**ABLE to Save Month 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.

Currently, according to the National Association of State Treasurers, there are 46 states and DC who have launched ABLE programs and over 119,000 accounts have been open nationwide. In those accounts, over $1 billion has been invested in ABLE savings plans and the average account balance is over $9,000. That is four times what people living with disabilities were able to save before these plans came into existence. They are already changing lives!

Many state programs have been in existence for over 5 years and are beginning to see the life changing value of these ABLE savings plans. {INSERT LOCAL STORY FROM YOUR PLAN}

While everyone is extremely pleased with the progress of ABLE savings plans across the country, more can be done to increase their value to Americans living with disabilities. Currently to be eligible, a person must be disabled before the age of 26 therefore leaving many military persons and the aging population stranded in the same restrictions are before. Congress has the ability to make this change, and they should.

{INSERT SPECIFIC ASKS TO MEMBERS OF CONGRESS FROM YOUR AREA}

I applaud Congress for taking action back in 2014 – the rapid growth of these accounts clearly demonstrates the need. If you know a person living with disabilities who may be eligible, don’t waste a moment to tell them about this program and connect them with {INSERT LOCAL PLAN}. The greatest obstacle to providing these plans to Americans is reaching them. Help today!