



*CalABLE Executive Director, Dante Allen*

## **Celebrating National Disability Employment Awareness Month**

October is a special month as it marks National Disability Employment Awareness Month (NDEAM), a time to honor the progress made in empowering individuals with disabilities to achieve competitive, integrated employment and contribute meaningfully to society. NDEAM has identified a very important theme: Advancing Access and Equity. Throughout the years, we have witnessed remarkable strides towards breaking down barriers, creating equal opportunities, and fostering financial equity for people with disabilities.

As an African American man with a disability, I realized very early in life, through the examples of members of my own family and other role models, the difference a little opportunity can mean in our lives. As Executive Director for CalABLE, I employ that same belief in my work on behalf of others with disabilities. I understand the essence of true access and equity involves financial equity. While gaining access to employment opportunities is crucial, it's equally vital to address the financial disparities that individuals with disabilities often face. Financial equity not only means securing gainful employment but also dismantling the financial obstacles that hinder the full participation of people with disabilities in society.

In less than five years, CalABLE has transformed the financial landscape for individuals with disabilities. Over 10,000 account holders have collectively saved more than \$100 million. This remarkable achievement showcases the power of accessible and inclusive financial programs in leveling the playing field.

Access goes beyond merely opening new doors; it involves the ability to afford participation once we make it inside. CalABLE has become a beacon of hope, demonstrating that individuals with disabilities can secure their financial futures and work towards self-sufficiency. It doesn't matter for me if it's the greeter at your local fast-food restaurant, or a primary care physician, seeing people with disabilities, visible and invisible, physical or developmental, in all walks of life, is an important step toward equity.

NDEAM encourages us to reflect on the strides made in dismantling misconceptions about disabilities and building inclusive work environments. Their diverse perspectives, unique talents, and unwavering determination enrich our workplaces and communities. Let us continue to champion the cause of financial equity for individuals with disabilities. By investing in programs like CalABLE and promoting inclusive employment practices, we not only open doors but also ensure that everyone can afford to step (or roll) through them.

October is a time to applaud the progress made, but it's also a call to action. to renew our commitment to furthering the cause of financial equity. Let's build a world where everyone has the chance to contribute their talents, aspirations, and dreams, regardless of their abilities or their perceived lack thereof.

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## Save more with **ABLE to Work**

The ABLE to Work program permits working account owners to contribute above the \$17,000 annual contribution limit, if they or their employer are not contributing to a retirement plan that calendar year.

### **ABLE to Work Contributions**

For a potential maximum of \$30,590 per year (\$17k+\$13,590), account holders can contribute whichever of the following is less:

*Amount equal to annual gross salary*

OR

*Federal poverty level (\$13,590 in 2023)*



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## Utilize CalABLE's [Financial Fitness Center](#)

CalABLE's Financial Fitness Center offers free modules on topics like investing in your future, small business essentials, and more! Be sure to check it out.



## Preparing for a Job Interview

Preparing for a job interview can be stressful, especially for someone new to the job market. The job market changes from year to year, but the basics of how to prepare for an interview and land a good job remain the same.

The following items outline the information you will need to successfully navigate the interview process and land your preferred job.

[Explore →](#)

## Watch a CalABLE Webinar



# Tips for Opening a

# CalABLE Account

Join the CalABLE family today!

September 27, 2023

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**Register for our November webinar**



# Maximizing Your CalABLE Account

November 15, 2023

2:00 P.M. - 3:30 P.M. PT

This program is free and open to the general public. For more information about CalABLE events and to register now, visit:

[https://us06web.zoom.us/webinar/register/WN\\_51meoaP0R7iQpzdhbDg3oQ](https://us06web.zoom.us/join/https://us06web.zoom.us/webinar/register/WN_51meoaP0R7iQpzdhbDg3oQ)



## CalABLE Monthly Webinar Series



CalABLE is governed by the California ABLE Act Board, an instrumentality of the State of California. Vestwell State Savings, LLC ("Vestwell") is the program administrator. More information about the program can be found at [calable.ca.gov](http://calable.ca.gov).

CalABLE is a savings and investment program offered by the state of California to people with disabilities that began before reaching age 26.

### In this webinar, we will explore:

- CalABLE basics
- Setting up a gifting page
- Rollovers from 529 and 529A savings plans



**Detalles en español en el post de abajo**

# Maximiza tu cuenta CalABLE

Noviembre 15, 2023

2:00 PM – 3:30 PM PST

En este seminario web exploraremos:

- Lo básico de CalABLE
- Crear un página de regalo
- Traspaso desde planes de ahorros 529 y 529A

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## Join the conversation on social media



CALABLE CAN BE USED  
FOR HALLOWEEN EXPENSES



COSTUMES  
DISFRACES

MAKE-UP  
MAQUILLAJE



DECORATION  
DECORACIÓN

TRANSPORTATION  
TRANSPORTE

FALL TREATS AND MORE!  
GOLOSINAS, DULCES Y MÁS!





## Upcoming CalABLE Events

- **November 4:** [2023 Special Olympics Fall Games](#) at Cherry Island Sports Complex
- **November 4:** [5th Annual Adaptive Sports Festival](#) in Pasadena
- **November 11:** [2023 Special Olympics Fall Games Championship](#) in Fountain Valley

*And Have a Happy November,  
The CalABLE Team*



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