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TEXAS COMPTROLLER OF PUBLIC ACCOUNTS

TEXAS able® CONNECTIONS

BROUGHT TO YOU BY THE TEXAS ABLE® PROGRAM — HELPING TEXANS WITH DISABILITIES SAVE FOR A BETTER LIFE EXPERIENCE.

The Texas ABLE Connections newsletter is your resource for learning more about the Texas Achieving a Better Life Experience (Texas ABLE®) Program. This newsletter highlights features of the program and provides updates and important reminders.



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2026 Brings Big Changes for ABLE Accounts

The year 2026 marks a major milestone for the disability community in Texas and across the nation. On Jan. 1, two significant enhancements to ABLE accounts expanded eligibility and increased how much can be saved.

EXPANDED ELIGIBILITY

Individuals whose disability began before age 46 are now eligible to open and contribute to a Texas ABLE account – an increase from the previous limit of age 26.

Expanded eligibility is a game changer for adults who may have developed disabilities later in life — including those with mental health conditions, chronic illnesses or injuries acquired in adulthood — and who may have previously been excluded from ABLE account benefits. The expansion will impact more than 6 million Americans, including an estimated 1 million veterans.

A TEXAS ABLE ACCOUNT CAN BE OPENED AT ANY AGE AS LONG AS THE DISABILITY BEGAN BEFORE AGE 46.

The National Association of State Treasurers created a video to learn more.

Know someone who could benefit from a Texas ABLE account but wasn't eligible before? Stay connected with us.

2026 Brings Big Changes for ABLE Accounts (continued)



HIGHER ANNUAL CONTRIBUTION LIMIT

Texas ABLE participants can now save more in their ABLE accounts as the annual contribution limit has increased from $19,000 to $20,000. This increase is tied to the federal gift-tax exclusion rate and adjusted for inflation, giving eligible individuals with disabilities and their families more room to save for current and future needs while keeping eligibility for important public benefits.

Eligible individuals who are employed may be able to contribute an additional $15,650 in working wages to their ABLE account under H.R. 1, 119th Congress — that's up to a total of $35,650 per year for qualified working beneficiaries.

Texas ABLE Profile: Meet Cristina Kazmierczak, 2024 Texas Miss Amazing



Cristina Kazmierczak is a shining example of what's possible with gratitude and a lot of determination. As the 2024 Texas Miss Amazing and current Texas ABLE spokesperson, Cristina is actively involved in the disability community, participating in the Special Olympics of Texas and serving on the board of the Down Syndrome Association of South Texas.

Earlier this year, Cristina was given the honor of cutting the ribbon at the opening ceremony of the Abilities Expo in Houston, and she joined us again last month at the Abilities Expo in Dallas.

Cristina is using her Texas ABLE account to pursue her dreams of going to college and saving for her own apartment — goals that reflect her independence, perseverance and bright future.



Jody Ellis, Director, ABLE National Resource Center; Anna Mallett, Outreach Specialist, Texas ABLE Program; Rachel Mast, ABLE National Resource Center Ambassador

Outreach Update: Connecting with Communities Across Texas

The Texas ABLE Outreach Team was on the move in 2025 — traveling across the great state of Texas to spread awareness about the Texas ABLE Program and how it can help individuals with disabilities and their families save for a more secure future.

From local transition fairs and Special Olympics events to the National Down Syndrome Congress Convention, our team actively engaged with communities, schools, advocacy groups and service providers. Our mission is to ensure that everyone who could benefit from a Texas ABLE account knows it's an option and understands how to get started.

We're here to support any organization or group that serves individuals with disabilities or their families, including schools, nonprofits, employers, state agencies, service providers and others.

WE'D LOVE TO CONNECT. HERE ARE A FEW OPPORTUNITIES:

- *Schedule a free presentation or webinar.*
- *Request Texas ABLE outreach materials for your organization or event.*
- *Invite us to attend your upcoming conference, event or meeting.*
- *Contact the Texas ABLE Outreach Team to learn more.*

Back to the Basics: Getting Started with Texas ABLE

It's quick and easy to enroll in the Texas ABLE Program. We've highlighted a few basics about opening an account to help you get started:

- *How do I enroll? Enroll online at TexasABLE.org anytime.*
- *How long does it take to enroll? Enrollment takes about 20 minutes.*
- *Is there an enrollment fee? No, it is free to enroll.*
- *What is the minimum to open an account? The minimum initial contribution to open an account is $50, and subsequent contributions can be as little as $25.*
- *Who is the owner of the account? The eligible individual (beneficiary) is always the account owner, regardless of their age.*
- *Who can open an account? A beneficiary who is a Texas resident and over 18 years of age can open and manage his or her own account, or an authorized legal representative, such as a parent, legal guardian, spouse, sibling, grandparent or U.S. Social Security Administration (SSA) representative payee, may open and manage the account for the beneficiary.*
- *What information do I need to enroll? Name, date of birth, social security number and contact information for the beneficiary and authorized legal representative, if any, and banking information if you plan to select an ACH or EFT contribution to make the initial $50 contribution.*
- *What documents should I review before enrolling? You must read the Program Disclosure Statement and Participation Agreement before submitting the application.*

Find out more about opening an account in our FAQs or by calling our customer service team at 844-4TX-ABLE (844-489-2253).

Inside Look at Qualified Disability Expenses

If you've heard about ABLE accounts but still aren't sure what they can be used for, we've got you covered. The good news is that ABLE funds can be used for a range of qualified disability expenses — and they're more flexible than you might think.

Qualified disability expenses relate to the eligible individual's disability and are used to maintain or improve health, independence or quality of life. These expenses include basic living expenses and are not limited to items that are a medical necessity or solely benefit the eligible individual.

EXAMPLES OF QUALIFIED DISABILITY EXPENSES INCLUDE, BUT ARE NOT LIMITED TO:

- *housing and rent;**
- *education and job training;*
- *health care and therapy;*
- *assistive technology and adaptive equipment;*
- *transportation;*
- *legal fees and financial management; and*
- *basic living expenses, like groceries or utilities.*

** A distribution from an ABLE account for housing is an allowable expense. The withdrawal is disregarded for means-tested benefits if the distribution from the account and payment occur in the same month.*

You Asked. We Answered.



Each newsletter, we'll feature answers to some of the most common questions we receive from the Texas ABLE community:

Q: Can I have both a Texas ABLE account and a Special Needs Trust?

A: Yes. A Texas ABLE account can be used in conjunction with or as an alternative to a Special Needs Trust or other type of trust.

Q: Can I roll over funds from a 529 college savings account to a Texas ABLE account?

A: Federal regulations for ABLE accounts allow tax-free rollovers from 529 college savings accounts to an ABLE account. Keep in mind that 529 rollovers count as a contribution and cannot exceed the annual contribution limit for the given year.

Q: Do I have to spend the money I save each year?

A: No. You're not required to withdraw the money you save annually. Many account holders save over time for large goals like college, a car or housing.

Manage Your Texas ABLE Account Anytime

Once your Texas ABLE account is set up, log in anytime to stay on top of your savings.

Your secure online account makes it easy to:

- *Check your account balance and review investment performance.*
- *Request withdrawals for qualified disability expenses.*
- *Review recent transactions and download statements.*
- *Make one-time contributions or schedule recurring automatic contributions.*
- *Update your personal or contact information.*
- *Add or change an authorized legal representative or beneficiary.*
- *Access important tax forms, including the 1099-QA.*

Managing your account has never been more convenient — everything you need is a click away.

ABOUT TEXAS ABLE

Texas ABLE is the state's tax-advantaged savings program for Texans with disabilities. The program was authorized under the federal ABLE Act, which was signed into law in December 2014, and established through the Texas ABLE Act, which was passed by the Texas Legislature in 2015. The Texas Prepaid Higher Education Tuition Board, with assistance from the Texas Comptroller of Public Accounts, administers the program.

Upcoming Texas ABLE Webinars

Learn more about the Texas ABLE Program at our upcoming webinar on Jan. 31.

WE'LL COVER THE BASICS OF THE PROGRAM AND ANSWER THESE QUESTIONS:

- *What are ABLE accounts?*
- *What are the features and benefits of the Texas ABLE Program?*
- *Who is eligible to open or be the beneficiary of a Texas ABLE account?*
- *How can I use the money in a Texas ABLE account?*
- *How do I open a Texas ABLE account?*
- *How do I contribute to and withdraw from a Texas ABLE account?*

You'll also learn details about how you can use the eGift tool to let family and friends know how to contribute to your ABLE account for holidays and other special occasions. Register today.

State of Texas Offers Prepaid Tuition Plan and College Savings Plan

In addition to the Texas ABLE Program, the state of Texas offers tax-advantaged options for individuals saving for college. Find more information at SaveNowForCollege.org.

Connect with Us

Our customer service team is available Monday through Friday, 8 a.m.-5 p.m. CT, excluding holidays. Email us or give us a call at 844-4TX-ABLE (844-489-2253).

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