Eligibility Requirements

- PA ABLE accounts are for people with a qualifying disability that began before age 26 (increases to age 46 beginning in January 2026).
- For a minor or adult without legal capacity to enter a contract, another person must open and manage the account.
- Learn more about eligibility and who can open an account at paable.gov.

Qualified Expenses

Use your **PA ABLE** account to pay for expenses including, but not limited to:

- Basic living expenses
- Education
- Housing
- Transportation
- Employment training and support
- Assistive technology
- Personal support services
- Health care
- Financial management
- Plus more

To start saving, scan or visit paable.gov.

Powers your life experiences.

Open or contribute to a PA ABLE account today.

paable.gov
855-529-ABLE (2253)

Stacy Garrity
Pennsylvania Treasurer

The PA ABLE Savings Program is administered by the Pennsylvania Treasury Department. Before investing, please carefully read the disclosure statement (available at paable.gov or by calling 855-529-2253) to learn more about the program, including its effect on federal and state benefits, investment objectives, risks, fees, and tax implications.

**Certain conditions apply, visit paable.gov for details.*

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PA ABLE

Powers your life experiences

A savings plan for people with disabilities.



Pennsylvania ABLE Savings Program (PA ABLE) accounts help people with disabilities increase financial independence while maintaining eligibility for important benefits.

Program Highlights

Save Without Jeopardizing Government Benefits While Getting Significant Tax Advantages*

- **PA ABLE** savings are not counted against ANY federal needs-based benefits.
- Pennsylvania needs-based benefits for health, disability, and student financial aid are also protected.
- Earnings are free from Pennsylvania and federal income taxes when used for qualified expenses.

Additional PA-Only Benefits*

Pennsylvanians get these exclusive benefits with **PA ABLE**:

- Contributions to a **PA ABLE** account are Pennsylvania state income tax deductible up to $19,000 per person. This tax deduction is exclusively for contributions made to a **PA ABLE** account.
- Not subject to a claim for repayment of Medical Assistance by Pennsylvania (under some circumstances, your estate may be).

Savings and Investment Options

Save Your Way

- Choose a bank checking account or from a combination of several investment options to meet your short- and long-term goals.
- Anyone can contribute any time by check, online, or automatically from a bank account or payroll deductions.
- Contribute up to $19,000 per year. Employed account owners may contribute additional funds through **ABLE to Work***, which expands employment opportunities and earning potential for people with disabilities.

