



# CalABLE Partner Toolkit





## Dear Friends,

I'm pleased to share the CalABLE program with you and, by extension, those you care for and about. CalABLE can truly be a life-changing tool that is creating financial freedom and equity for people living with disabilities.

Opening a CalABLE account allows people living with disabilities to invest in their futures while preserving their benefits. Before CalABLE accounts existed, people with disabilities receiving government benefits couldn't save more than \$2,000 or they were at risk of losing their benefits. Today, anyone with an account can save up to \$100,000 and keep receiving government benefits.

CalABLE accounts can be used for many different disability-related expenses, including education, employment support, housing, transportation, assistive technology and healthcare.

On the following pages, you'll find basic information about the program, and a range of ways to share the program with the people you know.

I welcome you to the CalABLE community, and hope you find this guide helpful.



**Fiona Ma, CPA**  
California State Treasurer

# A Partner's Guide to CalABLE

CalABLE is a savings and investment plan offered by the state of California to individuals living with disabilities.

If you live with, work with, support, teach, advocate for, or simply know people living with disabilities, **this CalABLE toolkit is for you.**

On the following pages, you'll find these sections:

- 1 CalABLE 101**
- 2 CalABLE Promotion Guide**
- 3 CalABLE Resources**



# CalABLE 101

Inside this section, we share the five key facts we're most often asked about the program.

- 1 What is CalABLE?**
- 2 Who is eligible for an account?**
- 3 Who can open an account?**
- 4 How much can people save?**
- 5 What do individuals need to open an account?**



# 1

## What is CalABLE?

A CalABLE account is a savings and investment account. Earnings and withdrawals in a CalABLE account receive tax-free treatment, provided the funds are used for [Qualified Disability Expenses](#).

While CalABLE is California's ABLE Plan, any eligible individual in the country can open an account, no matter the state of residence.

# 2

## Who is eligible for a CalABLE account?

Individuals anywhere in the United States with a disability that occurred before age 26 are eligible to open a CalABLE account.

Those who meet this age requirement, and receive benefits under SSI (Supplemental Security Income) and/or SSDI (Social Security Disability Insurance), are automatically eligible to open a CalABLE account.

If an individual is not a recipient of SSI and/or SSDI, but still meets the age requirement, they could still be eligible if they meet [Social Security's](#) definition and criteria regarding significant functional limitations and receive a letter of certification from a licensed physician.

## 3

### Who can open an account?

- [An Eligible Individual](#)
- An Authorized Legal Representative (power of attorney, conservator or legal guardian, the spouse, a parent, a sibling, a grandparent, or a representative payee (whether an individual or organization) appointed by the SSA)

## 4

### How much money can people **save** in an account?

For the tax year 2023, eligible individuals (and their friends, family and employers) may contribute up to **\$17,000 a year** to a CalABLE account without jeopardizing public benefits such as SSI and Medicaid, and at any time they can have up to **\$100,000** in their account.

Working CalABLE account owners can contribute an additional **\$13,590** per year if they are not participating in an employer sponsored retirement plan.

CalABLE account holders may access their funds through a U.S. Bank Solutions Premier Prepaid Card (“Solutions Card”). This is a reloadable prepaid debit card which you can load from your CalABLE account. It allows you increased flexibility in using the funds in your CalABLE account for qualified disability expenses.

# 5

## What do applicants need to open an account?

- Social Security number, date of birth and contact information for the beneficiary
- Social Security number for the authorized legal representative (if different from the account owner/beneficiary)
- Bank account information (account number and bank routing number)
- Minimum \$25 deposit

Visit

[www.calable.ca.gov/open](http://www.calable.ca.gov/open)

to get started!

# CalABLE Promotion Guide

Inside this section, we give you the steps and tools to help you promote CalABLE via email communications and through your social media channels. It includes:

- 1 Introducing CalABLE in your emails and newsletters**  
with headlines and copy
- 2 Sharing CalABLE on social media**  
with copy and images
- 3 Social media accessibility tips**
- 4 A starter calendar**  
with special dates to support your constituents and share your advocacy
- 5 CalABLE Logo guidelines**





# CalABLE

in Email

We've found that many wonderful partners like to share CalABLE to their email lists and newsletter subscribers. We're making it easy for you to share CalABLE with yours!

## Eblast about CalABLE

### [SUBJECT]

A financial program for people living with disabilities

### [SUPER SUBJECT]

Learn about a savings and investment plan offered by the state of California

### [HEADLINE]

Discover CalABLE

### [BODY]

As an ally and advocate of people living with disabilities, our organization is continually seeking ways to help our loved ones and clients achieve their goals. That's why we're sharing information about CalABLE, a financial program offered through the state of California but available to anyone in the United States.

With a CalABLE account, people with disabilities can save up to \$100,000 and keep receiving government benefits, like SSI and MediCal. This can be a life-changing program that is creating financial freedom and equity for people living with disabilities.

Imagine how opening a tax-advantaged CalABLE account can help you, your family, or anyone you know living with a disability.

### [CALL TO ACTION]

Get started today! <https://www.calable.ca.gov/open>

### [DISCLOSURE]

Consider the investment objectives, risks, charges and expenses before investing in the California 529A Qualified ABL Program (CalABLE Program). Please call toll-free 833-CAL-ABLE for a Disclosure Statement containing this and other information. Read it carefully.

Before investing in any ABL program, you should consider whether your home state provides its taxpayers with favorable state tax or other benefits that are only available through investment in the home state's ABL program. You also should consult your financial, tax, or other adviser to learn more about how state-based benefits (or any limitations) would apply to your specific circumstances. You also may wish to directly contact your home state's ABL program, or any other ABL program, to learn more about those plans' features, benefits and limitations. State-based benefits should be one of many appropriately weighted factors to be considered when making an investment decision.

The CalABLE Program is offered by the State of California. TIAA-CREF Tuition Financing, Inc. (TFI), program manager. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributor and underwriter.

None of the State of California, its agencies, TFI or IIS nor any of their applicable affiliates insures accounts or guarantees the principal deposited therein or any investment returns on any account or investment option, and you may lose the principal amount invested. The FDIC Insured Portfolio is FDIC-insured up to \$250,000, subject to certain restrictions. Interests in the CalABLE Program are not registered with or in any way approved by the Securities and Exchange Commission or by any state securities commission.

## Newsletter Blurb About CalABLE

### **[HEADLINE]**

An important state program for people with disabilities

### **[BLURB]**

CalABLE is a potentially life-changing financial savings and investment program that helps you save money – tax-free – to pay for qualified, disability-related expenses. Are you or someone you know eligible to open a CalABLE account?

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# CaABLE

on Social Media

Follow CaABLE and join the conversation at:

**Instagram:** [@weareCaABLE](#)

**Twitter:** [@weareCaABLE](#)

**Facebook:** [/CaABLE](#)

**Youtube:** [@CaABLE](#)

**LinkedIn:** [Click Here](#)

**Hashtag:** [#WeAreCaABLE](#)

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## Sample Posts for Facebook, Instagram and LinkedIn

[STATIC IMAGE OR VIDEO]



[Download video here](#)

[POST COPY]

At **[name of organization]** we support people with disabilities. Part of our mission is to help our [members, students, participants, clients, etc] access programs and resources to live their best lives. CaABLE is one of those programs.

CaABLE accounts help people living with disabilities to invest in their futures while preserving their benefits. Before CaABLE accounts existed, people with disabilities receiving government benefits couldn't save more than \$2,000 or they were at risk of losing their benefits. Today, anyone with an account can save up to \$100,000 and keep receiving government benefits.

CaABLE accounts can be used for many different qualified disability-related expenses, including education, employment support, housing, transportation, assistive technology and healthcare.

Valerie above is saving for her next service dog. What would you save for?

You can learn more about this amazing program and see if you are eligible to open an account at [calable.ca.gov/open!](https://calable.ca.gov/open!)

[IMAGE CAPTION]

A woman in a motorized wheelchair is exiting her home with her service dog. She is outside the door, facing her dog.

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**Tip: Tag CaABLE social accounts in your posts!**

## Sample Post for Twitter (280 Charcters Max)

[STATIC IMAGE OR VIDEO]



[Download video here](#)

### [POST COPY]

Valerie's saving for her next service dog with a CalABLE account.

CalABLE allows people living with disabilities to invest in their futures while preserving their benefits. What would you like to save for?

You can learn more and see if you are eligible at [calable.ca.gov/open!](https://calable.ca.gov/open!)

# Social Media Accessibility Tips

Here are some best practices for making your social posts more accessible via [digital.gov](https://www.digitall.gov):

**1. Make your contact information available on your social media account page.**

- This includes a primary phone number, email address and/or a link to your website.

**2. Write social posts in plain language. Avoid abbreviation and spell out acronyms on first reference.**

- Use this Document [Checklist for Plain Language on the Web](#) from [PlainLanguage.gov](https://www.plainlanguage.gov) when writing social media posts.
- Follow this [5-step checklist provided by the Center for Plain Language](#) to ensure that your social media posts communicate your message effectively.
- For before and after examples of plain language, visit [PlainLanguage.gov's list of Before-and-After Comparisons](#).

**3. Use camel case when appropriate (i.e., capitalize the first letters of compound words as in #SocialGov).**

- The use of camel case helps make multi-word hashtags easier to read, including for those using a screen reader.
- Overall, limit your use of hashtags, abbreviations and acronyms.

**4. Describe your photos in the caption of social media posts on Facebook and Instagram. The captions do not need to be very long, but they should describe what the scene is,**

and how elements of the image appear and provide context for the image.

5. Use @mentions to tag other organizations on social media and use relevant hashtags on keywords and phrases to categorize posts.
6. Consider providing an indication that a link in a tweet is a photo, video or audio file (e.g. [PIC], [VIDEO], [AUDIO]). This allows people using screen readers to know what to expect before opening any link. Use uppercase formats for further clarity to sighted users.
7. If your tweet links to a photo, video or audio content, make your tweet act as a descriptive caption so it provides context for the item, and then link back to a website page that hosts a tagged photo, captioned video or audio with full caption. Or, send a follow-up tweet with a description.
8. Ensure that you link to accessible content, i.e., a tagged photo, captioned video or audio with written transcript.
  - A tagged photo simply has alternative text associated with it that describes the image. For more details on alternative text, please visit <http://webaim.org/articles/gonewild/#alttext>.

**For further accessibility tips and information, visit [Digital.gov](https://www.digital.gov)**

Here is a high-level list (it is not exhaustive!) of some important dates to help you continue to advocate for those living with disabilities. [Click here](#) for a full list via Disability:IN.

## January

- National Braille Literacy Month
  - National Glaucoma Awareness Month
  - National Birth Defects Prevention Month
- 

## February

- AMD/Low Vision Month
  - Rare Disease Day
- 

## March

- Disabilities Awareness Month
  - Developmental Disabilities Awareness Month
  - Brain Injury Awareness Month
  - Cerebral Palsy Awareness Month
- 

## April

- Financial Capability Month
- National Autism Awareness Month
- Paralyzed Veterans of America Month

## May

- National Mental Health Month
  - ALS Awareness Month
  - Arthritis Awareness Month
  - Multiple Sclerosis Awareness Month
- 

## June

- **June 18** Autistic Pride Day
  - Alzheimer's and Brain Awareness Month
- 

## July

- **July 26** Americans with Disabilities Act Anniversary
  - Disability Pride
- 

## August

- ABLE National Resource Center #ABLEtoSave Month
  - Spinal Muscular Atrophy Awareness Month
- 

## September

- National Guide Dog Month
- Pain Awareness Month
- Spinal Cord Injury Awareness Month



## October

- National Disability Employment Awareness Month
  - Depression Education & Awareness Month
  - National Down Syndrome Awareness Month
  - Learning Disabilities Awareness Month
- 

## November

- Family Caregivers Month
  - National Long-Term Care Month
  - COPD Awareness Month
  - American Diabetes Month
  - National Epilepsy Awareness Month
- 

## December

- **Dec 3** International Day of Persons with Disabilities
- **Dec 19** Achieving a Better Life Experience (ABLE) Act Anniversary
- Gifting to CalABLE Account Month

# CalABLE Logo Guidelines



## Structure Variations



## Color Variations



## Clearspace/Minimum Size



## Color Palette



CMYK	PMS	WEB	CMYK	PMS	WEB	CMYK	PMS	WEB
0C	1235	FCB316	100C	661	003594	85C	2925	099DDD
33M			75M			21M		
100Y			0Y			0Y		
0K			6K			0K		

**Download  
logos  
[here.](#)**

# CalABLE Resources and Links

Dive deeper with CalABLE through these links and videos:

## [CalABLE Anthem Video](#)

Hear from account holders throughout the state on how saving with CalABLE has changed their lives.

## [Financially ABLE](#)

CalABLE account holder Tatiana Lee explains the basic steps and benefits of planning for a financial future, and how her CalABLE account is helping her achieve her goals.

## [CalABLE in 30 Minutes](#)

One of our most popular webinars! This 30-minute version provides a great overview of the CalABLE program.

## [CalABLE's 2022 Ambassadors](#)

Using their personal stories, our ambassadors promote the benefits of CalABLE, empower individuals with disabilities to have greater independence, more financial security and an overall better quality of life.

## [CalABLE 101](#)

Another popular webinar, a 90-minute dive into the program.

## [CalABLE 101 in Español](#)

Our most popular webinar in Spanish.



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All social media platforms are managed by the State of California.

Testimonials were provided by a CalABLE account owner(s), and no direct or indirect compensation was given in return. No material conflicts of interest exist on the part of the account owner(s) giving the testimonial, resulting from their relationship with the CalABLE. Results experienced by the account owner(s) may not be representative of the experience of another/other account owner(s), and there is no guarantee of future performance or success.

If funds aren't used for qualified expenses, the earnings portion of a non-qualified withdrawal is subject to federal income tax, possibly including the additional federal tax. Non-qualified withdrawals may also be subject to state and/or local income tax. For those beneficiaries subject to California income tax, the earnings portion of a non-qualified withdrawal is subject to California income tax and the additional California tax. FGN-2621810CR-O1222X.

