

# Possibilities

## Winter 2020



## New Year, New Ways to Save

The New Year is an opportunity to take stock of financial goals and re-commit to one's savings journey. To give your finances a 2021 refresh, consider these simple tactics:

**Set Attainable Goals:** When creating your 2021 budget, set a particular financial goal to help motivate your savings efforts and keep you on track. With this goal in mind, you can anticipate the feeling of accomplishment when you reach it, and fine tune the tactics you'll use to get there.

**Do Your Research:** Knowledge empowers smart financial decisions. Read up on what your Enable savings can cover, as the list may be more expansive than you think. Many companies also offer discounts and free services for individuals with disabilities, so before making any purchases check to see if you are eligible for extra savings.

**Automate Your Savings:** If you do not already have automatic contributions set up, now is the time! The Automatic Investment Plan (AIP) allows Account Owners to schedule recurring contributions to their Enable account, setting the stage for a hands-off yet consistent approach to savings.



## Ways to Use Your Enable Account This Winter

As you start your winter planning, keep in mind that many of your seasonal expenses may be considered a Qualified Disability Expense (QDE). Consider putting your Enable funds towards the various approved uses:

1. **Transportation Expenses:** Accessible parking spot expenses, and modifications for vehicles are some of the approved qualified expenses for your Enable savings. If you need accessible travel capabilities, research local resources available to optimize your experience.
2. **Housing Expenses:** The winter months can often bring on additional expenses, including higher electricity and heating costs – basic living expenses that your Enable funds can cover. The list doesn't stop there as rent, property expenses and garbage services are also considered qualified expenses.
3. **Assistive Devices:** From wheelchairs to walkers, hearing aids to communication devices, there are many assistive devices that fall under the QDE category. Before purchasing, make sure to shop around for any holiday discounts on assistive items you may need.

## 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.

# Why I Love Being an Advocate for the Disability Community

This year has been full of meaningful work from organizations and activists throughout our community. We discussed some of these efforts with Deb Safarik, President of Down Syndrome Advocates in Action Nebraska (DSAA).

## What is the most rewarding part of being involved with DSAA?

It's most rewarding when we feel we have helped a parent feel more confident in advocating for their child, whether that be in regards to their Individualized Education Program (IEP), with their child's school, or in talking to their physician. We tell parents they are the specialists and know their child the very best. We want self-advocates to feel more confident telling others what they need and to express their desires.

## Any uplifting stories or interactions to share?

My son once said, "I wish I didn't have Down syndrome." My first thought was, "Oh dear what happened?" But instead I said, "Well you know if you didn't have Down syndrome you wouldn't get to do a lot of things, like Game & Ball Night, going to a picnic and swimming, going to the Buddy Walk, or having your picture on a poster!" Being a part of DSAA can change your perspective on Down syndrome, by offering so many fun things to do with our group.

## Message from the Nebraska State Treasurer

The New Year is a time for reflection and goal setting. While 2020 was unprecedented, the unwavering support within the disability community never ceases to inspire. As we embark upon 2021, I encourage all Account Owners to remain committed to pursuing your financial goals. As always, Enable is here to provide guidance and support every step of the way. To everyone within the Enable community, I wish you a happy and healthy New Year.

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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.**

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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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