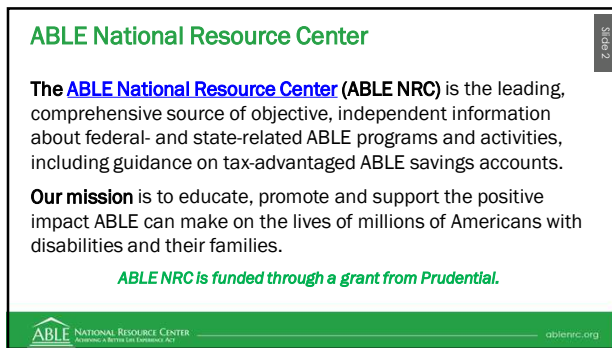
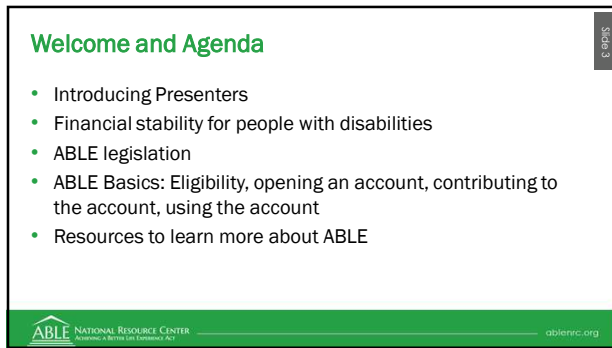




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ABLE NRC Ambassador Presentation

- Today's presentation will provide introductory information about tax-advantaged ABLE savings accounts and key resources.
- You will be hearing from one of our nine ABLE NRC "Black, Indigenous and People of Color (BIPOC)" Ambassadors who are ABLE account owners and family members who provide important insight to ABLE NRC on their lived experience with ABLE programs and accounts. They serve as the public face of ABLE.


Disclaimer: ABLE NRC Ambassadors are **not** ABLE subject matter experts, public benefit specialists, or staff of ABLE NRC or National Disability Institute (NDI). Views and opinions expressed beyond the content of the presentation do not necessarily reflect the policy or position of ABLE NRC.

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Presenters

Cheryl Walfall-Flagg
BIPOC ABLE Ambassador and
Parent of ABLE Account Owner
ABLE National Resource Center



Marlene Ulisky
Subject Matter Expert
ABLE National Resource Center (ABLE NRC)





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ABLE Accounts and Cheryl Walfall-Flagg

Cheryl Walfall-Flagg works for a North Carolina non-profit that operates Head Start Programs and other child, family and community service 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.

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ABLE Accounts and Marlene Ulisky

- 35+ year career (retired) from SSA.
- Certified Benefits Counselor.
- Aunt of a working individual "Jeremy" who receives a disability benefit from SSA and has an ABLE account.
- Read more about Jeremy: [Step by Step: It Takes a Village: Part Two | National Disability Institute Blog \(tumblr.com\)](#) and hear about his employment: <https://www.youtube.com/watch?v=UFXLvku9-s&feature=share>

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2021 #ABLEtoSave Campaign

Throughout August, ABLE NRC will host events and share ABLE tools, including: panels with our ABLE Ambassadors, podcasts, informational videos, "Ask an ABLE Account Owner" forums and more!

- Week 1: Welcome to #ABLEtoSave Month
- Week 2: Opening an ABLE Account: Keys to Success
- Week 3: Best Practices for Eligible Individuals and Working Age Adults
- Week 4: Best Practices for ABLE Family Members and Circle of Support
- Week 5: ABLE Call to Action – Next Steps to Achieve a Better Life Experience

Get more information and register for events: ablenrc.org/abletosave-2021/

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Financial Stability for People with Disabilities

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Data on Working Age People with Disabilities

Americans with disabilities make up an estimated 20% of the U.S. population (40-57 million people). Many people with disabilities live at or near the poverty level.

- One in five families have a family member with a disability, of those...
- 35% or 22 million working-age adults have disabilities (ages 16-64).
- Working-age adults with disabilities are more than twice as likely to live in poverty than those without disabilities.
- A major cause of poverty among disability beneficiaries is the low rates of employment within the population.

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Employment and ABLÉ savings can change the cycle of poverty for working-age people with disabilities who are Black, Indigenous, Latinx or White who have higher poverty rates

Race/Ethnicity	Disability	No Disability
NH/Black	36%	17%
Indigenous	34%	20%
Latinx	28%	15%
NH/White	23%	8%
Asian	18%	10%
All	26%	11%

Source: NDI Analysis of U.S. Census Bureau, (2019), 2018 American Community Survey 1-year Public Use Microdata Sample

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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

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Slide 13

ABLE Legislation and Financial Independence




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Slide 14

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.

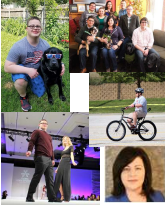
The ABLE Act, signed into law December 19, 2014, creates tax-advantaged savings accounts for eligible individuals with disabilities, allowing 8 million people with disabilities to save more than the \$2,000 resource limit.


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Slide 15


Parent of ABLE Account Owner: Denise Gehringer



Denise's youngest son, Jacob, is a 23-year-old office assistant at the Little Leaf Learning Center. Jacob, who has Down syndrome, is diligent about saving money in his ABLE account because, just like other 20-somethings who live with their parents, Jacob can't wait to move out of mom and dad's house! His goal is to purchase his own home with a yard for his dog Miller.

Jacob has made two purchases with his ABLE funds, **both employment related**. One has been a modified bike to use as independent transportation to work. He also used his ABLE funds to pay for travel expenses to audition to be on the runway at the Global Down Syndrome Foundation "Be Beautiful Be Yourself" Fashion Show in 2017. He won that audition!

"As a parent, I want to make sure that the resources are available for Jacob to live as independently as possible. When the time comes when his siblings will be his primary support, we want to make preparations so their lives will not be burdened financially." - Denise



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What Is an ABLE Account? (slide 1 of 3) Slide 16

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.


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What is an ABLE account? (slide 2 of 3) Slide 17

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.

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What Is an ABLE Account? (slide 3 of 3) Slide 18

- ABLE savings up to \$100,000 will **NOT** affect Supplemental Security Income (SSI) benefits.
- A person can have any amount of ABLE savings and it will **NOT** affect:
 - Free Application for Federal Student Aid (FAFSA)
 - Housing Assistance through Housing and Urban Development programs (HUD)
 - Supplemental Nutrition and Assistance Program (SNAP)
 - Social Security and Disability Insurance (SSDI), or
 - Medicare, or
 - Any type of Medicaid benefit including Medicaid waiver services.

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Opening, Saving and Using an ABLER Account




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Who Can Open an ABLER Account? (Slide 1 of 2)

- An ABLER account can be *opened at any age* (e.g. 20, 30, 50 years old) by or for a person who has a disability, as defined on slide 4.
- One ABLER account may be opened in this order by:
 - The individual (with capacity) who has a disability,
 - Individual selected by the eligible individual,
 - Agent under a power of attorney, conservator or legal guardian,
 - A spouse, parent, sibling or grandparent,
 - A representative payee (individual or organization).

*The representative payee is subject to all applicable SSA policy rules. Additional guidance is forthcoming from SSA.




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Who Can Open an ABLER Account? (slide 2 of 2)

- All ABLER accounts are opened online.
- The average amount of time it takes to complete the registration form to open an ABLER account online is less than 10 minutes.
 - ABLER plans require that a person read the State ABLER disclosure document prior to opening an account. This takes additional time beyond the "10 minutes" and will provide important information about making savings choices in an ABLER program in addition to preparing to complete the online form.
- Once the account is open, the account owner can grant others permission (revocable) to access various levels of information about the account and/or to take specified actions on the account.




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Who May Contribute to an ABLER Account?


- 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 ABLER 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

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Why Save in an ABLER Account? (slide 1 of 4)


- There is a resource limit of \$2,000 for most means-tested benefits, but saving in an ABLER account allows the account owner to exceed this limit and maintain eligibility for SSI, Medicaid and other public benefits.
 - ABLER savings of up to \$100,000 are not counted as a resource and will not impact SSI eligibility or monthly payments.
 - A person can have ABLER savings of any amount (including above \$100,000) and it will not affect any type of Medicaid eligibility.
 - ABLER investment earnings are not taxable.

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Why Save in an ABLER Account? (slide 2 of 4)


- The funds in an ABLER account do not replace benefits provided by private insurance, FAFSA, HUD, Medicaid, Medicare, Social Security Disability Insurance, the beneficiary's employment, SSA work supports, vocational rehabilitation, employment training and other sources.
- ABLER savings can be used to supplement funding from those other sources, and it is a "best practice" to look to use those other sources and funds prior to using ABLER funds.

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Why Save in an ABL Account? (slide 3 of 4) Slide 25


- There are ABL account tax advantages:
 - The account balance (principle and income) can be invested through a variety of options offered by an ABL program. Interest growth is tax-free.
 - Contributions into ABL from family, friends, a special needs or pooled trust or a 529 college savings plan rollover, do not count as income by federally-funded, means-tested benefit programs.
 - The account owner, family, friends and others can contribute up to \$15,000 per calendar year.

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Why Save in an ABL Account? (slide 4 of 4) Slide 26


- There are ABL account tax advantages, continued:
 - An ABL account owner who works and does not participate in an employer-sponsored retirement account may save up to an additional \$12,760 within ABL, from their earnings. For residents of Alaska, that amount is \$15,950; residents of Hawaii, \$14,680.
 - The additional contributions may be earned or unearned income.
 - State ABL plans allow, over time, savings of up to \$235,000 to \$529,000.

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Countable Income: Slide 27

- An ABL account is a protected savings account.
- Examples of income saved from the following sources are still counted as income *by means-tested benefit programs* even when deposited directly into an ABL account:
 - Earned income and pension,
 - Child support and maintenance,
 - Unearned income such as alimony, employment compensation, workers compensation, retirement benefits, 403b and 401k distributions and veterans benefits.
- SSDI benefits are not "means-tested" benefits.

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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

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Basic Living Expenses as Qualified Disability Expense (QDE)

- The Treasury Department and IRS permit basic living expenses, which are not limited to:
 - Items for which there is a medical necessity or
 - Expenses which provide no benefits to others
- Neither the law nor IRS proposed regulations insert "disability-related" in front of its list of QDEs

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Meet ABLE Account Owner Tim Elliott

A disabled veteran and Program Outreach Specialist 1 for New York's Office for People with Developmental Disabilities (OPWDD), Tim Elliott (51) is not only a fierce promoter of ABLE accounts for the population he serves, he is also an ABLE account owner.

"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 happen to teach first-time home buyer trainings for families of individuals with developmental disabilities. The ABLE NRC website is part of my training, and I was doing that even before NY started ABLE accounts here. I help people sign up and show them how to use the account." - Tim



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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

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Examples of Using ABLE savings for Work Supports and Accommodations?

- To pay for **Impairment Related Work Expenses (IRWEs)** during times when other supports are reduced.
- As an optional resource under a **Plan for Achieving Self-Support (PASS)** to fund expenses to achieve a work goal.
- As a down payment to purchase assistive technology. An affordable loan may be applied for through an Alternative Financing Program: nationaldisabilityinstitute.org/wp-content/uploads/2019/01/AlternativeFinancingProgramListing.pdf.

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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.

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Examples of Using ABLÉ savings for COVID-19 QDEs


- Personal protective equipment.
- Delivery charges for food, prescriptions and groceries.
- Housing expenses for primary residence, as well as expenses to stay in a hotel to shelter in place in a high-risk situation.
- Health care costs such as deductibles, copays or other charges, or for private personal care or attendant services.

COVID-19 Specific Financial Information for People with Disabilities:
<https://www.nationaldisabilityinstitute.org/financial-resilience-center/>

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Parent of ABLÉ Account Owner: Amy Tessler



Amy is the mother of Scott, 23, seen here working at his first Project SEARCH Internship at the Double Tree. He's currently working 20 hours a week for a school district washing vehicles in his second rotation with Project SEARCH. Scott was diagnosed on the autism spectrum when he was two years old. Amy set up an ABLÉ account to complement a Special Needs Trust (SNT) that will be the major financial support for Scott's future.

Scott pays his full share of housing expenses with his Supplemental Security Income (SSI) check, his wages and supplemental funds from his ABLÉ account. His SSI payment is based upon the full SSI rate because ABLÉ funds are not counted as income. This payment is reduced due to his wages, but he uses work incentives to keep more of his income (more details on that in future slides). The funds from his ABLÉ account are not counted as income by SSI or means-tested programs.

Importantly, Scott uses his ABLÉ funds to pay for his transportation to and from his job. He uses Lyft and Uber. The debit card he has through his ABLÉ program is what he uses to pay for this employment related support.

"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 ABLÉ account will allow him to gain some basic financial skills. In our situation, having both the SNT and an ABLÉ account is ideal for maximizing his benefits and helping him achieve some financial independence." - Amy

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SSI and Special Needs Trusts and Pooled Trusts

- Money paid directly to a beneficiary from a trust reduces SSI benefits.
- Money paid directly from the trust to someone to provide the beneficiary with food or shelter reduces the SSI benefit up to one-third.
- Money paid from the trust directly to someone else to provide items other than food and shelter does not reduce SSI benefits (examples are medical care, educational expenses, telephone bills, entertainment, etc.).
- ABLÉ accounts are not "trusts" under SSA POMS [SI 01130.740](#).
- **Money paid from the trust into an ABLÉ account is excluded as Income and can be used to pay for food and housing.**

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ABLE Account, Special Needs Trust or Pooled Trust? Both?

- It is important to remember that when trying to decide between the ABLE account and the SNT, both savings vehicles are intended to work the same way: to improve the quality of life of individuals with disabilities by allowing savings without disqualifying them from eligibility for means-tested benefits.
- The individual's financial situation and circumstances will determine which option – or whether **both options** – are most beneficial. Compare the options: [ABLE Account, Special Needs Trust, Pooled Trust Comparison Chart](#).
- Listen to the podcast "[Perspective on ABLE Accounts and Trusts](#)".

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Dialogue With Circle of Support

Slide 38

- 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.

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ABLE Savings Will NOT Affect:

Slide 39


- 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.

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Medicaid Payback

- Upon the death of the ABLÉ account owner, Medicaid can choose to file a claim for Medicaid expenses paid since the ABLÉ account was opened;
- If the ABLÉ account owner did not receive Medicaid, there is no payback;
- If Medicaid Buy In premiums were paid, they are deducted before Medicaid payback;
- Before Medicaid payback, the ABLÉ account can be used to repay any outstanding Qualified Disability Expenses, including funeral and burial costs;
- Some ABLÉ plans have waived Medicaid payback for their state's residents;

Any remaining balance is distributed to the successor designated beneficiary or if none, to the account owner's estate.


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Nathan Turner – ABLÉ account owner

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

"Money means freedom for minorities with disabilities. ABLÉ 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 ABLÉ account to save several thousand dollars as a down payment for a home." - Nathan




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Learning About ABLÉ 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 ABLÉ 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 ABLÉ account is a great way to not lose benefits, but still be able to put money aside to pay for wanted or needed items."***



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ABLE Is Flexible

- ABLE account owners are a diverse group.
- An ABLE account can be opened in any state so long as the individual meets the residence rule, if there is one.
- ABLE Account owners have diverse savings goals for qualified disability expenses that include education, employment related expenses, saving for medical equipment, assistive technology, vehicles for transportation, tuition, a home, on-the-job supports, planning for their future independence, emergencies and retirement.
- An ABLE account has helped and can continue to help these account owners to meet their needs, their goals and their dreams.

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Slide 44

Selecting an ABLE Plan

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How Can ABLE NRC Support You as an Individual or Family Member of an ABLE Eligible Individual?

- Comprehensive ABLE website at ablenrc.org
- Educational materials, including free online webinars, best practices and ABLE account owner stories;
- Training and technical assistance activities;
- Side-by-side comparisons of the various ABLE plans;
- [ABLE Frequently Asked Questions at: ablenrc.org/frequently-asked-questions/.](http://ablenrc.org/frequently-asked-questions/)

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Roadmap to ABE

For detailed information and videos on each roadmap step, visit ablenrc.org/road-map-enrollment or ablenrc.org/road-map-independence.

Roadmap to Enrollment

1. What is ABE?
 ABE accounts are protected savings accounts for qualified individuals with disabilities and an eligible relationship.

2. Who is Eligible?
 An ABE account owner must have had a significant disability either prior to age 20. An account can be opened at any age.

3. How Can Funds Be Used?
 Funds in ABE accounts can be used for a wide array of qualified disability expenses such as education, transportation, job training, housing, and more.

4. How Do I Open An Account?
 ABE accounts are opened through the state ABE program website. It takes about 15 minutes to open an account.

5. How Do I Manage My Account?
 ABE accounts are savings accounts that offer choices for investing. You can make changes to your investments later a year.

Roadmap to Independence

6. Setting My Financial Goals
 ABE accounts allow you to set financial goals based on your disability related needs.

7. Building a Circle of Support
 Let family, friends and your employer know they can contribute directly to your ABE account.

8. Making Smart Financial Decisions
 Making smart financial decisions can ensure only 1.08% "leak" to self in "ABE accounts".

9. Monitoring My ABE Account
 Learn how to keep an eye on your ABE account and track your qualified disability expenses.

10. Celebrating Being ABE
 Celebrate and share your ABE experiences with others!

For more information on the ABE Act and ABE accounts, visit ablenrc.org.

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ABLE Program Comparison Tools

The ABE National Resource Center website includes tools to help people compare ABE Plans:

- Three-State Comparison Tool: ablenrc.org/compare-states/
- ABE Program Features Tool: ablenrc.org/state-plan-search/
 - The “results page” of this tool allows you to download files for all states or for select states to assist you
- Map of USA Tool: ablenrc.org/select-a-state-program/

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ABLE Decision Guide Series

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


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Other ABLÉ Tools to Help You


- [Choosing the Right ABLÉ Program](#)
- ABLÉ Program [Spotlight webinars](#) on specific state programs and multi-state collaborations
- [ABLÉ Account, Special Needs and Pooled Trust Comparison Chart](#)
- [ABLÉ and Tax Benefits](#)
- Other tools are in development – go to our website and check back often!

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Additional Resources

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Connect to Resources: Federal Guidance

- [Treasury/IRS Final Regulations 10/1/2020](#)
- [Supplemental Security Income \(SSI\)](#)
- [Centers for Medicare and Medicaid Services \(CMS\)](#)
- [Supplemental Nutrition Assistance Program \(SNAP\)](#)
- [Housing and Urban Development \(HUD\)](#)

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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](#)

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

2021 BIPOC Ambassadors

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More ABLE Account Owner Stories and Goals

[2020 ABLE Ambassadors](#)

[2019 ABLE Ambassadors](#)

[2018 ABLE Ambassadors](#)

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2021 #ABLEtoSave Campaign (Slide 1 of 3)

This month-long campaign will provide information and resources about the ease, use and significance of ABLE accounts for people with disabilities.

Together, we can increase awareness across the nation and expand the number of people with disabilities benefitting from ABLE accounts.

ABLE NRC thanks our #ABLEtoSave Sponsors:







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2021 #ABLEtoSave Campaign (Slide 2 of 3)

Throughout August, ABLE NRC will host events and share ABLE tools, including: panels with our ABLE Ambassadors, podcasts, informational videos, "Ask an ABLE Account Owner" forums and more!

- Week 1: Welcome to #ABLEtoSave Month
- Week 2: Opening an ABLE Account: Keys to Success
- Week 3: Best Practices for Eligible Individuals and Working Age Adults
- Week 4: Best Practices for ABLE Family Members and Circle of Support
- Week 5: ABLE Call to Action - Next Steps to Achieve a Better Life Experience


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2021 #ABLEtoSave Campaign (Slide 3 of 3)

- Follow the #ABLEtoSave campaign on Facebook or Twitter by visiting the social media handle, **@theABLENRC**, and don't forget to use the hashtag **#ABLEtoSave** in posts you share.
- Stay tuned to the [2021 #ABLEtoSave web-page](#) – events and activities will be added here on a weekly basis with updated information throughout the month!


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Help Spread the Word!

- Please share information about ABLE accounts with friends, family and community groups!
- To receive up-to-date information on ABLE, please subscribe to our [AchievABLE](#) newsletter.
- Connect with us on social media: [Facebook](#) and [Twitter](#).
- For answers to all of your questions, visit our website: [ablenrc.org](#) and check out our Frequently Asked Questions page at: [ablenrc.org/frequently-asked-questions/](#).

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Thank you!

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