**National ABLE Savings Day Communications Tool Kit**

Sample Op-Ed:

Imagine not being able to save more than $2,000 in your name, at any one given time. Imagine not being able to save for home ownership or your first car. Over 61 million people in the United States may be dealing with this issue daily. Americans living with disabilities, who seek federal medical benefits, are limited to the amount of cash they are allowed to have at one time. This not only can cause poor spending choices but also restricts the ability of the individual to fulfill their American dream.

Thankfully, back in 2014, Congress passed a piece of legislation called The Stephen Beck, Jr. Achieving a Better Life Experience Act (ABLE Act) and it was signed into law by President Obama. These new state-run savings accounts, modeled after 529 savings plans, allow individuals to save and invest money without harming their ability to receive public benefits.

Many state programs have been in existence for over 7 years and are beginning to see the life changing value of these ABLE savings plans. {INSERT LOCAL STORY FROM YOUR PLAN}

Currently, according to the National Association of State Treasurers, there are 46 states and DC who have launched ABLE programs and over 195,000 accounts have been opened nationwide. In those accounts, over $2.3 billion has been invested in ABLE savings plans and the average account balance is almost $12,000. That is six times what people living with disabilities were able to save before these plans came into existence. They are already changing lives!

On August 14th, ABLE plans nationwide are celebrating the second ever National ABLE Savings Day to highlight the significance of these programs to Americans living with disabilities. During the entire month of August, {INSERT PLAN} has been preparing and planning {INSERT EVENTS/PROMOTIONS}.

During the month of August, and every other month of the year, {INSERT PLAN\AUTHOR NAME} strives to bring this valuable resource to as many {STATE INDIVIDUAL NAME ie. Hoosier} as possible. ABLE plans bring much needed financial independence and it’s our responsibility to get the word out!