

# ABLE Savings Program



**HAWAII ALE**  
SAVINGS PROGRAM  
partners with



Powered by the State of Oregon

The Hawaii ALE Savings Program launched in November 2021, partnering with the State of Oregon and their ALE for ALL Savings Plan.

For as little as \$25 dollars, eligible Hawaii residents can open an account and begin to save for a variety of purchases without risking government benefits.

## What Does ALE Stand For?

The Achieving a Better Life Experience (ALE) Act of 2014 gives people with disabilities who are receiving government benefits, and their families, a financial tool to put money aside for purchases to enhance their quality of life without risking the loss of those benefits (like SSI and Medicaid). The Act was modeled on the popular '529' College Savings Plan that allows tax-deferred savings for higher education.



Individuals, their families and friends can deposit up to \$18,000 a year in an ALE account. Account holders choose from a variety of investments, and can withdraw money throughout the year for qualified expenses.



Accounts that grow larger than \$100,000 over the years will cause SSI benefits to be suspended.

## Types of "Qualified Expenses" Under the ALE Act



Health/Wellness  
& Prevention



Live in Your  
Community



Financial  
Management



Education



Transportation



Job Training  
& Support



Assistive  
Technology



Recreational  
Activities

## Who is Eligible to Open an ALE Savings Plan Account?

Current eligibility is limited to persons whose disability occurred before aged 26. On January 1, 2026, the age limit will increase to age 46. To qualify, you must be eligible to receive SSI or SSDI, meet the Social Security Administration's definition of disability or possess a disability certification from a medical doctor.

For more information on opening an ALE Account in Hawaii, contact Daintry Bartoldus at the Hawaii State Council on Developmental Disabilities: phone: 808-586-8100 email: [hiscdd@doh.hawaii.gov](mailto:hiscdd@doh.hawaii.gov) or visit <https://hawaiiablesavings.com/>.



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