



# CalABLE & Qualified Disability Expenses

What Can You Pay For With CalABLE?

May 13, 2026



---

## Webinar Setup



### Spanish Interpreter

Click Interpretation in webinar controls and click Spanish



### ASL Interpreters

View the speaker gallery to find a video feed of our ASL interpreters



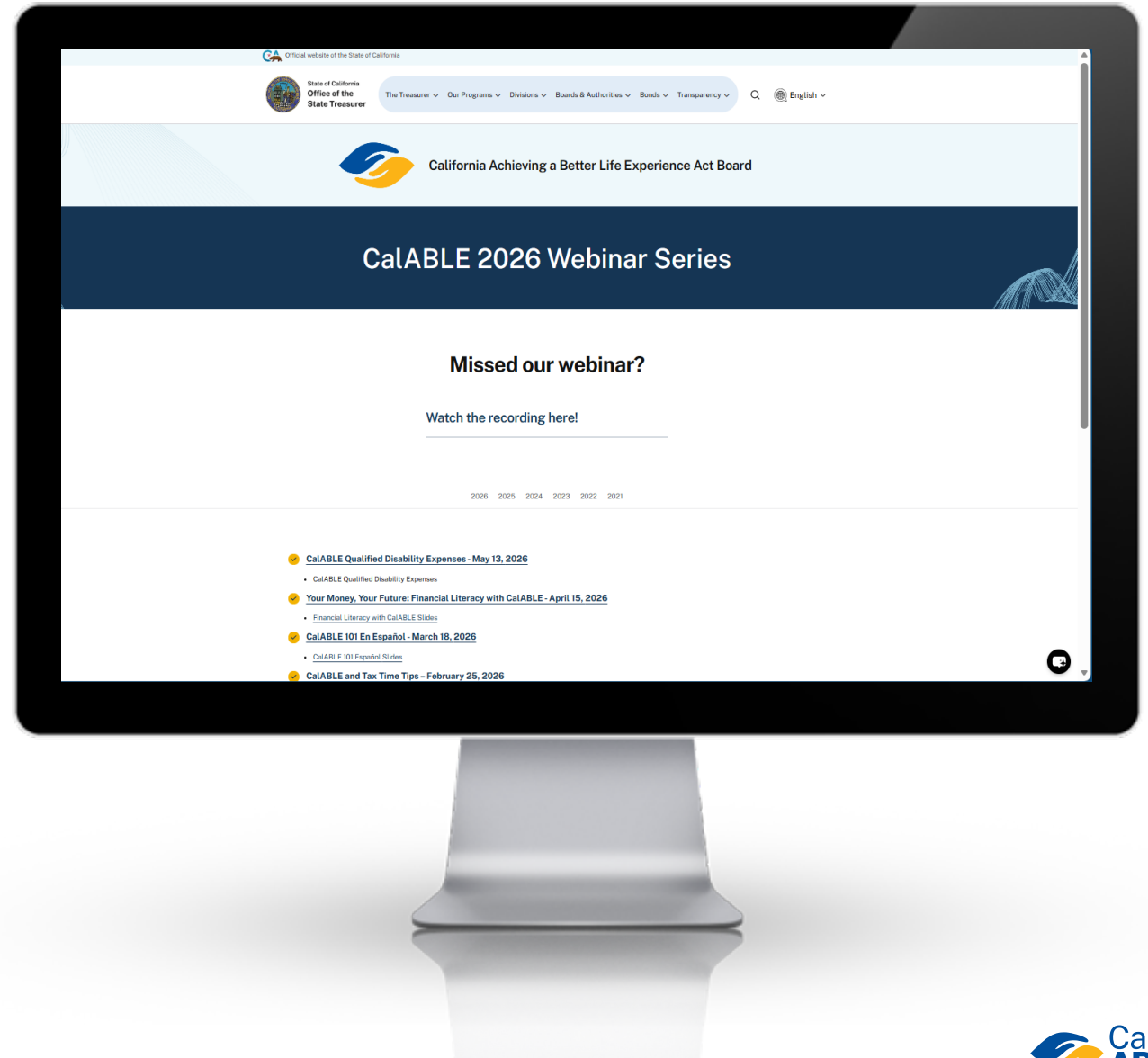
### Captioning

Turn on Closed Captioning in the webinar controls

# Presentation Slides

Please visit the CalABLE website for a copy of today's slides.

<https://www.treasurer.ca.gov/able/events/webinars/2026/index.asp>



---

## Submitting Questions

### Q&A Box

Submit your questions using the Q&A box at any time

### Email Us

Audio-only participants may email us at [CalABLE@treasurer.ca.gov](mailto:CalABLE@treasurer.ca.gov)

### Survey

Submit your feedback and unanswered questions

---

## Disclaimer

This material has been prepared for informational purposes only. It should not be relied on for tax, legal or accounting advice. You should consult your own advisors before engaging in any transaction.





# Welcome

Fiona Ma

*California State Treasurer*



# CalABLE & Qualified Disability Expenses

What Can You Pay For With CalABLE?

May 13, 2026



# Poll: I am a...

---

- Account owner
- Authorized legal representative / Parent

- State Employee
- Service Provider

- Potential CalABLE participant
- Other



# Poll:

## Have you attended a CalABLE Webinar before?

---

Yes

No



**What is CalABLE?**



# **CalABLE is a savings and investment account for people with disabilities.**

---

CalABLE helps people save for the future while protecting their benefits.

**Who is eligible?**

# Who is eligible for CalABLE?

---

You must have an eligible disability:

- You are eligible for Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI)

Or

- You can self certify as having a disability
  - More information can be found on our website at <https://calable.ca.gov/eligibility>

You can open an account at any age as long as your disability began before age 46.



**Tianni**

# How much you can contribute to your CalABLE account?

---

**In 2026, you can contribute up to:**

**\$20,000**

*(contributions only)*

**Do you receive SSI?**

Your account balance must remain below:

**\$100,000**

*(contributions + earnings)*

**Not receiving SSI?**

You can continue to contribute until your account reaches:

**\$529,000**

*(contributions + earnings)*

*CalABLE will automatically reject excess contributions*



## **CaABLE protects benefits**

CaABLE can help you save while protecting eligibility for benefits that look at how much money you have, like:

- SSI
- CalFresh
- Housing Choice Vouchers (Section 8)
- Medi-Cal

In most cases, CaABLE is also exempt from Medi-Cal estate recovery.



If you're on SSI, you normally cannot save more than

**\$2,000**



Now with CaABLE,  
you can save up to

**\$100,000**

# Invest for the future

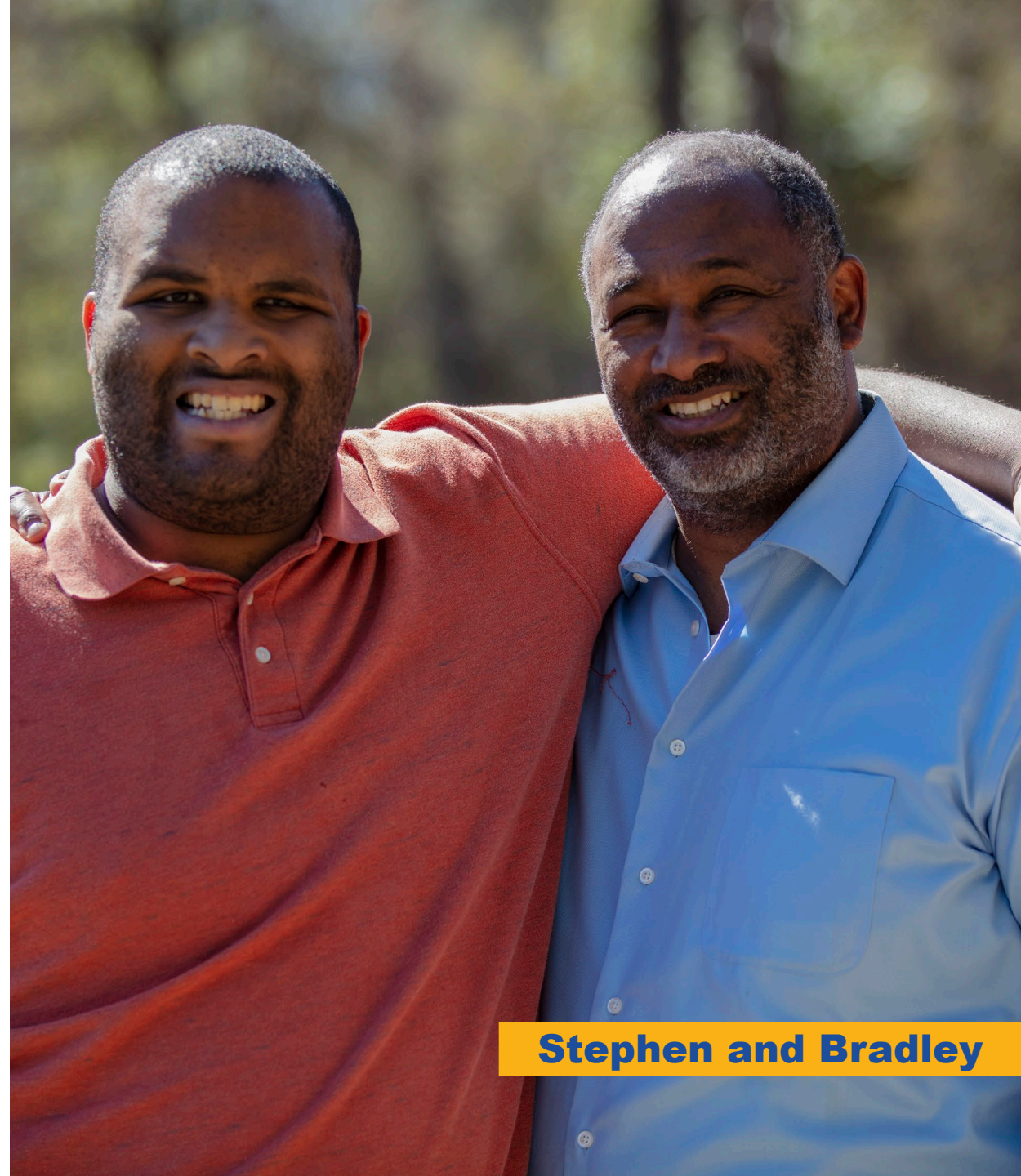
---

- CalABLE offers 8 professionally managed investment portfolios
- Opportunity to build wealth through compound earnings
- Fees are competitive – \$30 per year, plus a small percentage of invested assets

**You don't pay state or federal taxes on any earnings in the account!\***

\*The account only must be used for qualified disability expenses

For more information about fees and investment portfolios, see the [CalABLE Program Disclosure Statement](#)



**Stephen and Bradley**

# How do I contribute to my account?

---

Electronically transfer money from a bank account to your CalABLE account!



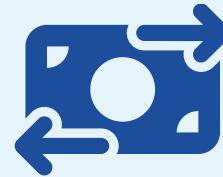
**One time or recurring electronic contributions**

Set up direct deposit from Social Security Payments or your paycheck from work.



**Direct Deposit**

You can roll over part or all of a Section 529 college savings plan into a CalABLE account.



**529 Rollover**

Use the contribution form and mail it along with your check.



**By check**

When it comes to saving, **every little bit helps**. Learn more about how contributions work here: <https://calable.ca.gov/how-it-works/contributions>



## Ask family and friends to contribute via gifting!

- Set up a gifting page, and anyone who has a link can contribute towards your goal!
- Gift contributions count toward your yearly contribution limit. So, if you've already reached the limit, your page will remain public, but no one can contribute again until next year.
- Gift contributions **do not** count as income.

Learn more about gifting at

<https://calable.ca.gov/how-it-works/gifting>



# Qualified Disability Expenses

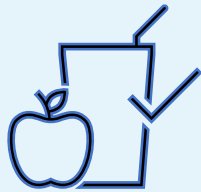


**Brenda**

# What Is a Qualified Disability Expense (QDE)?

---

Any expense that helps the account holder maintain or improve their health, independence, or quality of life – at any age.



**Health**



**Independence**



**Quality of Life**

**Important Note:** CalABLE doesn't approve or deny how you use your funds. Eligibility of an expense as a Qualified Disability Expense (QDE) is determined by IRS regulations under Section 529A (26 U.S. Code §529A)

# Examples of QDEs Categories

---

Including but not limited to:

**Education**

**Housing\***

**Transportation and travel**

**Employment training  
and support**

**Basic needs including food**

**Recreation and  
entertainment**

**Health, prevention,  
and support services**

**Assistive technology and  
related services**

**Legal fees**

**Financial management and  
administrative services**

**Funeral and burial  
expenses**

**And more!**

\*For SSI recipients, housing expenses must be withdrawn and spent in the same calendar month.

## QDE Quiz:

Could rent or mortgage payments be considered a Qualified Disability Expense?

---

Likely, yes

Likely, no

Not sure



## QDE Quiz:

Could a vacation to Disney World be considered a Qualified Disability Expense?

---

Likely, yes

Likely, no

Not sure



## QDE Quiz:

Could lunch with friends be considered a Qualified Disability Expense?

---

Likely, yes

Likely, no

Not sure



## QDE Quiz:

Could the down payment for a car in the name of the account owner's parents be a Qualified Disability Expense?

---

Likely, yes

Likely, no

Not sure





## Housing Guidance

---

- The entire value of an ABLE account is excluded from household assets
- Third-party contributions/gifts into an ABLE account are not considered income and do not have to be reported as gifts to SSA or IRS
- Distributions from an ABLE account are not considered income

Wage income received will be included as income

\* Withdrawal and payment of housing expenses must occur in the same calendar month to avoid problems with SSI Benefits



# POMS Housing Expense Examples

---

**Mortgage (including property insurance required by the mortgage holder)**

**Real property taxes**

**Rent**

**Heating fuel**

**Gas**

**Electricity**

**Water**

**Sewer**

**Garbage removal**

Housing expenses for purposes of an ABLE account are similar to household costs for in-kind support and maintenance purposes.

However, for ABLE purposes, food is considered a basic living expense, but not a housing expense.

# Example from the POMS: Housing Expense

---

Amy takes a distribution of \$500 from her ABLE account in **May** to pay a housing expense for **June**. She deposits the \$500 into her checking account in May, withdraws \$500 in cash on June 3, and pays her landlord.

This distribution is a housing expense and part of her checking account balance as of June 1, which makes it a **countable resource** for the month of June.

# What Is a Non-Qualified Disability Expense?

---

Any expense that **does not** benefit the beneficiary by maintaining or improving health, independence or quality of life.

**Because the categories are intentionally broad, there are very few purchases that would be considered nonqualified disability expenses**





## Examples of Non-QDEs

---

Gifts for other people

Any illegal purchases

Gambling

### **IMPORTANT NOTE:**

If CalABLE money is used for a non-qualified disability expense (non-QDE), the expense would be subject to regular income taxes, plus a tax penalty on account earnings – and benefits may be at risk.

Money used for non-QDEs may now be considered a resource.

## QDE Recap

---

- If an expense helps to support health, independence, and quality of life, it likely qualifies
- Withdrawals for QDEs are tax and penalty free
- Withdrawals for QDEs do not count as income
- Withdrawals for QDEs are not counted as a resource by means-tested benefits



**Esteban**

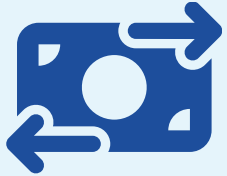
# Making Withdrawals



**Howard**

# Withdrawing for QDEs

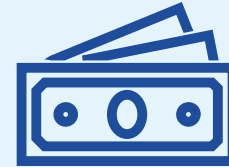
---



**One Time or Recurring  
Electronic Transfers**



**Prepaid Card**



**Cash Withdrawal**



**By check**

---

## Access your money easily with a prepaid card

- Load funds onto your prepaid card anytime from your CalABLE account
- Pay for qualified disability expenses anywhere Visa® cards are accepted
- Customize and track your spending using the TrueLink mobile app
- Get two separate cards - one for the beneficiary and one for the authorized legal representative
- Withdraw cash for eligible expenses
- No monthly fees

In addition to the prepaid card, you can transfer money to another account or have a check mailed to you.



- Contributions
- Direct deposit
- Withdrawals**
- Promotions
- Savings Boosters
- Manage recurring

## Withdrawals – (Bank)

### Step 1 - Choose withdrawal method

Choose how you want to receive the money.

## Make a withdrawal

Withdrawals can take 2-10 business days to complete.

Required fields are marked with an asterisk (\*).

### Step 1 of 2

#### Transfer to \*

- Bank Account ⓘ  
Withdraw funds via electronic transfer to your bank account.  
Each online withdrawal to a Bank Account is limited to \$25,000.
- Check to Authorized Legal Representative ⓘ  
Addresses changed or added will delay withdrawals by 15 days.
- Check to Bill Pay Recipient ⓘ  
There is a \$5,000 daily withdrawal limit to Bill Pay Recipients.

#### Frequency \*

- One-time
- Monthly

To withdraw more than \$25,000 to a bank or by check, or to withdraw more than \$5,000 to a bill pay recipient, use the [Withdrawal Form](#).

Next

## Make a withdrawal

ACH withdrawals can take 2-4 business days to complete.


Required fields are marked with an asterisk (\*).

### Step 2 of 2

Enter the amount you'd like to withdraw from each portfolio. To withdraw more than \$25,000 to a bank or by check, you will need to use the [Withdrawal Form](#).


#### Transfer to \*

This is the bank account that your withdrawn funds will be sent to.

 Bank of America Checking  
\*\*\*\*0000


### Investment Option

### Amount

 **FDIC-Insured Portfolio** [↗](#)  
Available amount for withdrawal \$25.00 <sup>2</sup>  
 Withdraw all funds (\$25.00) <sup>1</sup>

#### Amount

\$ 25.00

 **Income Portfolio** [↗](#)  
Available amount for withdrawal \$9.56 <sup>3</sup>  
 Withdraw all funds (\$10.06) <sup>1</sup>

#### Amount

\$ 0

## Withdrawals – (Bank)

### Step 2 - Enter Withdrawal Amount

Enter the amount you want to withdraw from your saving or investment portfolio.

# New Feature: Recurring Withdrawals

Overview Activity Documents Investments Transfers Settings

## Make a withdrawal

Withdrawals can take 2-10 business days to complete.

Required fields are marked with an asterisk (\*).

### Step 1 of 2

#### Transfer to \*

- Bank Account ⓘ  
Withdraw funds via electronic transfer to your bank account.  
Each online withdrawal to a Bank Account is limited to \$25,000.
- Check to Authorized Legal Representative ⓘ  
Addresses changed or added will delay withdrawals by 15 days.
- Check to Bill Pay Recipient ⓘ  
There is a \$5,000 daily withdrawal limit to Bill Pay Recipients.

#### Frequency \*

- One-time
- Monthly

#### Day of the month \*

15

To withdraw more than \$25,000 to a bank or by check, or to withdraw more than \$5,000 to a bill pay recipient, use the [Withdrawal Form](#).

Next



Recurring Withdrawals are now available for monthly withdrawals when an individual needs a specific amount on a set day each month.

Overview Activity Documents Investments Transfers Settings

## Review your withdrawal

Funds will be available in 2-4 business days from the trade date. You will receive an email confirmation when the withdrawal is complete.

#### Transfer to

Bank account

Bank of America Checking  
\*\*\*\*0000

Frequency

Monthly

Day of the month

15th

#### Transfer from

FDIC-Insured Portfolio  
Total available balance \$25.00 <sup>1</sup>

\$25.00

Total withdrawal

\$25.00

# Best Practices for Record Keeping

# Best Practices for Record Keeping

---

- Keep receipts in a secure and safe area
  - Scan receipts and notes, store them on a computer
  - Organize receipts by date to easily find them
- Take notes of the purchased item and the amount of the CalABLE withdrawal
- The IRS recommends keeping records for 3 years from the date you filed your original return or 2 years from the date you paid the tax
- Easily track expenses using the prepaid card portal and app. The card records all of your expenses for you and lets you add notes or upload receipt photos for convenient tracking.



**Note:** CalABLE does not require you to report how you use your funds. We recommend keeping your own records in case the IRS were to ask.

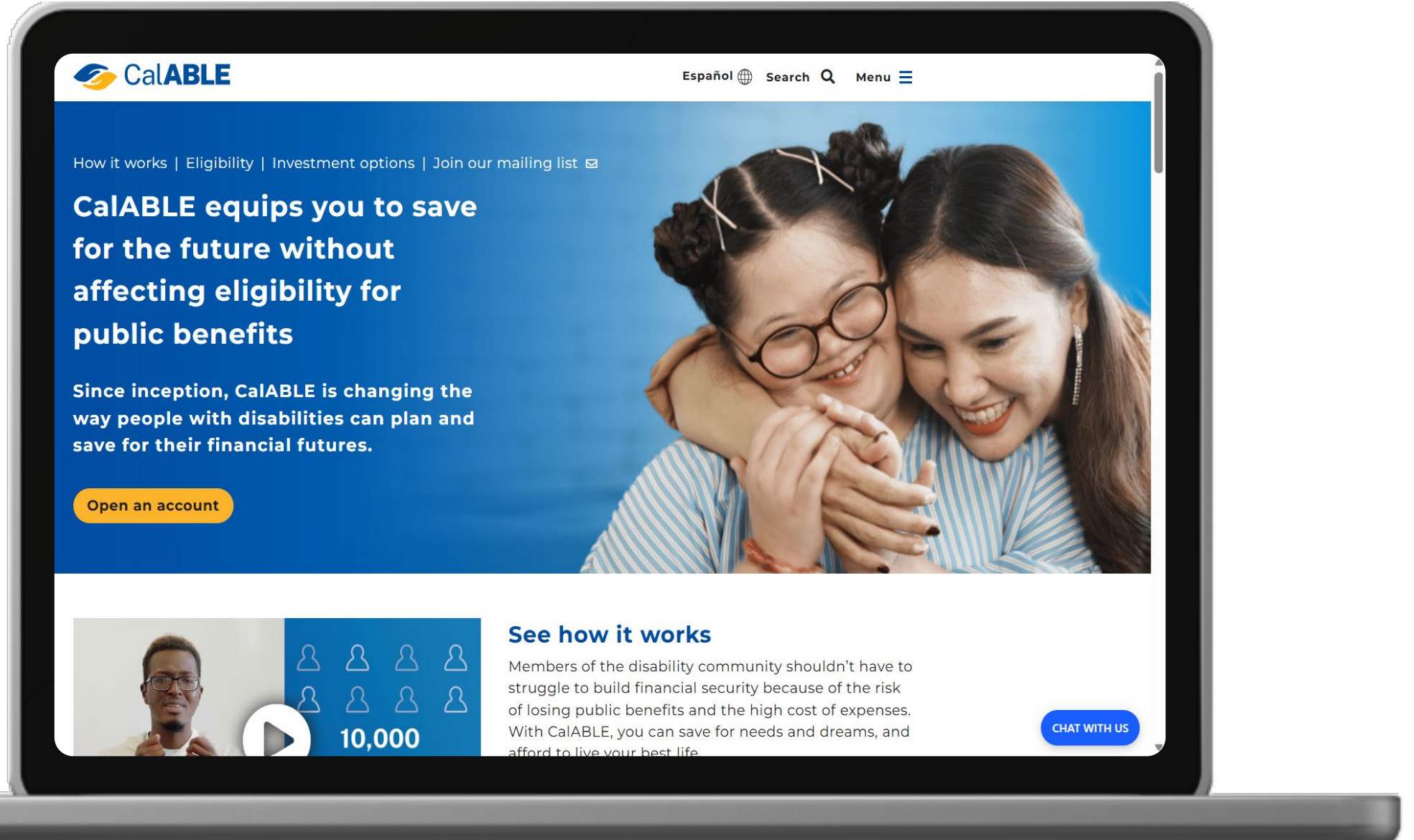
# **CalABLE Ambassadors**

## **Howard**

## **Brenda**



# Get started today: CalABLE.ca.gov



# Contact Us

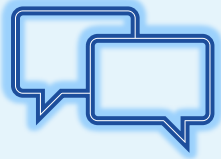
## CalABLE Service Center

- Phone: 833-Cal-ABLE (833-225-2253) between 6am and 5pm PT
  - Our customer service center supports more than 240 languages
  - For those with a hearing impairment, please contact us at the number above via a relay service
- You can sign up to receive our emails, newsletters and information by scanning the QR code.



# Resources

---



[Help Chat](#)



[CalABLE YouTube Channel](#)



[Forms](#)



[Facebook](#)



[Instagram](#)



[LinkedIn](#)

*Stay up to date with the latest news and join the conversation on social media*

# Reminders



# CalABLE and Social Security

*How CalABLE interacts with Social Security benefits*

**June 24, 2026**

**2:00 P.M. – 3:30 P.M. PT**

This program is free  
and open to the  
general public.

**Dial in by calling**  
1-669-900-6833

**Webinar ID:**  
854 5263 7912



## CalABLE Monthly Webinar Series

**Register now:**



[https://us06web.zoom.us/  
webinar/register/WN\\_orJ  
57UnWS8uY41tm69M01w#  
/registration](https://us06web.zoom.us/webinar/register/WN_orJ57UnWS8uY41tm69M01w#/registration)

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 46.

**In this webinar, we will explore:**

- CalABLE basics
- Requirements for receiving disability benefits
- Social Security Resources

**Featuring a Social Security Representative**





## Fill out the anonymous webinar survey!

---

1. I am a... CalABLE participant, ALR, potential CalABLE participant, service provider, State employee, other.
2. Do you have any questions we didn't answer?
3. Email or phone number (optional if you would like follow-up)
4. What did you like most about this event?
5. What could we have done better?
6. After this presentation, do you have enough information to open a CalABLE account?
7. Things I wish I knew when I started CalABLE



# Disclosure Part 1

---

This website, presentation, and any blogs or other promotional materials do not constitute an offer to sell, a solicitation of an offer to buy, or a recommendation of any security or any other product or service by Vestwell State Savings, LLC or any of its parents, subsidiaries, affiliates (collectively, "Vestwell") or another third party. Vestwell does not make any representations regarding the appropriateness or suitability of any securities, products, investments, or services and Vestwell does not provide legal, tax, financial, or investment advice to any individual. Vestwell State Savings, LLC is a service provider to certain state-sponsored retirement, college savings, and ABLE programs ("Program"). Any information on or in our website, presentations, blogs, or marketing materials relating to any Program is provided for general education purposes only and should not be used or interpreted by anyone for any other purpose. Any link from this website to a third party website, including any link to a website of any Program website is not an endorsement or recommendation of such Program or regarding any investment options available in such Program, nor is it a statement or opinion as to the accuracy or completeness of any information. All investments involve risk, including the total or partial loss of principal, market fluctuations, liquidity and interest rate risks, domestic and international risks, and inflation-related risks, among many others. Investors are solely responsible for determining whether any investment, investment strategy, security, or transaction affecting their account in any such Program is appropriate for them. Investors should consider consulting their own business advisor, attorney, or tax and accounting advisor regarding their specific business, legal or tax situation, and should review the offering document or other disclosure provided by the Program or issuer of any security before deciding whether to make an investment.

## Disclosure Part 2

---

CalABLE's investment options are selected by the California ABLE Act Board. Account balances in CalABLE will vary with market conditions and are not guaranteed or insured by the California ABLE Act Board, the State of California, the Federal Deposit Insurance Corporation ("FDIC"), Vestwell, or any other organization.

Neither Vestwell nor the California ABLE Act Board are investment or tax advisors and do not provide tax, legal, financial, or other investment advice. You should consult appropriate professional advice or consultation if you have questions related to taxes or investments. Consider the investment objectives, risks, charges and expenses before investing in the CalABLE. Please call toll-free 833-CAL-ABLE for a Disclosure Statement containing this and other information. Read it carefully. Before investing in any savings program, you should consider whether your home state provides its taxpayers with favorable state tax or other benefits that are only available through investment in the home state's savings program.

You also should consult your financial, tax, or other adviser to learn more about how state-based benefits (or any limitations) would apply to your specific circumstances. You also may wish to directly contact your home state's savings program, or any other state savings program, to learn more about those plans' features, benefits and limitations. State-based benefits should be one of many appropriately weighted factors to be considered when making an investment decision.

The FDIC-Insured Portfolio is FDIC-insured up to \$250,000, subject to certain restrictions. Interests in the CalABLE program are not registered with or in any way approved by the Securities and Exchange Commission or by any state securities commission.

**Thank You**



**Q & A**