











Eligibility Requirements

- PA ABLE accounts are for people with a qualifying disability that began before age 26.
- For a minor or adult without legal capacity to enter a contract, another person must open and manage the account.
- Learn more about eligibility and who can open an account at paable.gov.

Qualified Expenses

Use your **PA ABLE** account to pay for expenses including, but not limited to:

-  Basic living expenses
-  Education
-  Housing
-  Transportation
-  Employment training and support
-  Assistive technology
-  Personal support services
-  Health care
-  Financial management
-  Plus more

Learn More & Enroll:
paable.gov

paable.gov
855-529-ABLE (2253)
info@paable.gov



Stacy Garrity
Pennsylvania Treasurer

The PA ABLE Savings Program is administered by the Pennsylvania Treasury Department. Before investing, please carefully read the disclosure statement (available at paable.gov or by calling 855-529-2253) to learn more about the program, including its effect on federal and state benefits, investment objectives, risks, fees, and tax implications.

V01.18.2023

PAABLE



**A Savings Account for
People with Disabilities**

**Savings increase financial
independence without impacting
eligibility for means-tested benefits.**



The Pennsylvania ABLE Savings Program (PA ABLE) allows people with disabilities and their families to have greater control of their finances and to plan for a more financially secure future.

Program Highlights

Save Without Jeopardizing Government Benefits While Getting Significant Tax Advantages

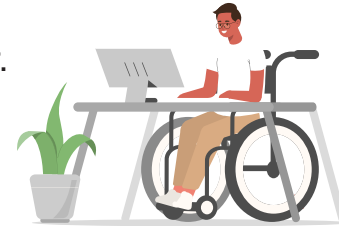
- **PA ABLE** savings are not counted against ANY federal needs-based benefits.
- Pennsylvania needs-based benefits for health, disability, and student financial aid are also protected.
- Earnings are free from Pennsylvania and federal income taxes when used for qualified expenses.

Savings and Investment Options

Choose a bank checking account or from a combination of six investment options to meet your short- and long-term goals.

Save Your Way

- Contribute any time by check, online, or automatically from a bank account or payroll deductions.
- Anyone can contribute.
- Contribute up to \$17,000 per year.



Additional PA-Only Benefits

Pennsylvanians who save with a **PA ABLE** account also get these exclusive benefits:

- Contributions to a **PA ABLE** account are Pennsylvania state income tax deductible up to \$17,000 per person. This tax deduction is exclusively for contributions made to a **PA ABLE** account.
- Not subject to a claim for repayment of Medical Assistance (under some circumstances, your estate may be).

