

## 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](https://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



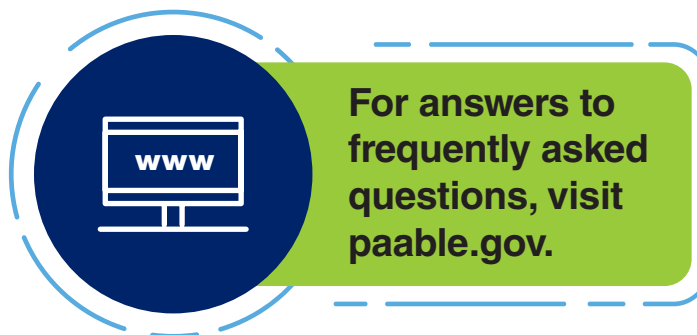
Health care



Financial management



Plus more



**Learn More and Enroll:**  
**[paable.gov](https://paable.gov)**

**[paable.gov](https://paable.gov)**  
**855-529-ABLE (2253)**  
**[info@paable.gov](mailto: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](https://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.*

V12.01.2023

**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 \$18,000 per year.
  - Employed account owners may contribute additional funds through **ABLE to Work\***, which expands employment opportunities and earning potential for people with disabilities. \*Certain conditions apply, visit **paable.gov** for details.



## 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 \$18,000 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).

