



CalABLE and Your Path to Employment

Exploring WIP Services
and PASS programs

September 22, 2026



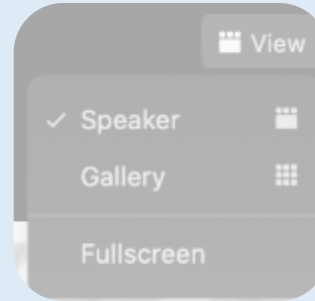


Webinar Setup



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



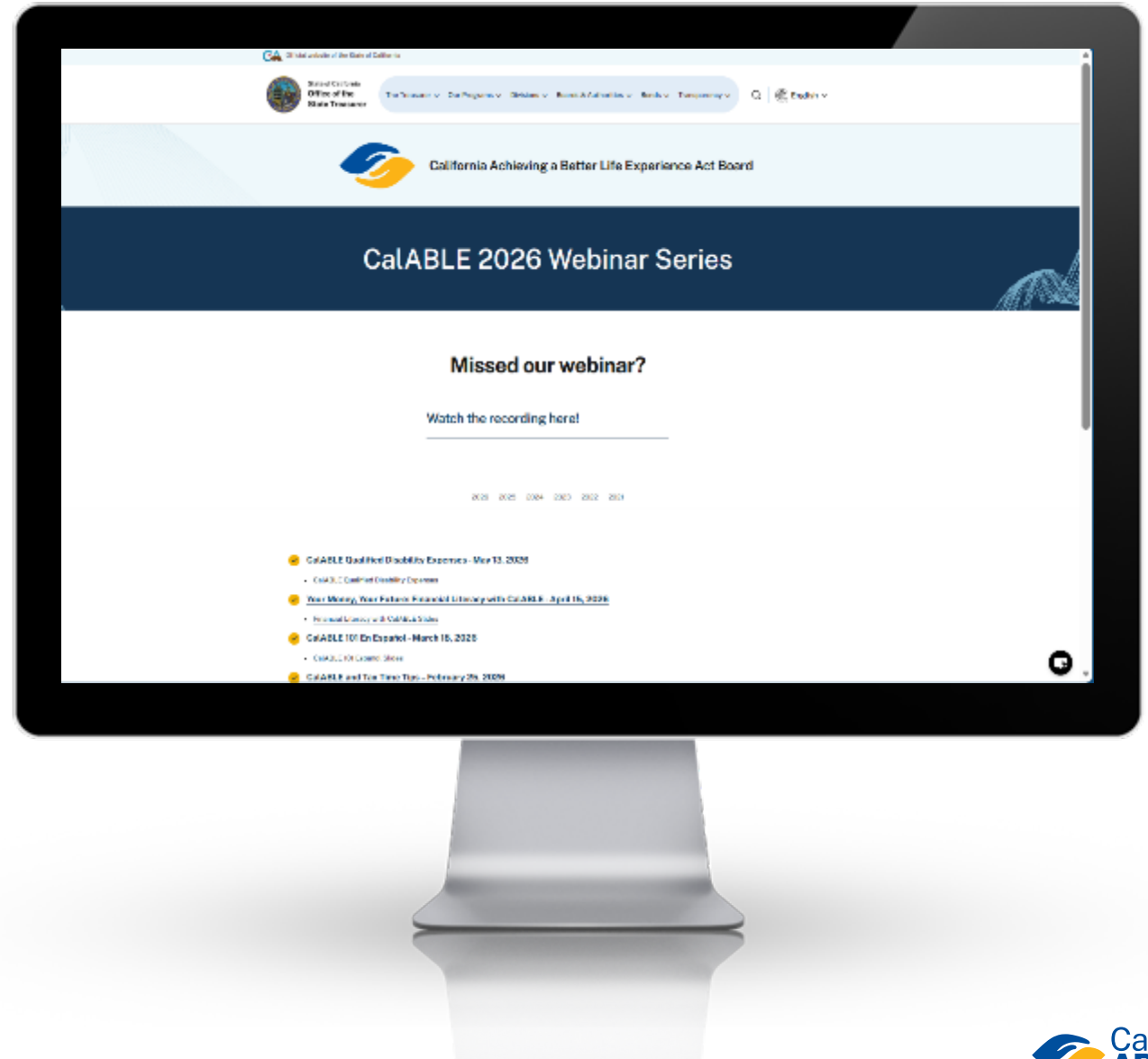
Captioning

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

Survey

Submit your feedback
and unanswered
questions

Q&A Portion

Our team members will be answering questions in the Q&A during the webinar. We will also select a few questions to answer live at the end of the webinar.

We will answer as many questions as possible.

Please note, **we cannot answer questions about specific personal situations**, but we can direct you to resources.



Disclaimer

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





Welcome

Fiona Ma
California State Treasurer



CalABLE and Your Path to Employment

Exploring WIP Services
and PASS programs

September 22, 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



Poll:

Are you currently working?

☐ Yes, I'm currently working



☐ No, I'm not currently working



☐ I'd like to work, but I'm not sure how to get started



Poll:

Do you receive Supplemental Security Income (SSI)?

☐ Yes

☐ I'm thinking
of applying

☐ No



Poll:

Have you heard of the PASS Program?

☐ Yes

☐ No

☐ Not sure



Poll:

Do you receive DOR Services?

☐ Yes



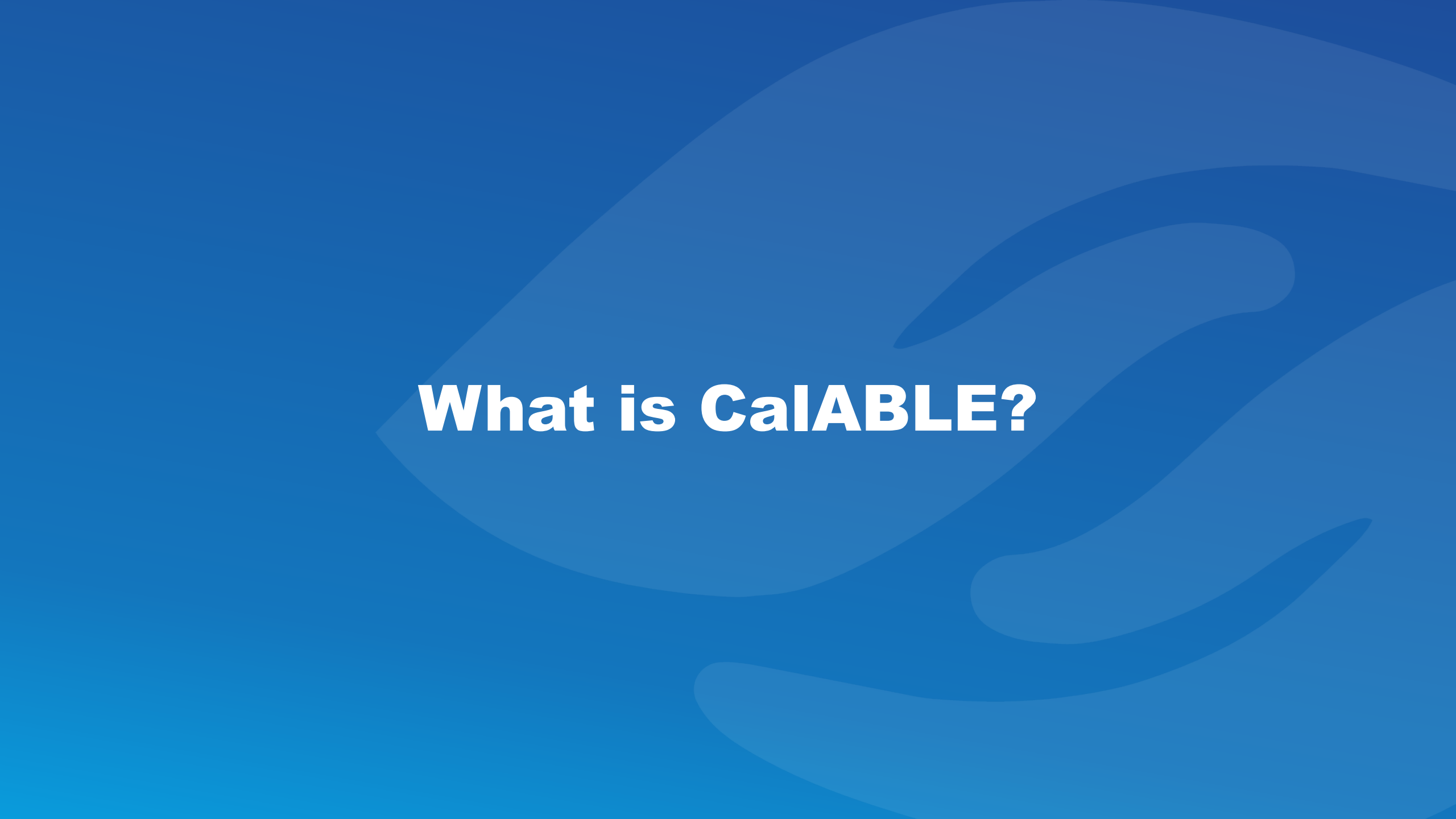
☐ I'm thinking about it



☐ No



CalABLE Basics

The background is a solid blue color with several large, overlapping, organic shapes in lighter shades of blue. These shapes are fluid and flowing, resembling stylized waves or abstract brushstrokes. They are positioned primarily on the right side and bottom of the frame, creating a sense of movement and depth.

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.



CalABLE protects benefits

CalABLE 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, CalABLE is also exempt from Medi-Cal estate recovery.



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

\$2,000



Now with CalABLE,
you can save up to

\$100,000

Who is eligible?

Who is eligible for CalABLE?

Anyone with an eligible disability can have a CalABLE account

- You can open the account at any age as long as your disability began before your 46th birthday
- You do not need to receive benefits
- There are no income requirements

For more information including lists of eligible disabilities, go to <https://calable.ca.gov/eligibility>



Ligia

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

Save more with ABLE to Work

You may be able to save an additional \$15,650 in 2026!

- [The ABLE to Work program](#) permits working account owners to contribute above the \$20,000 annual contribution limit, if they or their employer are not contributing to a retirement plan **that calendar year**.
- The additional \$15,650 must come from your income.

**Save a potential total of
\$35,650 in 2026**



Ryan

Understanding Income and Assets

Many benefits programs look at your income and your assets for eligibility

**Income =
How much money
you make**

- Paychecks from a job
- Gifts from friends and family
(for some benefits programs)

**Assets =
How much money
you have**

- Cash and sometimes property
- Money you have in a bank
account

CalABLE protects any assets saved in the account, and prevents deposited gifts from counting as income



[Watch Armand's video](#)

Payroll Direct Deposits

Skip extra steps and make saving easier by setting up fast, secure direct deposits from your employer to your account.

Skip extra steps and make saving easier by setting up fast, secure direct deposits from your employer to your account.

You can log into your CalABLE account and get information about setting up the direct deposit. Just provide your employer with the CalABLE account details to get started.

Call the CalABLE Customer Service Center
at 833-CAL-ABLE or 833-225-2253

*Please note: the full payment will be direct deposited. You cannot do partial payments. Additionally, you only accept up the annual contribution limit.



Miguel

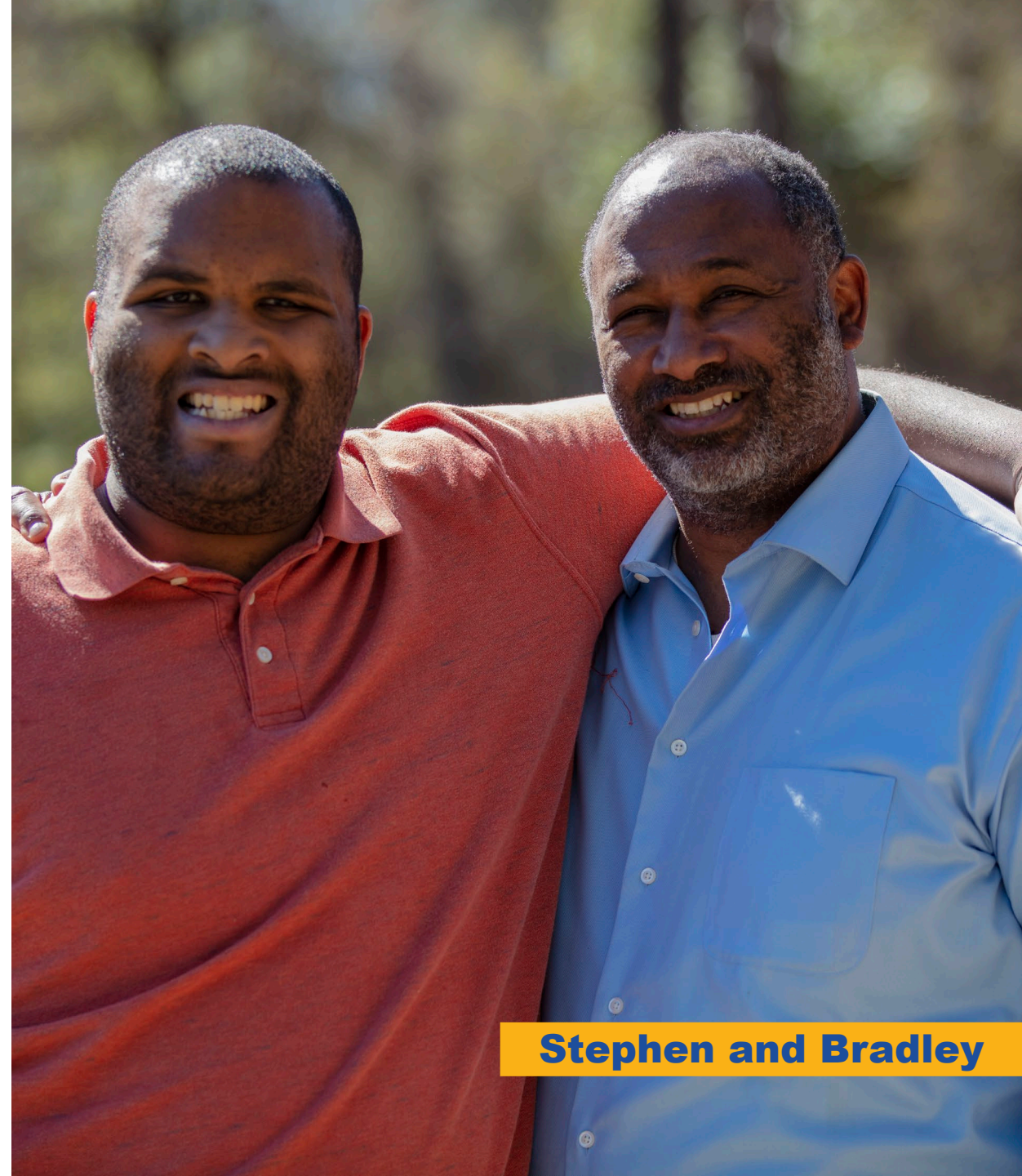
Invest for the future

- 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

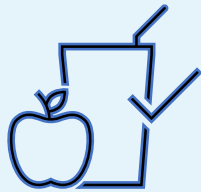
For more information about fees and investment portfolios, see the [CalABLE Program Disclosure Statement](#)



Stephen and Bradley

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.

Plan to Achieve Self-Support (PASS) Program SSA

Work Incentive Planning Services (WIP Services) DOR

Panel Q&A

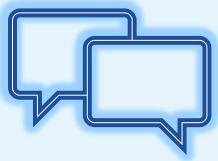
Contact Us

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](#)

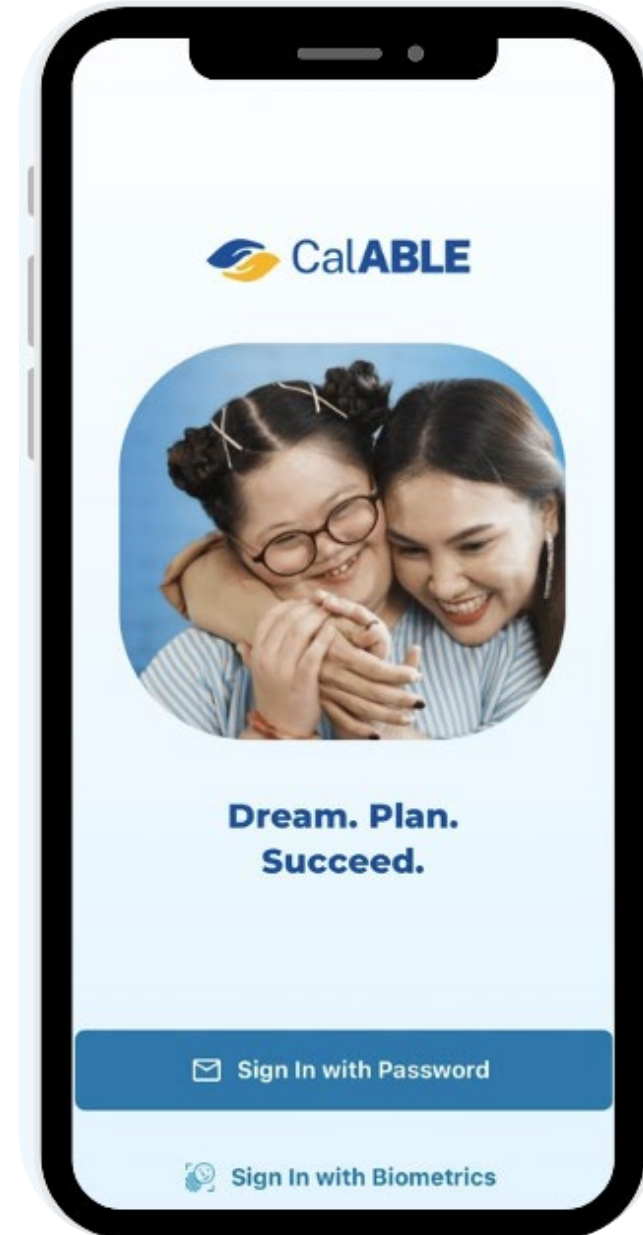
Stay up to date with the latest news and join the conversation on social media

Reminders

Recap

It takes 15 minutes to get started!

- **Get the Mobile App:** Access your CalABLE account on the go – and don't forget to leave a review!
- **20 different language translations:** Create and manage your CalABLE account in your first language
- **Chat feature:** Use the **blue** “HELP CHAT” button on the CalABLE website to get quick and thorough answers to your CalABLE questions



[Download](#)
[Apple Mobile App](#)



[Download](#)
[Android Mobile App](#)





Self-Determination & CalABLE

October 21, 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:
869 4798 4387



CalABLE Monthly Webinar Series

Register now:



[https://us06web.zoom.us/
webinar/register/WN_AZe
WJjX8SZCWh5wzfpR38g](https://us06web.zoom.us/webinar/register/WN_AZeWJjX8SZCWh5wzfpR38g)

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.

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
- Basics of the Self-Determination Program (SDP)
- Individual Program Plan (IPP)

**Featuring DDS-SDP program
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...



CalABLE Disclosure

The CalABLE Program is administered by the California State Treasurer's Office. Before investing, please carefully read the Program Disclosure booklet (available at calable.ca.gov) to learn more about the program, including its effect on federal and state benefits, investment objectives, risks, fees, and tax implications. The Federal Deposit Insurance Corporation (FDIC) insures the FDIC-Insured Portfolio up to \$250,000, subject to certain restrictions. Account balances in CalABLE will vary with market conditions and are not guaranteed or insured by the State of California or Vestwell Government Savings dba Vestwell State Savings. You could lose money. This information is provided for educational purposes and is not a recommendation; please consult your own financial, tax, or other advisor before making any investment decisions.

The background is a solid blue color with several large, overlapping, organic shapes in lighter shades of blue. These shapes are positioned primarily on the right side of the image, creating a sense of depth and movement. The overall aesthetic is clean and modern.

Thank You



Q & A