



TAX ADVANTAGED SAVINGS FOR  
INDIVIDUALS WITH DISABILITIES

An NJ ABLE account promotes financial independence without jeopardizing eligibility for many means tested benefits  
For more information: <https://www.savewithable.com/nj/home.html>

**A virtual informational session hosted by Jefferson Twp. High School**

## **NJ ABLE ACCOUNTS**

**ABLE is a 529A tax-advantaged savings program for persons with a disability, which allows for saving money for qualified disability expenses, tax-free AND allows for saving beyond current asset limits and still maintain eligibility for many means-tested government benefits, namely Medicaid, SSI, and HUD benefits**

**Presented by:**

Cristine Chickadel  
NJ ABLE Program Representative  
Department of Human Services  
Division of Disability Services  
PO Box 705, Trenton, NJ 08625-0705  
(E) [Cristine.Chickadel@dhs.nj.gov](mailto:Cristine.Chickadel@dhs.nj.gov)  
(P) 1-888-285-3036

**TOPICS:**

- What is ABLE?
- Why have an ABLE account?
- Eligibility
- Opening & Managing
- Additional Details
- Resources
- Question and Answer

**Thursday, January 16th, 2025**

**7:00PM-8:00PM**

**Google Meet Video link:**

<https://meet.google.com/dom-vtcb-fdi>

**Or dial: (US) +1 940-489-2030 PIN: 485 454 464#**

**Any questions or concerns please contact Nicole Jahn at [njahn@jefftwp.org](mailto:njahn@jefftwp.org)**

**IT IS NEVER TOO EARLY TO START PLANNING FOR YOUR CHILD'S FUTURE!**

