



# ASPIRE

Achieving Success by Promoting Readiness  
for Education and Employment  
A PROMISE Initiative

## **Chapter 3: ASPIRE ABLE Deposit Opportunity**

December 1, 2019

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This chapter of the ASPIRE final report is specific to the ASPIRE ABLE Deposit Opportunity. It is the third of six documents. Chapter 1 describes a complete summary of ASPIRE formation, implementation, evaluation and conclusion. Chapter 2 describes the unique characteristics and challenges of a consortium of states implementing a federal Model Demonstration Project. Chapter 4 describes the ASPIRE's comprehensive training program to ensure fidelity of the PROMISE research study. Chapter 5 summarizes the findings of ASPIRE's Formative Evaluation Team. Utilizing the lessons learned and development of best practices, ASPIRE's recommendations are in Chapter 6.

This Chapter 3, the ASPIRE ABLE Deposit Opportunity report describes ASPIRE's efforts to assist families in utilizing *The ABLE Act* with the purpose of leveraging tax-deferred savings for disability-related expenses and to advance above poverty.

## ASPIRE ABLE Deposit Opportunity

### The Stephen Beck Jr. Achieving a Better Life Experience Act

*The Stephen Beck Jr. Achieving a Better Life Experience (ABLE) Act* (Public Law 113-295) was signed into law on December 19, 2014. *The ABLE Act* amends the Internal Revenue Service Code of 1986 to create tax-free savings accounts for eligible individuals with disabilities.

*The ABLE Act* amends Section 529 of the Internal Revenue Service Code of 1986 to create tax-free savings accounts for individuals with disabilities. The bill aims to ease financial strains faced by individuals with disabilities by making tax-free savings accounts available to cover qualified expenses such as education, housing and transportation. The bill supplements, but does not supplant, benefits provided through private insurance, the Medicaid program, the supplemental security income program, the beneficiary's employment and other sources.

An ABLE account may fund a variety of essential expenses for individuals, including medical and dental care, education, community based supports, employment training, assistive technology, housing and transportation. *The ABLE Act* provides individuals with disabilities the same types of flexible savings tools that all other Americans have through college savings accounts, health savings accounts and individual retirement accounts. It eliminates barriers to work and saving by preventing dollars saved through ABLE accounts from counting against an individual's eligibility for any federal benefits program. The legislation also contains a Medicaid pay-back provision when the beneficiary passes away.

Following the passage of *The ABLE Act* at the federal level, many states passed their own ABLE bills authorizing establishment of state ABLE programs. *The ABLE Act* authorizes the states to develop their own ABLE programs. The first state ABLE programs were launched in June 2016 in Ohio, Tennessee and Nebraska. To date 41 states and the District of Columbia have ABLE programs.

In December 2017 Congress passed, and the President signed into law, the *ABLE to Work Act* and the *ABLE Financial Planning Act*.

The *ABLE to Work Act* will allow an ABLE account's designated beneficiary to contribute an additional amount beyond the current limitation on contributions (\$15,000 for 2018), up to the lesser of the Federal poverty line for a one-person household (currently \$12,060); or the individual's compensation for the taxable year. In addition, the legislation allows a designated beneficiary of an ABLE account to claim the saver's credit (a nonrefundable tax credit for eligible taxpayers for qualified retirement savings contributions) for contributions made to his or her ABLE account. As a result, the *ABLE to Work Act* may assist more people with disabilities out of poverty, and incentivize them to work by permitting them to save their earnings in an ABLE account. Ultimately they may become less dependent on government supports.

The *ABLE Financial Planning Act* allows ABLE beneficiaries to roll over regular 529 accounts to 529A (ABLE) accounts up to the annual maximum contribution. This law will be particularly helpful for families who set up 529 accounts before receiving a child's diagnosis, or for teenagers who incur life-changing events that render them unable to go to college and use their 529 funds for their original purpose.

Congress is also considering the *ABLE Age Adjustment Act* in the near future. This legislation would increase from 26 to 46 the age of onset of disability to be eligible for an ABLE account. In addition to helping individuals who incur disabilities later in life, increasing the age limit would also increase participation in state ABLE programs, which would increase efficiencies and lower the administrative costs that are passed on to beneficiaries.

## Details of the ABLE Accounts\*

### Who is eligible for an ABLE account?

The ABLE Act limits eligibility to individuals with significant disabilities whose age of onset of disability is younger than 26 years of age. Those who meet this age criteria and are also receiving benefits already under SSI and/or SSDI, are automatically eligible to establish ABLE accounts. Those who are not recipients of SSI and/or SSDI, but still meet the age of onset

disability requirement, may still be eligible to open ABLE accounts if they meet Social Security's definition and criteria regarding significant functional limitations and receive a letter of certification from a licensed physician. The beneficiary of the account is the account owner, and income earned by the accounts will not be taxed.

### What is the impact of ABLE account on benefits?

Funds in the ABLE account do not count toward the \$2,000 cap on assets that is required to remain eligible for many critical government supports and benefits, particularly Social Security. The first \$100,000 in ABLE accounts would be exempted from the SSI \$2,000 individual resource limit. If and when an ABLE account exceeds \$100,000, the beneficiary's SSI cash benefit would be suspended until such time as the account falls back below \$100,000.

\*Source: Able National Resource Center

### Are there deposit limitations?

Under current tax law, \$15,000 is the maximum amount that individuals can make as a gift to someone else, without reporting the gift to the IRS (gift tax exclusion). Each state then sets a maximum balance that is tax exempt.

### Who may make a deposit to an ABLE Account?

Contributions to the account, which can be made by any person (the account beneficiary, family and friends), must be made using post-taxed dollars and will not be tax deductible for purposes of federal taxes, however some states may allow for state income tax deductions for contribution made to an ABLE account.

### What are the allowable expenses?

A "qualified disability expense" means any expense related to the designated beneficiary as a result of living a life with disabilities. These may include education, housing, transportation, employment training and support, assistive technology, personal support services, health care expenses, financial management and administrative services and other expenses which help improve health, independence, and/or quality of life.

### Are there different types of accounts and fees?

ABLE Accounts have typical banking options such as savings accounts and investment accounts. Fees associated with ABLE accounts include monthly, quarterly or annual fees which are typically a percentage of the balance. There may be additional fees for the use of a debit/reloadable card associated to the ABLE account.

## Who manages the ABLÉ account?

Individuals may manage their own accounts, or establish an Authorized Individual or Power of Attorney who will manage the account on their behalf. Minors will always have another Authorized Individual managing the account, until they reach the age of majority.

## ASPIRE - Achieving Success by Promoting Readiness for Education and Employment

The U.S. Department of Education, in collaboration with the Departments of Health and Human Services and Labor, and the Social Security Administration (SSA) funded a large research study called PROMISE, Promoting Readiness of Minors in Supplemental Security Income. The goal of PROMISE was to improve the educational and employment outcomes of youth with disabilities who received Supplemental Security Income (SSI) and their families (U.S. Department of Education, 2013). Six model demonstration projects were funded through PROMISE. One of these model demonstration projects, called ASPIRE, Achieving Success by Promoting Readiness for Education and Employment, was conducted across six rural western states including Arizona, Colorado, Montana, North Dakota, South Dakota, and Utah.

A total of 2,051 youth aged 14 to 16 receiving SSI benefits were recruited into the ASPIRE study and were randomly assigned into control group (n = 1,018) and intervention group called ASPIRE (n = 1,033). Over the past six years since 2013, the ASPIRE youth and families were provided case management services, self-determination training, financial education, parent training, and benefits counseling.

### ASPIRE ABLÉ Deposit Opportunity

**Planning and development.** Throughout ASPIRE, it was apparent that many ASPIRE youth and families are frequently one crisis away from homelessness or at risk for managing funds to the detriment of the youth or family, such as not purchasing food, not paying for utilities, etc. ASPIRE made purchases for families who were in crisis or who had unexpected expenses. These include: block heaters for vehicles, birth certificate or identification cards, car repairs, utilities, electric tooth brush, etc. In most, if not all circumstances, such are expenses are related to an individual's disability and may be an allowable expense of an ABLÉ account.

In early 2018, as ASPIRE planned for the no cost extension period of September 30, 2018 – September 30, 2019. It became apparent that ASPIRE had funds available to continue to make individual purchases. In discussion, it was suggested that contributions to ABLÉ accounts

would be a more effective means to support ASPIRE youth and families, both now and after ASPIRE ended.

An outline of an implementation plan this was designed in collaboration with David Emenheiser, ASPIRE's OSEP Project Officer. Fundamental procedures included:

1. The youth or parent who is of legal age must complete the expected six hours of annual Financial Education and Capability Training, an ASPIRE Performance Measure;
2. The youth must meet with a Benefits Specialist to complete a Benefits Summary and Analysis, an ASPIRE Performance Measure;
3. The youth or family member is responsible for verifying eligibility, opening and maintaining the ABL Account;
4. Up to two accounts per SID (study identification) may receive the ASPIRE ABL Deposit Opportunity, with the second account being a family member; and
5. The ASPIRE contribution to each account will be \$2,500.

It must be noted that the value of the deposit was intentionally set above the maximum resource limit for SSI recipients. ASPIRE has learned, as have many others, that families are very careful to remain under the \$2,000 resource maximum in order to maintain the monthly SSI benefit and Medicaid benefits. The hope was that by making the deposit above that limit, combined with the trust ASPIRE built with the youth and families, that the ASPIRE ABL Deposit Opportunity would be credible. Even with this, youth and families often asked, "What's the catch?" The only catch being that they had to complete the required tasks.

The ASPIRE Project Director created a short video explaining the ASPIRE ABL Deposit Opportunity. ASPIRE youth and families viewed this with their Case Managers. It was intended to provide a clear, authentic message from the ASPIRE leadership, as well as the local trusted Case Managers.

A description and implementation plan was developed and submitted to the Utah Department of Workforce Services. After internal approval was received, ASPIRE proceeded with identifying a contractor to make deposits on behalf of ASPIRE. Easterseals Goodwill, Northern Rocky Mountain, Inc. (ESGW) was selected. Procedures were developed, an introduction video was created for youth and families and ASPIRE staff were trained on July 31, 2018. The timeline for completion of the three identified tasks by the SID was March 1, 2018 – February 28, 2019, ASPIRE's reporting year.

**Challenges.** All subcontractors of Financial Education and Capability Training and Benefits Counseling were notified to prepare for an increased interest in the two activities for



the Performance Measures. A few challenges emerged in terms of capacity to provide these two interventions.

**Montana:** The contractor for Financial Education and Capability Training did not wish to amend their contract after September 30, 2018.

**Solution:** the ASPIRE Montana Team investigated all possible providers of financial literacy and was able to provide a list of community organizations for youth and families to utilize.

**Arizona:** Benefits Counseling services were provided by Ability 360. The state is currently without a Social Security Administration AWIC (Area Work Incentive Counselor) to provide the BPQY which is necessary to create the Benefits Summary and Analysis.

**Solution:** The ASPIRE Project Director contacted the PROMISE SSA liaison, Jeffrey Hemmeter to seek a solution. Jeffrey offered his staff at SSA to provide BPQYs to ASPIRE, who then provided them to Ability 360. These were channeled through the ASPIRE Executive Secretary because Ability 360 did not have a secure email portal approved by the Social Security Administration.

**ASPIRE:** Some ASPIRE youth and families live in extremely remote frontier areas and have not had consistent access to ASPIRE interventions, including the Financial Education and Capability Training and the Benefits Counseling.

**Solution:** The Project Director and three Site Coordinators searched for an online Financial Literacy training that aligned to the ASPIRE Scope of Work and contained rigor. After one such online program was identified, procedures were developed, including worksheets to demonstrate effort and learning, and staff were trained to deliver the ASPIRE Supported Online Financial Training. Seventeen SIDs participated through SOFT.

**Solution:** Benefits Counseling was conducted by phone or video chat, with an emphasis on limiting the actual discussion of identifiable information.

**Operation.** The ASPIRE ABLE Deposit Opportunity process was clearly outlined both for staff and for the youth and families. A flowchart with an anticipated timeline was created and given to the ASPIRE youth and families (Attachment A). Documents to track progress and provide an authorization were also created (Attachments B and C).

Following procedures, Case Managers and ASPIRE youth/families continued to meet each month. As SIDs reported completion of each task, the Case Managers entered the information into the ASPIRE Information Management System (AIMS), and notified the Site

Coordinator and Project Director of each step. The Site Coordinator reviewed the documentation (uploaded attendance certificates, uploaded ABLE Documents, case note entry, etc.) Upon completion of the steps, the Project Director reviewed each step, and emailed a summary of each of the steps to the Case Manager and Site Coordinator. If all steps were complete, an authorization was created.

Each week, a list of SIDs with the name of the ABLE program was created as an invoice to provide the payment for each \$2,500 deposit to Easterseals-Goodwill (ESGW). Once ESGW received payment, the Project Director securely emailed the authorizations. Once received by ESGW, checks were cut and shipped to the ABLE programs. Documents submitted included the beneficiary name and account number, as well as the ASPIRE authorization.

**Results.** After Case Managers completed their work in ASPIRE on May 31, 2019, Easterseals Goodwill notified the Project Director that five checks were still outstanding. The Project Director then encouraged these families to contact the ABLE programs to determine what needed to be completed. One account was active and received the deposit on June 14, 2019. The Project Director worked with the others, conducting three way calls and was able to resolve the problem with three accounts. With the Easterseals Goodwill contract ending on June 30, 2019, the Project Director notified the final youth and parent that the ASPIRE check would not be deposited. They acknowledged responsibility for not taking the necessary action to ensure the account was active. The value of one-on-one assistance cannot be over emphasized.

In total, 368 ASPIRE SIDs completed the two Performance Measures and opened 436 Accounts in 19 ABLE programs across the country. A total of \$1,090,000 was deposited into ASPIRE youth and/or family ABLE Accounts. The 68 second accounts per SID were opened by siblings, parents, a grandfather, an uncle and a cousin, all of whom also attended the six hours of Financial Education and Capability Training and met with a Benefits Specialist, when appropriate.

	Active SIDs	# SIDs	Percentage of Active SIDs
<b>AZ</b>	416	149	36%
<b>CO</b>	193	81	42%
<b>MT</b>	65	33	51%
<b>ND</b>	22	12	55%
<b>SD</b>	59	35	59%
<b>UT</b>	123	58	47%
<b>Total</b>	878	368	42%

## Use of the ABLE funds

Use of the ABLE funds is limited to those expenses which are related to the individual's disability. A great deal of effort was invested in the explanation of what expenses are allowable. Youth and families report the following planned uses for the ASPIRE funds:

- Medical and dental expenses
- Education, including school supplies and computers
- Uniforms and shoes for work
- Vehicle or transportation purchase (bus passes, etc.)
- Rent and Utilities
- Food

## Discussion

Much was learned in ASPIRE's close work with youth with disabilities and their families. Several aspects of the ABLE account application and process present as potential challenges for this population.

### Eligibility

In conception, *The ABLE Act* was designed similarly to the 529 college savings programs. However, the 529 programs work from the premise that contributors are planning for the future, and individuals have disposable funds to make deposits. Also, the 529 programs have no eligibility criteria with regard to who can be the beneficiary of an account.

ABLE Accounts do have eligibility criteria. In fact the requirement that the beneficiary is be a recipient of SSI or SSDI or meets the same eligibility criteria of "significant functional limitation" most likely means that the population of people who may make the deposits do not have disposable funds and may in fact live in poverty. In fact individuals receiving SSI or SSDI must have limited income and must not have resources above \$2,000 (SSI) in order to be eligible for SSI or SSDI.

It quickly became clear in ASPIRE that the characteristics of the population of individuals who will make contributions to a 529 program are not the same as the characteristics of individuals who are eligible for ABLE Accounts.

Over time, many ASPIRE youth were no longer eligible to receive SSI. Those youth or eligible family members, who did not have a regular physician, were directed to local clinics in order to gain the Medical Certification that they had a disability which occurred prior to age 26. When this medical certification was needed, some families did not have the funds for the co-pay for the medical visits.

## Banking and web-based experience

Some ASPIRE youth and families are unbanked, and therefore did not have a personal bank account to link to the ABLE account. ASPIRE staff assisted families in reviewing possible banks and credit unions so they could open their personal accounts. However, there is a distinct skill set for managing an account that is different from that of opening an account.

Some youth and families did not have the minimum deposit amount to open the ABLE account. ASPIRE youth and families were encourage to set aside \$5 to \$10 a month in order to save for the minimum deposit.

To utilize ABLE accounts online, one must be internet-savvy. One clear indication of the unfamiliarity with the internet was when a youth or family googled the name of an ABLE program. Not knowing the difference between a Google Ad, and a search result affected the program they selected. For example, ABLENow is Virginia's ABLE program. They pay for Google Ads and the link to their program frequently appears as the first result in the search. Consequently, several families inadvertently opened ABLENow accounts, when they intended to open accounts in another state's program. Once this was discovered, some families had time to close the ABLENow account and open another ABLE account. Given ASPIRE's deadline, some lacked the time to make this change. Several commented that they would be moving their accounts as soon as the ASPIRE deposit was made because it was not the state ALBE program they preferred.

## Identification

Identification challenges were frequent, in that some ASPIRE youth who were over age 18, did not yet have a photo identification card. ASPIRE provided direction on how to obtain an ID, and in a few cases, paid the state fee for an ID card. Additionally, families who are homeless or who are frequently mobile, often do not have copies of birth certificates or Social Security cards, which are generally required when applying for a state identification card.

## Communication with the ABLE programs.

ABLE programs rely heavily on digital communication. The ABLE application and management process is completely online, with phone support. Many ASPIRE youth and families use smart phones for online work. This certainly made it difficult to download applications and authorized forms. It was likewise difficult to upload copies of identification. Frequently ASPIRE staff provided paper documents. Then youth or families would snap an image and upload the documents to the ABLE program website. When this resulted in blurry images, a few Case Managers actually returned to their offices to fax the documents. Connectivity to the internet and the ability create images and upload documents is an absolute

necessity to managing an ALBE account. Many individuals who live in poverty do not have this capability.

ASPIRE youth and families were frequently frustrated by conflicting information when speaking with more than one ABLER representative. Staff often initiated three way phone calls with the beneficiary and the ABLER Program, to ensure the right questions were asked, and that the answers were clear. In some cases, the three way calls had to be repeated. Even when conducting a three way call with the ASPIRE Project Director and Guardian, the ABLER program continued to ask for further information or documentation, resulting in several three-way calls for the same issue for one individual.

### Timing

Many youth and the parents or guardians delayed opening accounts until after they had completed the hours of financial education and benefits counseling. This was due in part to the fact that if they made the requisite opening deposit, it would quickly reduce in balance as regular fees were applied, and no further deposit was made. It was quickly learned that an 'open' account does not equate to 'active' account. From the point of application, the ABLER program could take up to 14 days to review the documents. If more information was needed, such as copies of identification, the account was not yet active. ASPIRE deposits could not be made to inactive accounts.

Following notification that additional documents were needed, youth or families had 14 days to respond. Then the ABLER program had 14 days to review the documents. These 14-day cycles could continue several times, as the youth or family attempted to satisfy the requirements of the ABLER program. Depending on the ABLER program representative, providing congruent or different information, the situation would be resolved and the account activated. Several families actually opted to close their accounts when the account was never active, after several communications and mis-communications with the ABLER program.

ASPIRE attempted to intervene in this process as youth or family members reported difficulty with the ABLER accounts. In addition to the three-way calls previously noted, ASPIRE amended the procedures. Accounts had to be opened by February 28, 2019, but the active date was extended to April 12, 2019. This gave youth, families, and the ASPIRE staff an additional six weeks to attempt to resolve the challenges. Even with all of this effort, nine accounts were not fully active on April 12, 2019.

## Trusted Partners

With the volume of accounts being opened, two ABLÉ programs agreed to exchange information with the ASPIRE Project Director based solely on the Account Number. Both parties were extremely careful not to release any personally identifiable information. The exchange of information was quite simple: Is this account active? If it is not, what is preventing the account from being active? With this information, ASPIRE communicated with the youth and families so that they could remediate the situation and the account would become active.

## Recommendations for Consideration by ABLÉ Programs.

ASPIRE focused on youth with disabilities who receive SSI and their families. Eligibility for SSI means the household is living below 100% of the Federal Poverty Level. While it's not ASPIRE's intent to over-generalize, there are definitely recommendations that can be made to benefit the ABLÉ programs and the ABLÉ beneficiaries.

### Consistent messaging by ABLÉ Programs

Too often, applicants and account beneficiaries were given contradictory information over several conversations when contacting a single ABLÉ program. Some were simply oversights, and others were intentional (providing only one step at a time). Customer Service is an art. Providing information when the caller may not even know the question is a talent. Additional training of staff to ask effective questions, and respond in a respectful and clear manner is needed.

### Increased Knowledge of ABLÉ Staff

Two areas stand out in the ASPIRE staff and family interactions with ABLÉ Program Staff, specifically the knowledge of disability and poverty and impacts on daily living.

**Disability.** Living with a disability is complex and unique to each individual. Individuals who meet the eligibility criteria must have a significant functional limitation, whether it is developmental, cognitive, physical or mental. How a disability presents itself in an individual is unique. This can impact communication and comprehension. ASPIRE families experienced complex answers to their questions which were difficult to follow. They also experienced over-simplified answers which were incomplete, one step at a time, and resulting in repeated phone calls to get the needed information. Staff did not appear to take the time to understand the needs of the individuals with disabilities.

**Poverty.** Eligibility for SSI includes a significant functional limitation as well as limits to earned income and assets. The income and asset criteria severely limit the disposable funds available to an individual or their families in the case of minors. Many individuals may have

very limited life experiences which working individuals may take for granted. Individuals and families in poverty spend a great deal of time in line, often lack computer or internet access in their homes, use phones for internet connectivity and have extensive experience explaining their needs to the point of weariness with agencies and systems.

ASPIRE sought to train staff in poverty, providing Bridges out of Poverty training and discussion groups. But the one activity that clearly and pointedly impacted ASPIRE staff the most, was a poverty simulation. Often provided by local community action programs, this experience had a profound effect on ASPIRE Staff. Each participant in the simulation takes on a role. Through various scenarios they must feed, house, clothe and educate their families, all the while working or going to school, solving transportation or health situations, and other crises. The simulation is based on real life experiences of individuals. At the conclusion, ASPIRE staff were exhausted and stunned at the difficulty of living in poverty. ABLE Program Staff who participate in a poverty simulation may better understand why beneficiaries have limited phone minutes and data plans, no access to fax machines and very little time to repeatedly call for program information and guidance.

### Documentation delivery

Utilizing online methods, with download/upload capability will only further limit participation in ABLE programs. Individuals who access the ABLE programs' websites on their phones, will not be able to download and upload usable documents. It is important to provide a paper and mail-in alternative. Paper submission may require additional time an individual may not have. Many ASPIRE families did not have unlimited time to complete the process via mail.

### Disability expenses

Even after several videos and conversations outlining allowable expenses, youth and parents still reported questionable use of the funds. In fact, it was clear in several conversations that the immediate need of housing or food would be prioritized in the use of the funds. While this can be an allowable expense, it should be recognized that individuals who live in poverty may use the funds for expenses which are not allowable. And when they do, the ABLE programs must be prepared to assist them in how they will report those expenses to the IRS.

### Annual tax year

Many ASPIRE youth and families do not file annual tax statements. Without previous tax preparation planning and experience, they may struggle to complete this annual task. ABLE programs will need to remind the account owner of the need to file taxes annually. ABLE programs can also assist the account beneficiaries by providing contact information for local

resources such as the VITA program (Volunteers Income Tax Assistance) to assist beneficiaries to complete this critical task.

### Opening and managing a bank account.

Banking is a complicated process, particularly when it is only accessible online or by phone. ASPIRE youth and families had limited experience with banking, online banking, and the process of downloading and uploading documents. While ABLE accounts afforded the opportunity to save for disability expenses, the process is not simple. It would be helpful to encourage ABLE applicants to explore opportunities to learn about banking. They may have a limited understanding of fees, credit scores, etc. If opening a bank account for the first time, they will simultaneously be learning how to bank and how to manage an ABLE account. To the unbanked, banking is a complicated, mysterious and costly task.

### Financial education and capability

Many ASPIRE youth and families acknowledged that they would not have attended the ASPIRE Financial Education and Capability intervention had the ABLE Deposit not been the motivation. Classes in financial education greatly benefited the youth and families. Many commented on what they learned by attending. They not only thanked ASPIRE for the deposit, but also thanked ASPIRE for requiring the Financial Education and Capability Training. While not an application requirement, ABLE programs may identify financial literacy classes available in their states and provide this information to applicants. Encouraging their attendance is critical. Ultimately having knowledgeable beneficiaries is a benefit to both the individual and the ABLE program.

## Summary

While *The ABLE Act* allows for tax free saving, eligible individuals are struggling to meet immediate needs, and are often unable to save for future expenses. *The ABLE Act's* definition of disability is directly connected to SSI's definition. ASPIRE's eligibility criteria was very similar. ASPIRE youth with disabilities who receive SSI, and their families, live in poverty and struggle daily to provide for basic necessities such as housing, food, utilities and clothing. While they may want to save, they do not have the discretionary income to do so. They may also lack the banking experience to fully grasp the financial world, particularly when it is online, rather than in person.

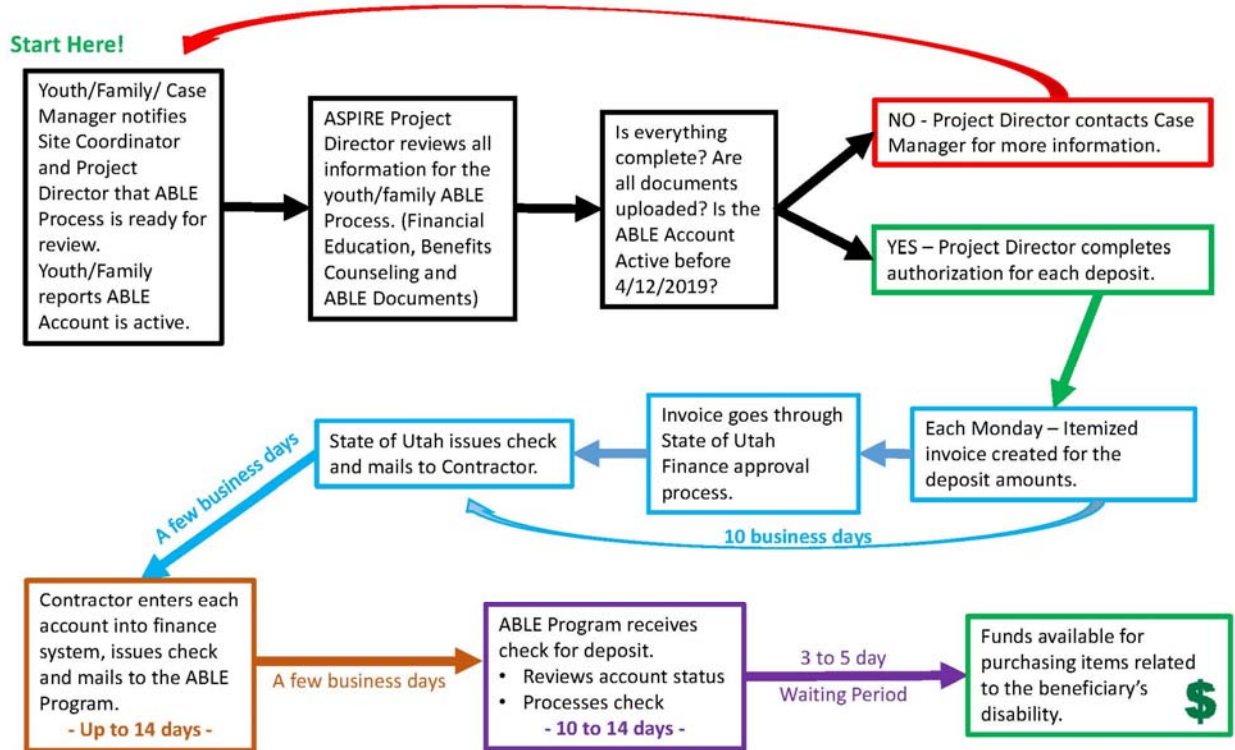
ASPIRE chose to implement the ASPIRE ABLE Deposit Opportunity to provide funds for disability expenses and thereby stabilize a family's financial situation, allowing them to plan for the future, hopefully one without the need for public benefits.



## Attachments

Attachment 1: ASPIRE ABLÉ Deposit Timeline

**ASPIRE ABLÉ Deposit Opportunity Timeline - Authorization to Deposit**



Time from Authorization to availability of funds: 5 to 6 weeks

2019



Attachment 2: ASPIRE ABLE Deposit Process Report

SID \_\_\_\_\_

Number of Accounts: 1 or 2 (circle one)

<b>Action Taken/Documentation</b>	<b>Date Completed/ Note/Initials</b>
<p><b>1. With the ASPIRE Case Manager, the ASPIRE Youth and Family will view the ASPIRE ABLE Introduction by Carol Ruddell at <a href="https://youtu.be/V-5 eeTZBFY">https://youtu.be/V-5 eeTZBFY</a></b></p> <p><u>Documentation:</u> Case Manager enters note into AIMS, Case Management Contacts and Assessment 'Other'. The note will include the names of the individuals who viewed the Introduction, notes about the discussion which followed and the list of handouts provided to the SID.</p>	
<p><b>2. With the ASPIRE Case Manager, the ASPIRE Youth and Family will view the ABLE National Resource Center "Road Map to Enrollment" at <a href="http://ablenrc.org/road-map-enrollment">http://ablenrc.org/road-map-enrollment</a>. These are five short videos totaling approximately 30 minutes.</b></p> <p><u>Documentation:</u> Case Manager enters note into AIMS Case Management Contacts and Assessment 'Other'. The note will include the names of the individuals who viewed the five videos "Road Map to Enrollment" and notes about the discussion which followed.</p>	
<p><b>3. ASPIRE Youth and/or Family will participate in the ABLE orientation provided by the state ABLE program where an account will be opened.</b></p> <p><u>Documentation:</u> Case Manger enters note into AIMS Case Management Contact and Assessment "Other" when the account holder reports the orientation with the state ABLE program is complete.</p>	

Action Taken/Documentation	Date Completed/ Note/Initials
<p><b>4. ASPIRE Youth and/or Family open the ABLE Account(s).</b></p> <p><u>Documentation:</u> ASPIRE Youth and/or Family provides the following information to the Case Manager: The name of the financial institution, the name of the individual account holder, the routing number of the financial institution and the account number of the ABLE account. Case Manager enters this information into AIMS Case Management Contact and Assessment “Other”. Print name(s) below.</p> <p>Name: _____ Name: _____</p>	
<p><b>5. Account holder will attend 6 hours of Financial Education and Capability Training by February 28, 2019. These classes can be provided by an ASPIRE contractor or other vetted community provider.</b></p> <p><u>Documentation:</u> Case Manger enters note into AIMS Case Management Contact and Assessment “Other”. Case Manager uploads certificates of attendance into the ASPIRE record with the name, “SID #_Financial Attendance Certificate_date”. Certificates must be uploaded by March 1, 2019.</p>	
<p><b>6. If eligible for Social Security, the account holder will meet with a Benefits Specialist and complete a Benefits Summary and Analysis. If a BS&amp;A is complete, the six month follow up meeting will occur.</b></p> <p><u>Documentation:</u> Case Manger enters note into AIMS Case Management Contact and Assessment “Other”. Case Manager opens the Benefits Counseling by a WIPA interventions, completes appropriate fields and uploads the BS&amp;A into the SID record.</p>	

<b>Action Taken/Documentation</b>	<b>Date Completed/ Note/Initials</b>
<p><b>7. ASPIRE Case Manager emails the Project Director and Site Coordinator at each step in the process, including SID and which step has been completed.</b></p> <p><u>Documentation:</u> Case Manager enters note in AIMS Case Management Contact and Assessment “Other”. The note includes which step of the ABLE Deposit Process is complete.</p>	
<p><b>8. ASPIRE Case Manager uploads the ASPIRE ABLE Deposit Report into AIMS and emails the Project Director and Site Coordinator when all steps are complete (before March 5, 2019 at 5:00 PM)</b></p> <p><u>Documentation:</u> Case Manager uploads this “ASPIRE ABLE Deposit PROCESS Report” into “Documents and Attachments” Instrument of the SID record in AIMS. The Case Manager enters note into the Case Management Contact and Assessment “Other” that Project Director and Site Coordinator have been notified. Note will include the Month #s where case notes can be found.</p>	
<p><b>9. ASPIRE Project Director reviews all notes and documents in AIMS, seek clarification from the account holder and Case Manager as needed. If all eligibility criteria are met, the Project Director will authorize a deposit to the ABLE account(s).</b></p> <p><u>Documentation:</u> Project Director enters note in Assessment “Other”. The note will include a summary of the review and date the contractor is notified to make the deposit. Project Director will email the Case Manager and ASPIRE youth/family that the deposit will be made.</p>	

**Additional Notes if necessary:**

**Deposit will be made when the process is complete and the following deadlines are met:**

*ASPIRE youth/family member must complete the entire process and provide the information and documentation to the Case Manager no later than February 28, 2019, at 5:00 PM (local time).*

*ASPIRE Case Manager must enter notes and upload documents to AIMS no later than March 5, 2019 at 5:00 PM (local time).*



Attachment 3: ASPIRE ABLE Deposit Authorization Form

### ASPIRE ABLE Deposit

The following Account Owner/Beneficiary has completed the ASPIRE ABLE Deposit Opportunity Process.

<b>ASPIRE Study Identification Number (SID):</b>	
<b>Account Beneficiary Owner Name:</b> (as it appears on the Account)	
<b>Account Beneficiary Relationship to ASPIRE SID:</b>	
<b>ASPIRE Site/State of Residence:</b>	
<b>Name of ABLE Program:</b>	
<b>ABLE Program Contact Information:</b>	
<b>Account Number:</b>	
<b>Additional Information:</b>	

The ASPIRE Able Deposit Opportunity Process Report has been uploaded in AIMS and reviewed by the ASPIRE Site Coordinator and ASPIRE Project Director. All steps of the Process have been completed and confirmed.

I authorize the deposit of \$2,500 to be made in the above account.

\_\_\_\_\_  
 Carol G. Ruddell, ASPIRE Project Director  
 (801) 619-3010, [cruddell@utah.gov](mailto:cruddell@utah.gov)

\_\_\_\_\_  
Date

Attachment: ABLE Program confirmation with name and account number

For office use only:

CAROL RUDELL	DATE CONTRACTOR NOTIFIED TO MAKE DEPOSIT: ACCOUNT OWNER NOTIFIED OF DEPOSIT:
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