

# Possibilities

## Spring 2020



## Ways to Use Your Enable Account

As you start your spring planning, keep in mind that many of your disability-related costs may be qualified Enable Savings Plan expenses, so consider saving for these in your Enable account.

See below for a list of some of the expenses you may not have considered saving for in your Enable Savings Plan account:

### Transportation

Transportation expenses can include the costs of accessible parking spots, wheelchair van services and accessible modifications for vehicles.

### Housing

Housing expenses can include rent, property expenses and garbage removal services. Remember, if using Enable funds to cover these costs, they must be paid in full the same month as the distribution to avoid an impact on Supplemental Security Income (SSI).

### Assistive Devices

Assistive devices can include wheelchairs, walkers, hearing aids, communication devices and more.

## Insights

### Stay Connected:

We'd love to hear from you! For the opportunity to share your story, or for information on how to become an Enable advocate, please reach out to Enable Outreach Specialist Diane Stewart at [dstewart@fnni.com](mailto:dstewart@fnni.com) or 402-602-3596.

### Get Social: Follow and Like [@EnableSavingsPlan](https://www.facebook.com/EnableSavingsPlan) on Facebook

Stay posted on Enable updates, saving tips, and inspiring stories by joining our community on Facebook.



## Tips: Small Strategies to Achieve Big Savings

Everyday saving does not have to be a big challenge. By implementing these small habits into your routine, you'll soon find new room in your budget for Enable contributions:

1. **Clean Your Closets:** There's nothing like a good spring cleaning! Declutter your home and donate or sell items you are no longer using.
2. **Unplug Appliances:** When plugged in, most small appliances may draw power even if they are not in use. Do a daily sweep and unplug any gadgets to maximize savings on your electricity bill.
3. **Make Use of Reusable Items:** Aside from eliminating plastic use, reusable items such as bags, totes and plastic food containers are environmentally friendly and may save you a fair amount of money over time.
4. **Set Automatic Contributions:** No matter how small, automatic contributions help your savings grow steadily and consistently. This can be a great kickstart towards meeting your savings goals, or give a boost to your current savings plan.

# Celebrating National Autism Awareness Month

April is Autism Awareness Month! To help spread the word, we sat down for a chat with the Autism Society of Nebraska.

## **What is the Autism Society of Nebraska, and what is your mission?**

*We are Nebraska's oldest and largest grassroots autism organization. Our mission is to improve the lives of all Nebraskans affected by autism through advocacy and support. We help all equally, without regard to things that typically divide Americans, because autism affects all equally.*

## **What is the most rewarding part of your job?**

*One of the most rewarding parts of our work is ending the isolation felt by families who just received the autism diagnosis or are feeling the additional pressures autism brings to adolescence and adulthood. We get to work to combat that by introducing them to Society members across Nebraska at our events and support networks, and indeed, the larger national and even international family they did not know they had.*

## **How has your community been impacted by the ABLE Act?**

*It has been a blessing to watch our members begin to save for their futures in ways unavailable before the ABLE Act. Our members, including adults on the spectrum, want to do all they can to improve their future selves, and the ABLE Act provides a very valuable, very positive way to do that.*

## **Message from the Nebraska State Treasurer**

Spring is the season of new opportunities. With that in mind, now is a perfect time to spread the word about the Enable Savings Plan and to make sure everyone can use that knowledge to fully take advantage of all the opportunities it creates. Last year my office kicked off a concerted outreach effort which included television ads, media interviews, and in-person discussions. We've had a great deal of success so far and are excited for the rest of 2020. Let's get out there and spread the word!

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The Enable Savings Plan (the "Plan") is sponsored by the State of Nebraska and administered by the Nebraska State Treasurer. The Plan offers a series of investment portfolios within The Nebraska Achieving a Better Life Experience Program Trust. The Plan is intended to operate as a qualified ABLE program to be used only to save for Qualified Disability Expenses, pursuant to the Achieving a Better Life Experience Act of 2014 and Section 529A of the U.S. Internal Revenue Code.

**An investor should consider the Plan's investment objectives, risks, charges and expenses before investing. The Program Disclosure Statement at [www.EnableSavings.com](http://www.EnableSavings.com), which contains more information, should be read carefully before investing.**

**Investors should consider before investing whether their home state offers any state tax or other benefits that are only available for investments in such state's qualified ABLE program and should consult their tax advisor, attorney and/or other advisor regarding their specific legal, investment or tax situation.**

This material is provided for general and educational purposes only, and is not intended to provide legal, tax or investment advice, or for use to avoid penalties that may be imposed under U.S. federal tax laws. This material is not an offer to sell or a solicitation of an offer to buy any securities. Any offer to sell units within the Plan may only be made by the Program Disclosure Statement relating to the Plan.

Participation in the Plan does not guarantee that contributions and the investment return on contributions, if any, will be adequate to cover future expenses, or that an account owner is eligible to participate in the Plan.

Except for the Bank Savings and Checking Investment Options, investments in the Enable Savings Plan are not guaranteed or insured by the FDIC or any other government agency and are not deposits or other obligations of any depository institution. Investments are not guaranteed or insured by the State of Nebraska, the Nebraska State Treasurer, the Nebraska Investment Council or First National Bank of Omaha or its authorized agents or their affiliates, and are subject to investment risks, including loss of the principal amount invested. FDIC insurance is provided for the Bank Savings and Checking Investment Options up to the maximum amount set by federal law, currently \$250,000.

Investments Are Not FDIC Insured\* | No Bank, State or Federal Guarantee | May Lose Value | \*Except the Bank Savings and Checking Investment Options

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or call 844-362-2534**



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