

Digital Toolkit

Program

California Achieving a Better Life Experience (CalABLE) is a savings and investment plan offered by the state to individuals who developed a disability by age 26. For the 2024 tax year, eligible individuals and their families, friends, and employers can contribute up to \$18,000 per year, and up to \$100,000 total, without affecting eligibility for public disability benefits like Supplemental Security Income. CalABLE account owners who work may be able to contribute even more to their accounts. Best of all, earnings on qualified withdrawals are free from federal and state taxes when used for qualified expenses.

Eligibility

Individuals with a disability that occurred before age 26* who meet certain criteria are eligible to open a CalABLE account. Accounts can be opened at any age, as long as the onset of disability was before age 26. Accounts can be created by the individual with a disability or by someone with power of attorney or guardianship, or by a family member or other loved one.

**Beginning January 1, 2026, the eligibility range will increase to disabilities that began before the age of 46.*

Outreach Recommendations

- 1 Email** (Template in [English](#) or [Spanish](#))
Use this email to inform your community about the benefits of a CalABLE account. Share it through your district communications, newsletters, or legislative website.
- 2 Social Media** (Post Copy in [English](#))
Share this ready-made post on your social media networks. It highlights the benefits of a CalABLE account and guides users through the eligibility and registration process.
- 3 Newsletter** (Template in [English](#) or [Spanish](#))
Include this blurb in your legislative newsletter. It briefly informs your community about CalABLE.
- 4 Webinar** (Presentation in [English](#))
Host a webinar to engage your community interactively about CalABLE. Include a Q&A session to address their questions and concerns.
- 5 Local Outreach**
Work with CalABLE staff to amplify outreach efforts among community organizations in your area.

Additional Resources

Fact Sheets
[English](#) | [Spanish](#)

Explainer Videos
[ASL](#) | [English](#) | [Spanish](#)

Social Media
[Instagram](#) | [Facebook](#) | [LinkedIn](#)
[YouTube](#) | [X](#)

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