be used for such a broad range of expenses that would help that account owner. And the QDE has to benefit the ABLE account owner but does not have to be exclusively used by the ABLE account owner. And it also doesn't actually have to be a disability-related expense. And what I mean by that is, in the example of the housing costs - and I mentioned that rent or a mortgage could be paid with ABLE funds - a mortgage payment isn't disability-related per se. So, that's what I mean: that it does not have to specifically be tied to the account owner's disability. The other great thing about the funds is that they can be withdrawn at any time and as often as needed to pay for the QDE. And when funds are withdrawn, that is not considered income by the public benefits programs.

So, how do you manage an ABLE account? We talked a lot about ABLE eligibility, contributions, expenses. Just the [same] way accounts are opened online, the accounts are also managed online. And individuals, if they need support, can allow others to either access various information (like maybe statements) or you can - the account owner - can identify and designate others that could take specific actions on the account and make withdrawals and deposits and you know, really look through that and kind of manage on behalf of the ABLE account owner. So, again, getting assistance from others but still keeping the money and control of the owner is another advantage to having an ABLE account.

And, as Leah had mentioned, we were talking about accessibility of the portal, and you know, she shared that she is managing her own ABLE account. You know, for the online portal, you enter a username and a password, and you can access all of your account information on there. And then you can also make transactions, such as contributions and withdrawals.

So, we will end with just a best practice tip or two. We say: deposit your benefits and your earned income into a checking account. Pay for your monthly expenses, your housing, your food from that checking account. And then if you have any extra or unused funds, [put] into your ABLE account at the end of the month…any unused funds at the end of the month, you could then put it in your ABLE account. Leah had shared that she's putting 10% of her SSDI in ABLE, and that's kind of the unused funds that she's saving for a longer-term need as opposed to a monthly need. You can also select a portion of earnings or income to be direct deposited by the employer and automatically transferred into an ABLE account for ease. So, before we wrap up, and we share our last resources, let's launch our last poll.

>>Becky: Alright, poll question number three. So, can you open an ABLE account if you currently or in the past have received public benefits? Yes, no, or not sure? Which of the following expenses can be paid using an ABLE savings account? Select all that apply. We have education, basic living expenses, housing, transportation, legal fees, employment and training, assistive technology, personal support services, health care/wellness/prevention, funeral and burial expenses, all of the above. And the last question: does how much one earns impact ABLE eligibility? Yes, no, not sure? And question 4: on a scale of 1 to 5, how well do you now understand what an ABLE account is (1 being least confident, 5 being most confident)?

>>Jody: Yeah, so, you know, Becky, in the first poll, I did really see, in terms of confidence of ABLE, a lot of people were between a 3 and a 4. That was so lovely to see, you know; that's a pretty high confidence level. But now, I am seeing more 4s and 5s. So, that is great. You know, that's kind of the intent of the presentation…is to give people the information that they need to kind of start their ABLE journey and get working toward that goal. So, that is awesome.

>>Becky: Alright, so it looks like, again, people are much more confident about if you can open an ABLE account currently, even if you've received public benefits. The answer to question two is all of the above. So, anybody clicking, you're all right. Everybody's a winner. How much does one earn? You know, 82% said no, 10% said yes, 8% said not sure. I believe the answer is: what you earn does not impact your ABLE eligibility. So, and then on a scale of 1 to 5, yes, our confidence has jumped [at] the end of this poll. So, thank you all for participating in that.

>>Jody: Great, thank you. So, we only have 4 minutes remaining, so we are going to go through our resource slides very quickly. So, I will share…yes. And on the next one, you can hear from our ABLE ambassadors. And we share stories of ambassadors. And what I would like to do now is: Leah, as we wrap up our session, if you could just share, you know, a few final thoughts that you have about your ABLE journey and what ABLE means for you?

>>Leah: Sure, so, I’ll just share that Jody had mentioned about having a long-term goal, and mine is to save for a wheelchair-accessible van. And they're very expensive. My current one cost about $50,000, and new, they cost $80,000 to $90,000. So, this year, I was featured in the NMOSD “Won't Stop Me” campaign, and I feel that my ABLE account is just another way that NMOSD won't stop me. It truly allows me to achieve a better life experience, live the life I want while maintaining the benefits I need as a blind and paralyzed person. I can be independent, financially savvy, future-focused, and manage my rare disease and disability, while, as we say in the National Federation of the Blind, “live the life I want.” My achievements have taught me that, basically, there are no barriers that anyone should let stop them.

>>Jody: Absolutely, Leah. You're such a great advocate and role model for others. And, you know, ABLE might not be for everyone, and not everyone is eligible for ABLE. But it is a great tool to consider and consider putting in your toolbox toward financial empowerment.

On, the next slide, we will just real quick…this is a picture of ABLE NRC's home page and all the different types of resources that we have available: questions, decision guides, podcast recordings, webinar recordings, a newsletter, and more.

On the next slide, we share some of our decision guide topics that we have for people who want to review our decision guides. We also have toolkits. So, we have a Youth Transition Toolkit, an Employer Toolkit, and a Service Provider Toolkit. And coming soon, we will also be having a Veterans Toolkit (by the end of this calendar year).

And then on the next slide after toolkits, we are just sharing some NDI resources. You've already heard about the Financial Resilience Center, who is hosting today's webinar, but there is [also] an American Dream Employment Network called ADEN that is managed by NDI, as well as a Small Business Hub that you might be interested in.

So, on the last couple of slides, just again, help spread the word. There are - come January - there will be 14 million people that are eligible. Right now, there are only about 214,000 accounts open nationwide. So, if you do the math with…right now, there are 8 million Americans who are ABLE eligible…that's only about a 3% utilization. So, we know that there are more people who could benefit from ABLE. So, please help share the word and subscribe to our newsletter and visit our website, again, ablenrc.org. So, with that, I'm going to end the presentation, and I think that there are just a few other end-of-the-session slides to get through.

>>Becky: Yes, just a couple quick things. Jody, Leah, thank you so much. You're not seeing all the wonderful questions that we're getting. And also, Leah, just people are thanking you for sharing your story, your experience, and saying how inspiring you are, so I just wanted to share that with you.

If you are interested, we have a couple more upcoming webinars at NDI. The next one is in a month on October 23rd - that will be on SSI and SSDI, which is Supplemental Security Income and Disability Income. So, those two programs - we were using those terms, and somebody asked what they meant - and we realized there's still more education to be done. So, if you're not familiar with those programs' benefits, join us on October 23rd.

And then on December 4th, we have another presentation on identity theft and scam prevention. Unfortunately, we find that the disability community tends to be targeted, along with elders and teens, so we want to make sure people who are amassing wealth and savings are keeping it safe. You can sign up through, again, the Financial Resilience Center website, and the links will be in the presentations materials that you get and that are posted to our website. I will be sending out slides to those of you who asked for them, and they will also be posted within a week or two on the Financial Resilience Center.

With that, I think we are done for right now. We're two minutes over, so thank you for bearing with us. Again, Jody, thank you so much. Thank you to our interpreters and our captioner, and we appreciate you being here. We hope to see you at a future webinar. Have a great rest of your day.

>>Jody: Thanks, everyone.