

ABLE Savings Program



HAWAII ABLE
SAVINGS PROGRAM



Powered by the State of Oregon

The Hawaii ABLE Savings Program launched in November 2021, partnering with the State of Oregon and their ABLE for ALL Savings Plan.

For as little as \$35, eligible Hawaii residents can open an account and begin to save for a variety of purchases without risking government benefits.

What Does ABLE Stand For?

The Achieving a Better Life Experience (ABLE) Act of 2014 gives people with disabilities who are receiving government benefits, and their families, a financial tool to put money aside for purchases to enhance their quality of life without risking the loss of those benefits (like SSI and Medicaid). The Act was modeled on the popular '529' College Savings Plan that allows tax-deferred savings for higher education.



Up to \$20,000 a year can be deposited in an ABLE account. Account holders choose from a variety of investments, and can withdraw money throughout the year for qualified expenses.

\$100,000 Cap



SSI benefits will be suspended if an account grows larger than \$100,000.

Types of "Qualified Expenses" Under the ABLE Act



Health,
Wellness &
Prevention



Financial
Management



Education



Assistive
Technology



Live in Your
Community



Transportation



Job Training
& Support



Recreational
Activities

Who is Eligible to Open an ABLE Savings Plan Account?

Your disability had to occur prior to the age of 46. To qualify, you must be eligible to receive SSI or SSDI, meet the Social Security Administration's definition of disability or possess a disability certification from a medical doctor.

For more info on opening an ABLE account in Hawaii, contact Daintry Bartoldus at the Hawaii State Council on Developmental Disabilities.

(808) 586-8100

hiscdd@doh.hawaii.gov

<https://hawaiiablesavings.com/>



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