

July - Sept. 2016

OHIO is First in the Nation!



Jennifer Cunningham-Fox receives a round of applause from State Treasurer Josh Mandel, Chip Gerhardt, Ohio Senator Shannon Jones, Senator John Eklund, Representative Margaret Conditt and Juliana Crist

The Achieving a Better Life Experience ("ABLE") Act was passed at the federal level in December of 2014. It is legislation that allows families and individuals with disabilities, the opportunity to create tax-advantaged accounts that can be used to help maintain health, independence, and quality of life.

On June 1, 2016, Ohio became the first state in the nation to offer its version, STABLE investment accounts, which allow participants to set aside up to \$14,000 a year to pay for college, housing and disability-related expenses. Eligible people with disabilities can save up to \$100,000 without jeopardizing Social Security and other government benefits.

Eligible expenses include preschool through college tuition, rent and mortgage payments, transportation expenses, job-related training, health insurance premiums and more. Setting up an account online is free. An initial contribution of at least \$50 is required to open an account. There are minimal costs associated with the accounts. Ohio residents will pay \$2.50 per month (\$30 annually). Participants or an authorized guardian can move money from STABLE accounts to a personal bank account or a STABLE card, a loadable Mastercard debit card.

Expansion to the federal bill has already been introduced in Congress. The Able to Work Act proposes that people with disabilities who are employed would be able to allocate extra money each year to their ABLE account. Beyond the existing annual cap of \$14,000, those who are working could also deposit their earnings into the account, up to the federal poverty level – currently \$11,770 for a single person.

For more information or to open a STABLE Account , visit www.stableaccount.com or call 1-800-439-1653.

Awareness | Acceptance | Inclusion

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 **DSACO: Down Syndrome Association of Central Ohio**

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