



ABLE

**A**chieving a **B**etter **L**ife **E**xperience



# What is ABLE

ABLE is The Achieving a Better Life Experience (ABLE) Act of 2014 created savings and investment accounts for individuals living with disabilities.

# Why?

Since 1989 people with disabilities who rely on benefits such as SSI or Medicaid were limited to "resources" of not more than \$2000.00

This includes:

- The money in your pocket
- Money in the bank
- Some Life insurance policies
- Retirement accounts
- Real property
- Second Car

Perpetuating a cycle of  
poverty



ABLE accounts were created to allow individuals to save money without impacting eligibility for certain means-tested benefits like SSI and Medicaid.



# It Works!

Donnie and Michelle from Duncan, Oklahoma used their STABLE account to save up a down payment for a house!



# Eligibility

An individual living with a disability that occurred prior to age 46 -

Eligible to receive SSI or SSDI due to disability; or

Condition listed on

SSA's "List of Compassionate Allowances Conditions"

Self-certification

# FUNDING YOUR ACCOUNT -2026

## **IF NOT EMPLOYED**

\$20,000 per year  
from all sources

## **IF EMPLOYED**

Up to \$35,650 per year  
\$20,000 + wages up to  
an additional \$15,650

## **Maximum Limit**

\$541,000 balance limit

**System automatically rejects excess contributions**

# SPENDING YOUR FUNDS

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Withdrawals must be used on  
**“Qualified Disability Expenses”**

**Must relate to the disability + help maintain or improve health,  
independence, or quality of life**



Housing & Rent



Basic Living Expenses



Transportation



Education



Assistive Technology



Financial Management



Health & Wellness



Legal Fees