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## [**https://www.ablenrc.org/employers/employer-toolkit/#what-are-the-tools-in-the-tool**](https://www.ablenrc.org/employers/employer-toolkit/#what-are-the-tools-in-the-tool)

**Introducing: The ABLE Employer Toolkit**

Recruiting and retaining an inclusive, highly skilled and qualified workforce is essential for the health of your business.  That is why it is so important to include options that support your employees who experience disability (whether it is the employee or an employee’s family member) in your benefits packages.

At the ABLE National Resource Center (ABLE NRC), we make it easy for employers to share and contribute to the financial stability and prosperity of employees impacted by the additional and often significant expenses that can be associated with having a disability. We do this through our ABLE Employer Toolkit, available for download.

The following are strategies, tools and resources to introduce and explain basic information about ABLE accounts to all of your employees as part of orientation and onboarding and/or as an introduction to your existing workforce.

**Let us help you help your employees save in an ABLE 529A tax-advantaged savings and/or investment account.**

## **WHAT ARE THE TOOLS IN THE TOOLKIT?**

[**ABLE Fact Sheet and Roadmap to ABLE**](https://www.ablenrc.org/wp-content/uploads/2019/12/ABLE-2-Pager-w-Roadmap.pdf)**–**This two-pager offers the basics on ABLE accounts, plus two infographics. The illustrations offer a Roadmap to Enrollment and a Roadmap to Independence through ABLE accounts.

[**Becoming ABLE Ready**](https://www.ablenrc.org/wp-content/uploads/2019/11/Becoming-ABLE-Ready-Blog.pdf) – This blog guides readers through the preliminary work before opening an ABLE account, from identifying sources of income to comparing ABLE programs in different states.

[**Choosing the Right ABLE Program**](https://www.ablenrc.org/wp-content/uploads/2019/11/Choosing-the-Right-ABLE-Program.pdf) – With so many ABLE programs to choose from, it is important that you understand how to determine which state ABLE program is best for you.

[**Sample Letter to Employees**](https://www.ablenrc.org/wp-content/uploads/2019/11/HR-Employer-Letter-to-Employees.pdf) – This is a sample letter Human Resources departments can use to send to employees about ABLE accounts.

[**Five Things You Need to Know About ABLE Accounts**](https://www.ablenrc.org/wp-content/uploads/2019/11/Five-Things-to-Know-about-ABLE-Accounts.pdf) – This two-pager answers five essential questions about ABLE accounts.

[**ABLE: 5 Things to Know**](https://www.ablenrc.org/the-able-national-resource-center-partners-with-the-deaf-community-to-offer-information-on-able-in-asl-american-sign-language/) – This video explains key provisions related to the ABLE Act and ABLE accounts in American Sign Language (ASL).

**Employee/Employer Flyers**– The ABLE National Resource Center provides two flyers to post/distribute.

* [The first flyer is intended for employers](https://www.ablenrc.org/wp-content/uploads/2019/12/EmployerToolkitFlyer.pdf), explaining that an ABLE account can be used to support employees’ ability and increase their productivity, which results in a diverse, valued and productive workforce. The ABLE Employer Toolkit will help you to understand and integrate ABLE to support your employees’ success in work and life to your mutual benefit!
* [The second flyer is intended for employees who have a disability or support someone who has a disability](https://www.ablenrc.org/wp-content/uploads/2019/11/Employee-Flyer.pdf) and offers information about how an ABLE account can increase financial well-being.

[**What Is ABLE?**](https://www.ablenrc.org/wp-content/uploads/2019/12/What-is-ABLE.pdf)– This two-pager covers the spectrum of ABLE, from answering the question “What is ABLE?” to covering savings investment options.

**[Micro-training: 10 Things You Should Know About ABLE](https://www.ablenrc.org/the-able-act-and-able-accounts-10-things-you-should-know-microtraining/" \t "_blank)**– If the video format is preferable to employee/employers, this four-minute micro-training covers the most common questions about ABLE accounts.

[**ABLE Banner Graphic**](https://www.ablenrc.org/wp-content/uploads/2019/12/ABLE-Employer-Toolkit-Banner-Ad.png) –This graphic can be used on letterhead or on your website.

**HOW CAN I USE THE TOOLS IN THE TOOLKIT?**

**Things to consider**

* Distribute flyers and detailed fact sheets regarding ABLE accounts, with saving and financial planning guidance to new employees.
* Incorporate ABLE information into your company’s materials to share how these accounts are part of your company’s benefits package.
* Have your talent acquisition team use these materials and reference them when recruiting prospective employees.
* Create an employee match program where, an as an employer, you will match a certain percentage of your employee’s savings into their ABLE account.
* Provide information and access to free benefit counseling resources to employees with disabilities so that they may learn how working and saving interacts with benefits.

**ABLE AND COLLEGE SAVINGS PLANS: EMPLOYER SUPPORT OF A VALUE-ADDED BENEFIT**

Employers face a very competitive marketplace to recruit and retain talented employees. To differentiate an employer’s attractiveness to prospective and current employees, there are several ways to utilize ABLE and college savings accounts that create a value-added benefit.

With the Gift of Independence/Gift of College At Work cards, employees can conveniently direct contributions from payroll to a desired account. In addition, an employer has the option to contribute or to match an employee’s contribution. This can be a simple, easy way to encourage savings and support employees to achieve desired outcomes. An employer could also utilize Gift of Independence and Gift of College cards as a way to reward employees for strong performance.

To learn more about these employer opportunities, read the [Employer Gift Cards](https://www.ablenrc.org/wp-content/uploads/2019/12/Employer_GiftCard.pdf) and [Employer ABLE Payroll](https://www.ablenrc.org/wp-content/uploads/2019/12/Employer_ABLE.pdf)flyers.