ABLE Account Action Plan

Step	Task	Notes	Completed
1	Check eligibility (disability before age 26?)	If no, hold off until age 46 rule changes in Jan. 2026	☐
2	Research state ABLE plans	View www.ablenrc.org and compare plans	☐
3	Choose an ABLE plan	Consider fees, investment options, debit card avail.	☐
4	Gather documents	SSN, proof of disability, ID, address proof, bank info.	☐
5	Open account	Online in most cases - simple and fast	☐
6	Link to bank account	Automate monthly deposits if possible	☐
7	Track spending on qualified disability expenses	Housing, education, assistive tech, etc.	☐
8	Tell family to contribute to ABLE	Include link in birthday invites	☐