

HAWAI'I ABLE SAVINGS PROGRAM

Empowering Families and Individuals with Disabilities



What is the ABLE Savings Program?

The Hawaii Achieving a Better Life Experience (ABLE) Program allows individuals with disabilities to save money for their future while maintaining eligibility for government benefits like SSI and Medicaid.

Why Open an ABLE Account?

- **Save money without losing benefits:** Money in your ABLE account doesn't affect your eligibility for Medicaid, SSI, or other public benefits.
- **Grow your savings tax-free:** Your money grows without being taxed as long as you use it for disability-related expenses.
- **Spend on what you need:** Use your account for things like medical costs, education, housing, transportation, and more.
- **Save up to \$100,000:** You can save up to \$100,000 in your ABLE account without it affecting your SSI benefits.
- **Contribute up to \$18,000 per year:** You can add up to \$18,000 each year, including gifts from friends, family, or others.

Choose the Right Account for You

With the Hawaii ABLE Program, you can choose from **4 account options** to fit your needs:

- **Cash Option:** A safe savings account that is FDIC-insured.
- **Investment Options:** Three choices with different levels of risk and growth potential:
 - **Conservative:** Lower risk, steady growth.
 - **Moderate:** Balanced risk and growth.
 - **Aggressive:** Higher risk with greater potential for growth.



Flip to the next page to learn more about ABLE Account Eligibility

How Do You Qualify for the ABLE Program?

To qualify for the Hawaii ABLE Program, the individual must:

1. **Have a Disability:** The disability must have occurred before the age of 26. (In January 2026, Age limit will increase to 46 years old)
2. **Meet Social Security Disability Criteria:** You must meet the Social Security Administration's criteria for disability, OR
3. **Self-Certification:** If not receiving benefits from SSI or SSDI, individuals can self-certify that they meet the necessary disability criteria.

How to Sign Up:

1. **Visit the Hawaii ABLE Website:**
Go to www.hawaiiablesavings.com
2. **Create Your Account:** Select "Sign Up" or "Open an Account" and follow the simple instructions.
3. **Provide Required Information:**
You'll need the individual's Social Security Number, date of birth, and medical confirmation of the disability (for children, this includes proof of their disability).
4. **Make Your First Deposit:** Start with a minimum deposit of \$25.

Scan this QR Code to visit the Hawai'i ABLE Savings Program webpage and learn more about ABLE accounts, including benefits, savings options, eligibility, and how to get started.



CONTACT

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