

ENABLE Act Email Template

Thank you for your interest in advocating for the Ensuring Nationwide Access to a Better Life Experience (ENABLE) Act! These template emails are intended for advocates to use in communication with their elected officials at the federal level. If you need contact information for your federal officials or have any questions about these templates, please contact the NDSS policy team at policy@ndss.org.

Subject: Please support the ENABLE Act!

Body:

As your constituent, I urge you to co-sponsor the ENABLE Act (S. 4539).

Originally created as a result of the 2014 Stephen Beck Jr. Achieving a Better Life Experience (ABLE) Act, named after former NDSS board member Mr. Stephen Beck Jr., ABLE accounts are an important tool for individuals with disabilities to save money and achieve greater financial independence. Currently, individuals with disabilities can only have assets up to \$2,000 or face jeopardizing their access to critical benefits such as SSI, SSDI, and Medicaid. ABLE accounts allow individuals with disabilities to save up to the annual maximum contribution limit, exempt from federal means-tested benefits program determinations, and use those funds for expenses related to the disability of the account owner.

The ENABLE Act will make permanent changes originally included in the Tax Cuts and Jobs Act of 2017 to bolster and improve ABLE accounts for individuals with disabilities. The ENABLE Act will make permanent the 3 provisions below, which gives qualified beneficiaries the ability to work, earn, and save for their futures.

1. **ABLE Employment Incentive:** An employed beneficiary is allowed to make an additional contribution to their ABLE account as long as the contribution does not exceed the prior year's federal poverty level for a one-person household (\$15,060 in 2024) or the beneficiary's annual compensation.
2. **ABLE Saver's Credit:** Qualified beneficiaries are eligible to receive a nonrefundable saver's credit for up to \$1,000.
3. **529 to ABLE Rollover:** Qualified beneficiaries can roll over 529 education savings accounts into ABLE accounts penalty free if the contributions are less than or equal to the annual ABLE contribution limit.

[Insert your own language here about how this bill affects you, why you are passionate about this issue etc.]

Please work to ensure that people with Down syndrome have access to these crucial savings accounts to gain financial independence and save for future health-related needs.

If you have any questions, please reach out to Anna Fedewa, Senior Manager of Government Relations at the National Down Syndrome Society at afedewa@ndss.org.