



IEP Basics and CalABLE:

A Guide for Families

August 12, 2026

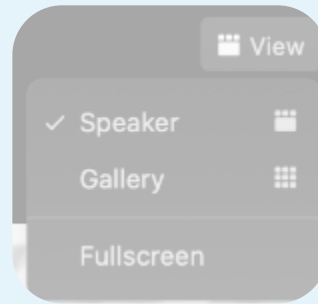


Webinar Setup



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



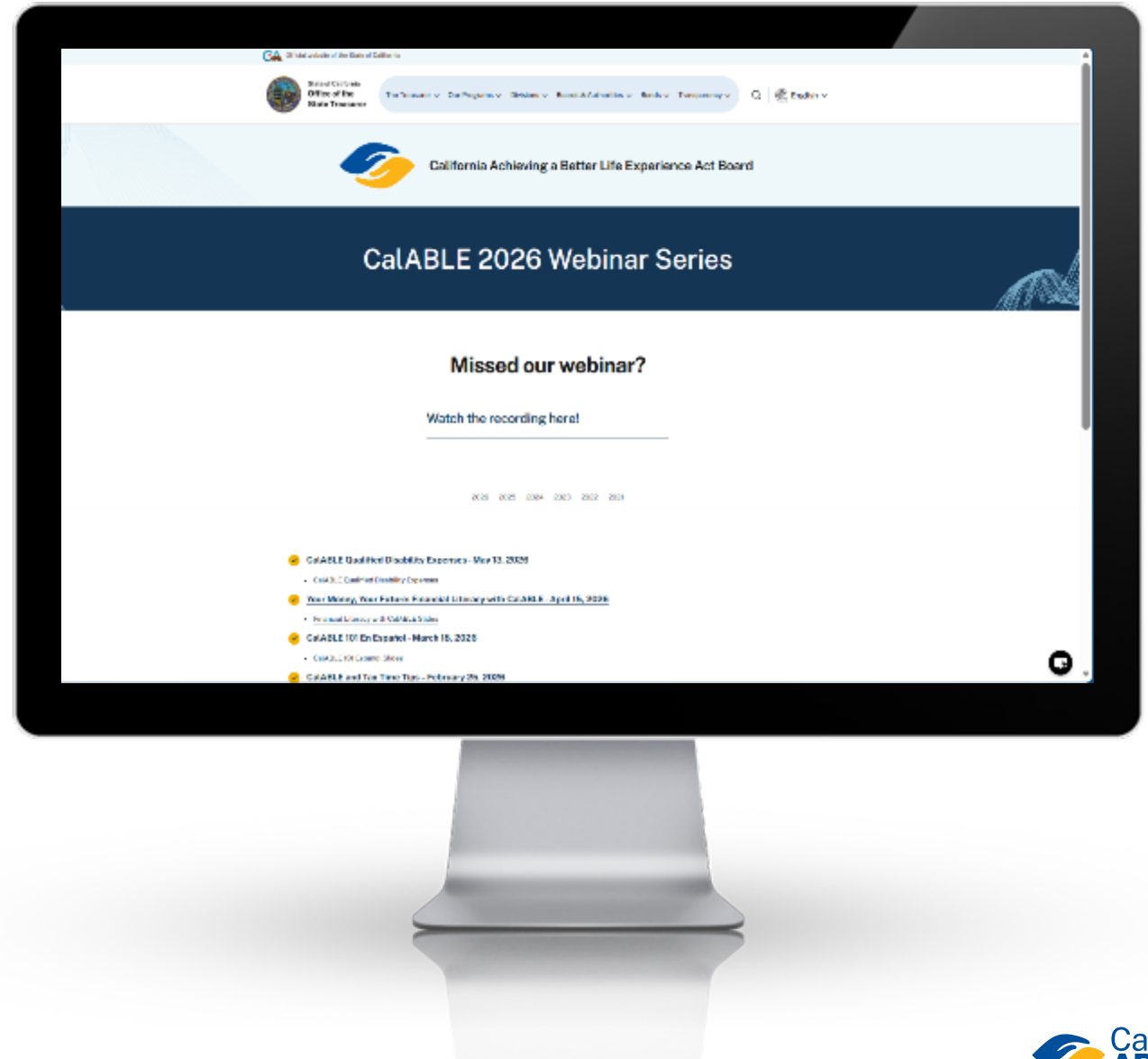
Captioning

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



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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:

What is your experience with IEPs?

☒ I currently participate in IEP meetings

☒ I support someone who has an IEP

☒ I work in education and help prepare IEPs

☒ I'm learning about IEPs for the first time



CalABLE Basics

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?

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>



Brenda and Gael

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



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

Why open a CalABLE account during childhood?



[Watch Steven's video](#)

Why should I open a CalABLE account at an early age?

- To protect benefit eligibility from day one
- To prepare for major expenses, now or in the future
- To grow a nest egg for adulthood



Kathy and Kiara

Invest for the future

- The sooner you start saving, the sooner you can start planning a **nest egg**
- Roll over funds from a 529 college savings plan
- CalABLE offers professionally managed investment portfolios
- 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



Cheryl, Sol, and Micah



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>

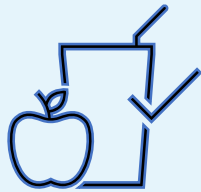


Charles and Henri

Qualified Disability Expenses

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

**Employment training
and support**

**Health, prevention,
and support services**

**Financial management and
administrative services**

Housing*

Basic needs including food

**Assistive technology and
related services**

**Funeral and burial
expenses**

Transportation and travel

**Recreation and
entertainment**

Legal fees

And more!

*For SSI recipients, housing expenses must be withdrawn and spent in the same calendar month.

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 at any age
- Withdrawals for QDEs do not count as income
- Withdrawals for QDEs are not counted as a resource by means-tested benefits

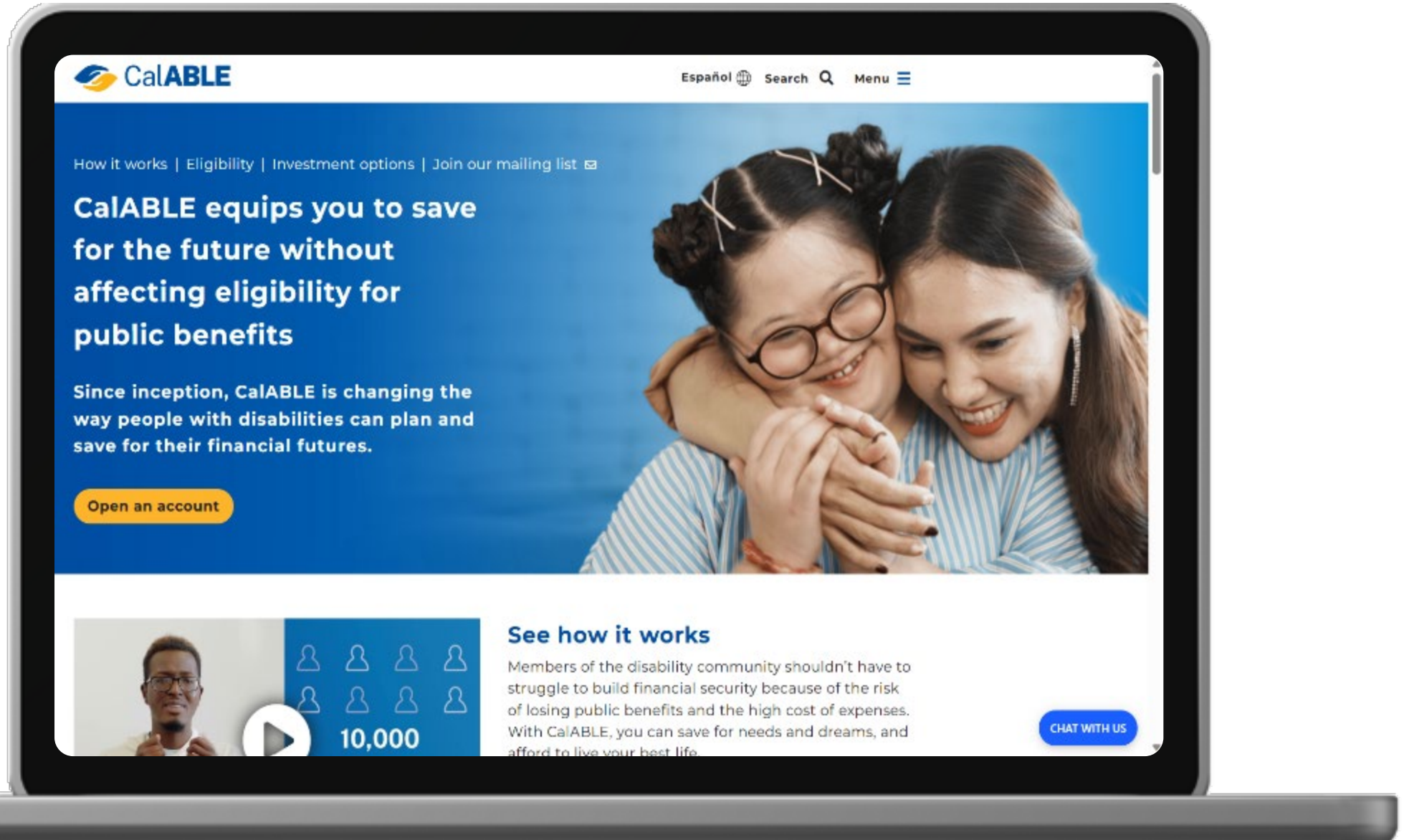


Esteban

How do I open a CalABLE Account?



Get started today: CalABLE.ca.gov





What do I need to know before I open an account?

- The account can be opened by the person with a disability or an Authorized Legal Representative
- Authorized users can also be added to help monitor or manage the account
- The person with a disability is always the ABLE account owner and beneficiary of the funds
- Each person can only have one ABLE account



Brooke, Joshua and Johnathan

Individualized Education Program (IEP)



Individualized Education Program



Presented by: Flor G. Touchi



Agenda

- Introduction
- Who qualifies for an IEP
- What is an IEP?
- What happens in an IEP meeting?
- What is discussed in an IEP meeting?
- Resources
- General Questions

Introduction

I earned my bachelor's degree in Psychology, Human Development, and Education from UC Davis. I have worked as a Behavior Interventionist for children with Autism. I received my teaching credential, master's degree, and administrative credential.

I worked as a special education teacher for 13 years. Throughout my career, I have had the opportunity to work from kindergarten to post-secondary.

Most recently, I am a Program Manager of Vocational Education where I support the teachers in training their students to adulthood.



Disclosure

This presentation is intended to provide parents and caregivers with a **basic overview of the Individualized Education Program (IEP) process**. The information shared is designed to help families better understand the purpose, steps, and key components of the IEP process.

Please note that every student and IEP team is unique. The information presented today is for **educational purposes only** and **should not be considered legal advice or a substitute for individualized guidance**. Specific decisions regarding a student's **IEP are made collaboratively** by the IEP team based on the student's unique strengths, needs, and applicable state and federal laws.

Who qualifies for an IEP?



Who qualifies for an IEP?



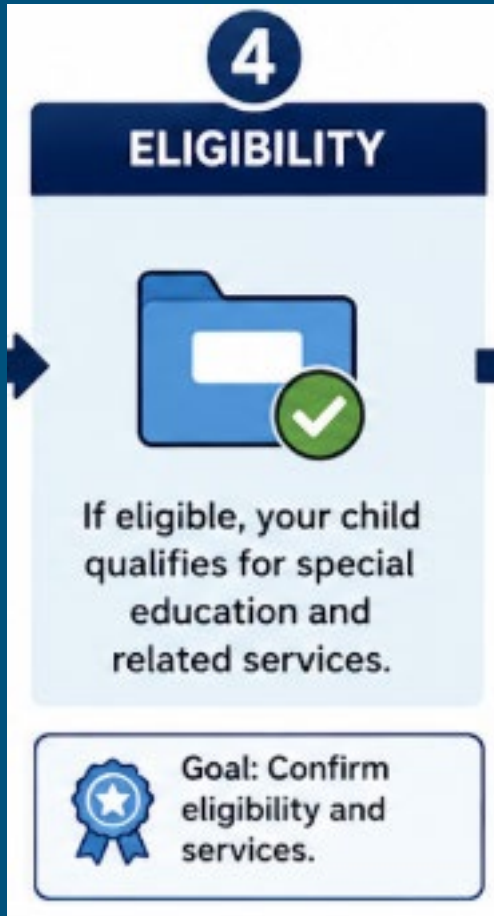
Who qualifies for an IEP?



Who qualifies for an IEP?



California has 13 eligibility categories

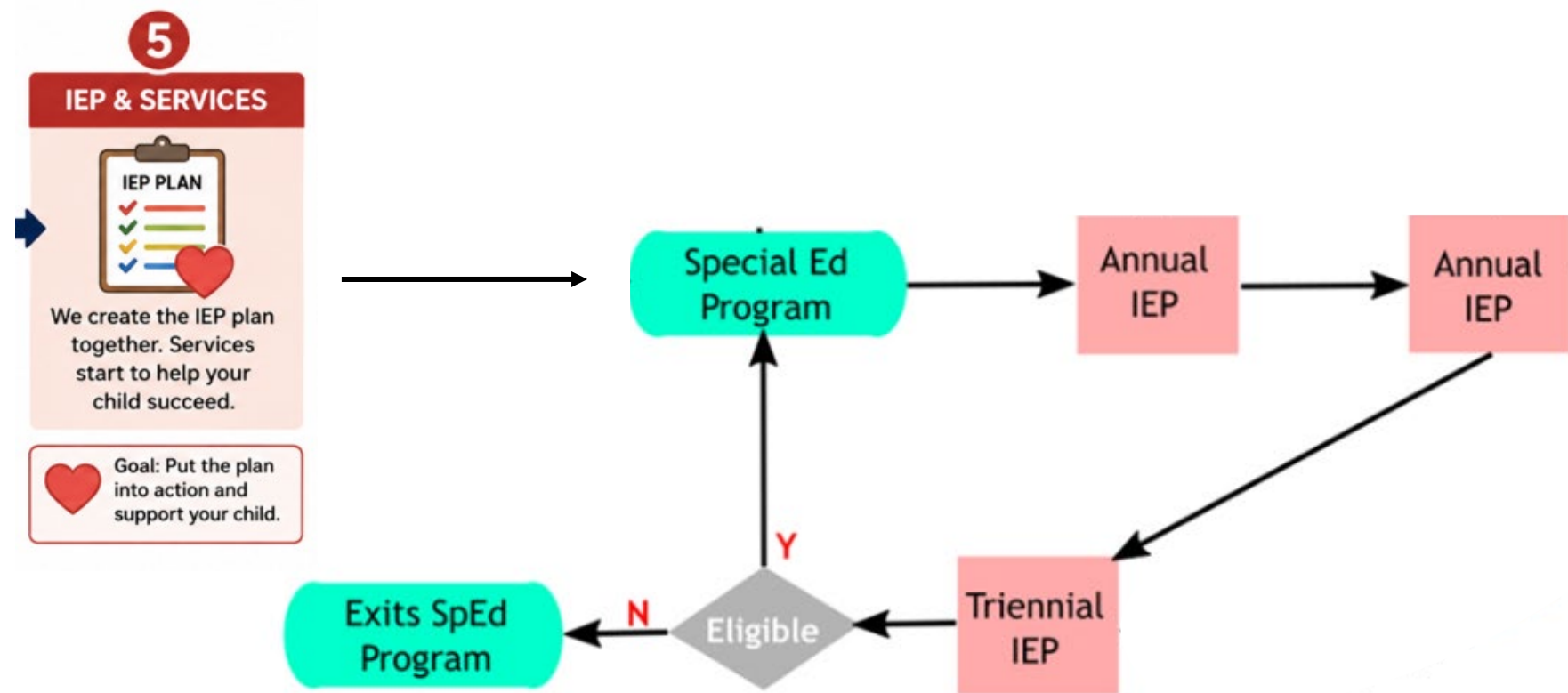


- Intellectual Disability
- Autism
- Other Health Impairment
- Multiple Disabilities
- Visually Impaired
- Orthopedically Impaired
- Specific Learning Disability
- Traumatic Brain Injury
- Emotional Disturbance
- Speech and Language Impairment
- Deaf
- Deaf-Blindness
- Hearing Impairment

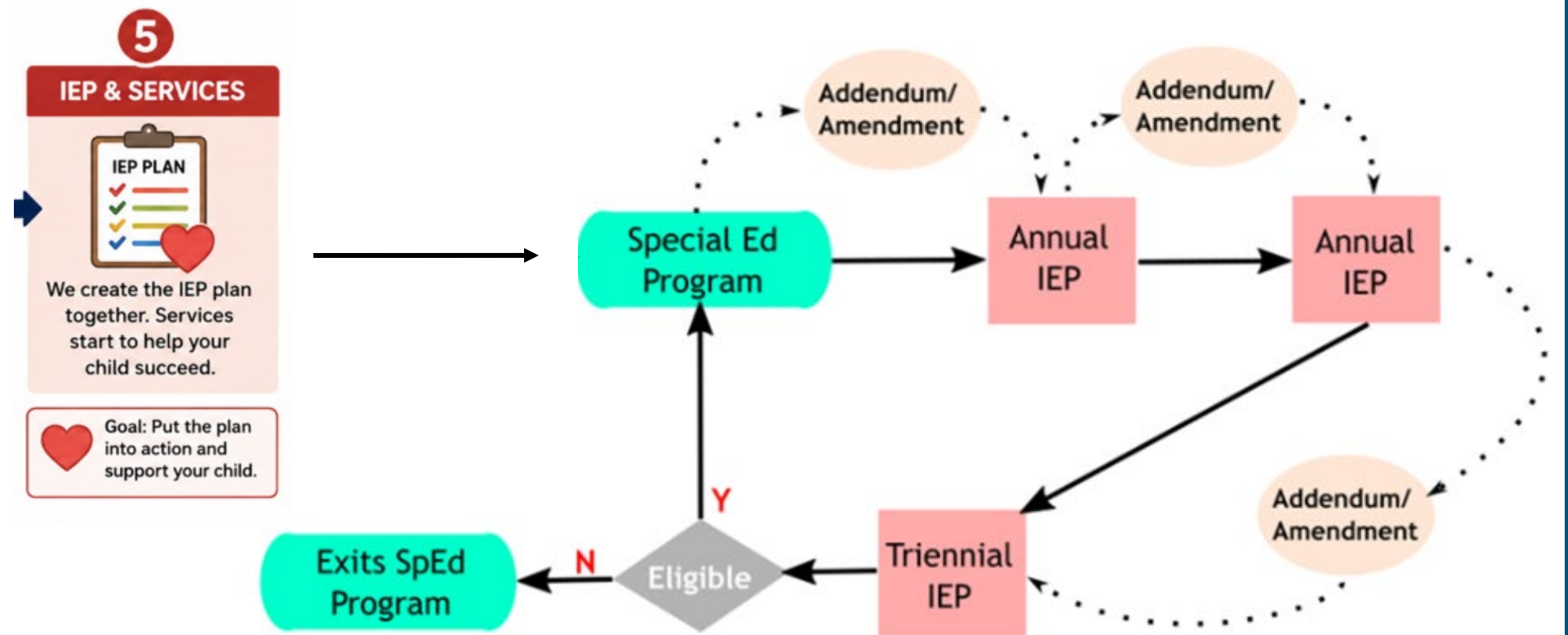
Who qualifies for an IEP?



Who qualifies for an IEP?



Who qualifies for an IEP?



What is an IEP?

- IEP stands for ***Individualized Education Program***
- It is a legal document that guides the plan of action specifically to support your child with disabilities
- There are 3 types of IEP
 - Annual or Plan Review
 - Required by law
 - happens every 12 months
 - Triennial or Re-evaluation
 - to assess the student and determine if student is still eligible for special education services
 - Amendment/Addendum
 - happens if either the parent or school team initiate

What happens *BEFORE* an IEP meeting?

Before an IEP, parents are responsible

- To ask for a draft copy of the IEP document (or any assessment reports) that will be discussed in the meeting
- To inform the case manager about any concerns relevant to educational progress
- To read all documents, sign, and return the Notice of Meeting (NOM)
- On the NOM, write any IEP team members that you would like to invite or if you would like to audio record the meeting

What happens *DURING* IEP meeting?

During an IEP, parents are responsible

- To bring a paper and pen to take notes
- To share your notes and concerns
- To ask questions when you do not understand something
 - Especially important when the psychologist is presenting their report
- To ask that any disagreement or request be documented in the IEP notes
- To voice your opinions respectfully

Remember that everyone is discussing what they feel is best for your child

Date _____ Time _____ Place _____

At the meeting, the following areas will be discussed: Location: _____

Date _____ Time _____ Place _____

At the meeting, the following areas will be discussed:

Location: _____

- ☐ Assessment Results
- ☐ Eligibility for special education
- ☐ Development or revision of the IEP
- ☐ Review of student progress

- ☐ Transition Planning and Services*
- ☐ Behavioral Emergency
- ☐ Program Placement/Services
- ☐ Other: _____



Date _____ Time _____ Place _____

At the meeting, the following areas will be discussed:

Location: _____

- ☐ Assessment Results
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- ☐ Transition Planning and Services*
- ☐ Behavioral Emergency
- ☐ Program Placement/Services
- ☐ Other: _____

* With parent consent, appropriate agency representatives will be invited to attend

We anticipate that the following IEP team members will be in attendance:

Title	Name	Title	Name
LEA Representative		▼	
General Education Teacher		▼	
▼		▼	
▼		▼	
▼		▼	
▼		▼	
▼		▼	
▼		▼	
▼		▼	

NOTE: If you wish to audio tape this meeting, you must provide 24 hour notice.

PARENT RESPONSE

- ☐ I have received a copy of the *Notice of Procedural Safeguards*.
- ☐ I plan to attend the meeting.
- ☐ I plan to attend the meeting and request it be held via teleconference (by telephone or other means, as available).
- ☐ I plan to bring the following additional attendee(s): _____
- ☐ I request a different time and/or place; please contact me at: _____
- ☐ I request an interpreter in my primary language or other mode of communication: _____ ▼
- ☐ I do not plan to attend the meeting but give consent for the meeting to be held without me; I understand that the IEP and related documents from this meeting will be provided to me for my signature and I agree to return them in a timely manner.
- ☐ I do not plan to attend the meeting but will send _____ to represent me; I understand that the IEP and related documents from this meeting will be provided to me for my signature and I agree to return them in a timely manner.
- ☐ If transition planning and services will be discussed, I consent to appropriate agency representatives being invited.

Signature: _____

☐ Parent ☐ Guardian ☐ Surrogate ☐ Adult Student

Date: _____

What happens *DURING* IEP meeting?

During an IEP, teachers are responsible

- To outline what the rights are for you as the parents
- To offer you copies of Parent Rights in your native language (again)
- To offer you copies of any written responses from the district or COE concerning the IEP (again)

What is discussed in an IEP meeting?

- Demographics
- Eligibility
- Present Level of Performance
- Goals
- Assessments
- Special Factors
- Instructional Accommodations and Modifications
- Post-secondary Transition Plan (only if the student is 16 years or older)
- Related Services
- Offer of free Appropriate Public Education (FAPE)
- Supplementary Aids, Services & Transportation

Demographics

- Student Information
- Please review this information on the draft copy and let the case manager know of any updates
 - Change of phone number
 - Missing email
 - Change of address
- Meeting/Case Manager Information

STUDENT INFORMATION

Date: _____

Student: _____ Date of Birth: _____ Age: _____

Grade: _____ SSID Number: _____ Student Identification Number: _____ Gender: _____

Migrant Program Eligibility: ☐ Yes ☐ No English Proficiency: ☐ EO ☐ EL ☐ IFEP ☐ RFEP ☐ TBD

Home Language: _____ Hispanic/Latino: ☐ Yes ☐ No ☐ Decline to State

Race 1: _____ Race 2: _____ Race 3: _____

LEA of Special Education Accountability: _____

Reporting LEA: _____ Setting (ages 3-22): _____

School of Residence*: _____ School of Attendance*: _____

*If Different, Give Reason: _____ School Type: _____

Residence: _____ Specify Residence Name (if applicable): _____

Parent/Guardian: _____ Email: _____

Street Address/P.O. Box: _____ City: _____ Zip: _____

Home Phone: _____ Work Phone: _____ Cell Phone: _____

Parent/Guardian: _____ Email: _____

Street Address/P.O. Box: _____ City: _____ Zip: _____

Home Phone: _____ Work Phone: _____ Cell Phone: _____

Other Contact: _____ Email: _____

Street Address/P.O. Box: _____ City: _____ Zip: _____

Main Phone: _____ Alternate Phone: _____ Cell Phone: _____

Educational Rights: ☐ Parent/Guardian ☐ Educational Representative ☐ Surrogate Parent ☐ Adult Student

Ed. Rep./Surrogate (if applicable): _____ Email: _____

Street Address/P.O. Box: _____ City: _____ Zip: _____

Main Phone: _____ Alternate Phone: _____ Cell Phone: _____

MEETING/CASE MANAGER INFORMATION

☐ Initial ☐ Annual ☐ Triennial/Reassessment ☐ Addendum or Amendment ☐ Review (30 day)

☐ Manifestation Determination ☐ Other Review Secondary Purpose: _____

Initial Referral Date: _____ Referred By: _____

Date of Parent Consent for Initial Assessment: _____ Initial Assessment IEP Date: _____

Initial Special Education Entry Date: _____ Last Complete IEP Date: _____

Most Recent Assessment IEP Date: _____ Next Assessment Due: _____

Supplemental IEP Review (if prior to annual) Due: _____ Next Annual IEP Review Due: _____

Case Manager: _____ Position: _____

Phone: _____ Cell Phone: _____ Email: _____

Eligibility

- What your child can do
- What concerns do you have relevant to your child's educational progress
- Your child's Disability Category

ELIGIBILITY

STUDENT STRENGTHS, PREFERENCES, AND INTERESTS

PARENT CONCERNS RELEVANT TO EDUCATIONAL PROGRESS

☐ Student is eligible for special education and related services in the area(s) identified below.

Primary Disability: _____ Secondary Disability: _____

☐ Student is eligible for low incidence funding (visual impairment, deaf/hard-of-hearing, or severe orthopedic impairment).

☒ Student is not eligible for special education and related services (explain on *IEP Notes/Additional Information* page).

☐ Student will be exiting special education and related services effective: _____
This exit is due to: _____

EFFECT OF DISABILITY AND AREAS OF NEED (complete for eligible students only)

This student's disability causes difficulty developing skills in the areas checked below which might affect his or her ability to participate and progress in the general curriculum or (for preschoolers) participate in appropriate activities:

☐ Reading – Decoding / Fluency	☐ Receptive Language	☐ Recreation/Leisure
☐ Reading – Comprehension	☐ Expressive Language	☐ Self-Care
☐ Math – Calculation	☐ Articulation/Voice/Fluency	☐ Mobility
☐ Math – Applications	☐ Study/Organization Skills	☐ Other: _____
☐ Written Language	☐ Social/Behavioral/Emotional Skills	☐ Other: _____
☐ Readiness – English Language Arts	☐ Attention	☐ Other: _____
☐ Readiness – Math	☐ Vocational Skills	☐ Other: _____

Present Level of Performance

- This section discusses how your child is performing at school in the areas of
 - Pre-Academic/Academic/Functional Skills
 - Communication Development
 - Gross/Fine Motor Development
 - Social Emotional/Behavioral
 - Vocational
 - Adaptive/Daily Living Skills
 - General Health
- It is data-driven that details what your child can do and what areas they need support

Proposed Goals

- Annual goals describe what your child is expected to learn or improve over the next 12 months.
- They are based on your child's current strengths, needs, and evaluation results.
- IEP goals should be SMART!!
 - S – Specific:** Clearly says what skill the student will learn.
 - M – Measurable:** We can track progress.
 - A – Achievable:** Appropriate and realistic for the student.
 - R – Relevant:** Addresses the student's individual needs.
 - T – Time-bound:** Identifies when the goal should be achieved.

Proposed Goals

Parent Tip!

- Ask questions about any goal
- Share what you want your child to work on
 - Did they address your concerns?
- Make suggestions if a goal does not reflect your child's needs

*Remember: Annual goals are proposed during the IEP meeting.
The IEP team, including you, discusses, revises, and agrees on the final goals together.*

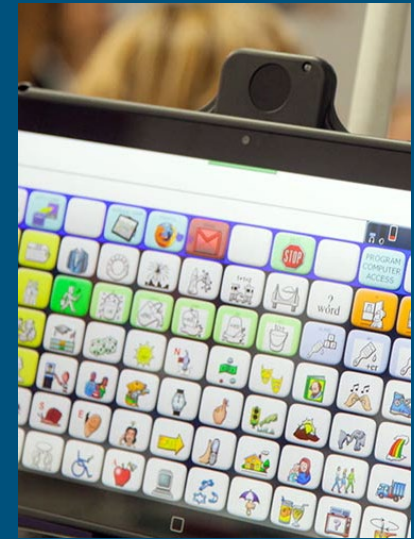
Assessments

Assessments help the IEP team understand your child’s strengths, areas of need, and how they learn.

Assessments can help us understand:	Types of assessments may include:
 What your child can do  What your child needs help with  How your child is progressing  What skills should be addressed in the IEP  What supports or services may be needed	 Academic assessments  Psychological assessments  Speech & language assessments  Occupational therapy (OT) assessments  Physical therapy (PT) assessments  Behavior assessments  Adaptive/daily living assessments

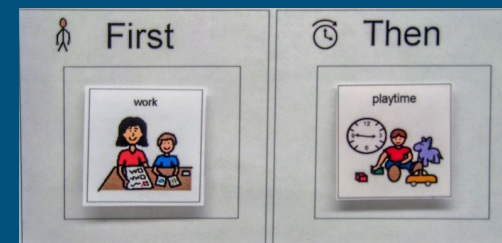
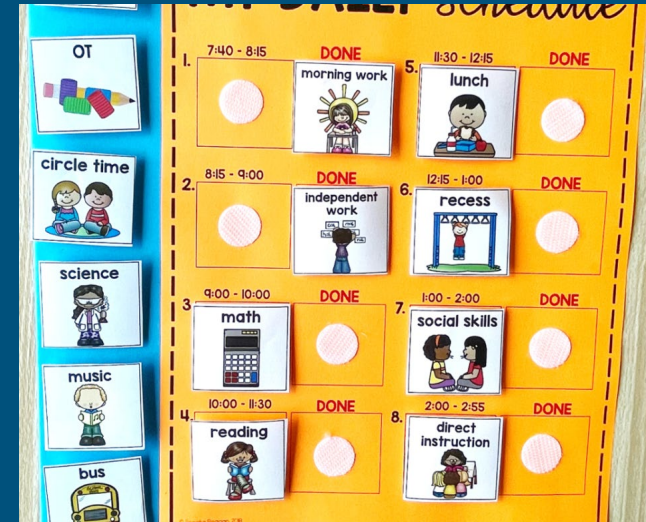
Special Factors

- What assistive/augmentative devices or tools does your child require to meet the goals?
 - Example: communication devices, picture icons, tc
- What low incidence books, materials, equipment does your child require to meet the goals?
 - Braille, switches
- Any supports for students who are deaf or hard of hearing
- Any behavior supports, strategies, or interventions



Instructional Accommodations and Modifications

- This area provides the detailed accommodation that your child requires to be involved in and progress in the core curriculum that is being taught in the classroom.
- Having these accommodations for your child will alter how instruction is being provided, but not the content of the lesson.
 - **setting/schedule** (does your child need to sit in front of the room, timer, frequent breaks, etc)
 - **sensory needs** (does your child need low noise, needs visual stimulation)
 - **instruction** (one word direction, "first-then" cards, etc)
 - **student response** (use of manipulatives, use of pointing as alternative response)
 - **personal care/equipment needs** (assistance with toileting, special cup, etc)
 - **organization/study skills** (visual schedule, repetition)



Post-Secondary Transition Plan

- Transition services must start no later than at age 16.
- Start the conversation with your child's case manager about Conservatorship
- It's important to Adult Agencies during this transition planning
- Discusses our adult child's plans in transitioning towards a successful adulthood
 - Workplace readiness training
 - Employment training
 - Independent living skills



WHAT IS A CONSERVATORSHIP?



A conservatorship is a legal appointment whereby a judge designates someone to manage certain personal matters for someone who lacks the physical or mental capacity to make decisions on their own behalf.

Some examples of matters a conservator may handle include:



Managing finances.



Determining where the conservatee lives.



Paying the conservatee's bills and taxes.



Signing legal documents on the conservatee's behalf.

Related Services

- Related Services are extra supports needed to help your child benefit from special education and make progress toward their IEP goals.
- Services can only be added or removed through an assessment
- Duration can increase or decrease depending on the needs of the student

Examples of Related Services	What the IEP team decides
 Specialized Academic Instruction  Speech and Language Therapy  Occupational Therapy (OT)  Physical Therapy (PT)  Counseling Services  Deaf and Hard of Hearing (DHH) Services  Orientation & Mobility (O&M)  Transportation (when required)  Nursing or Health Services  Adapted Physical Education (APE)	 What service is needed  How often it will be provided  How long each session will be  Where the service will take place (separate classroom, general education classroom, school bus, etc)  Title of the responsible staff  Delivery model (group or individual)

Offer of FAPE

- FAPE stands for Free Appropriate Public Education
- This offer includes the
 - Special education services
 - Related services (if needed)
 - Educational placement (where services will be provided)
 - Annual goals
 - Accommodations and modifications
 - When services will begin and how often they will be provided

Important! At this point of the meeting, parents, your role is to

- Ask questions if something is unclear
- Share your thoughts and concerns
- Review the IEP before agreeing to the Offer of FAPE
- Know that you have the right to agree or disagree with all or part of the IEP

Supplementary Aids, Services & Transportation

- These are extra supports and accommodations that help your child learn with their peers and participate in school activities as much as possible.

Supplementary Aids and Services	Specialized Transportation
 Consultation  Preferential seating  Assistive technology (AAC device, specialized software)  Adult support or classroom assistance  Sensory tools or movement breaks  Modified or adapted materials	 Harness, buckle guard  Specialized school bus  Wheelchair-accessible transportation  Bus aide or additional support  Curb-to-curb or door-to-door service (when appropriate)

Why Is Your Input Important?

- You know your child best.
- You bring information that the school may not see every day.
- You can share:

Your Child at Home

What your child enjoys, needs, and does independently.

Strengths & Interests

What motivates your child and what they do well.

Priorities & Concerns

Skills you want your child to develop or improve.

Changes & Progress

What you have noticed since the last IEP meeting.

What Works

Strategies, supports, and approaches that are successful at home or in the community.

Remember: The goal is not simply to create an IEP that looks good on paper.
The goal is **to create a plan that makes sense for your child**. And your input helps us do that.

Resources

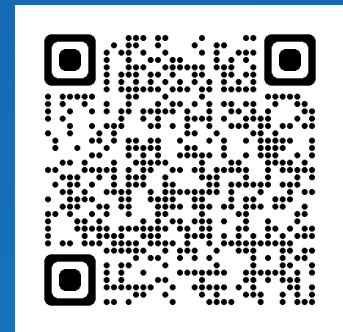
- Parents Helping Parents
- Regional Center



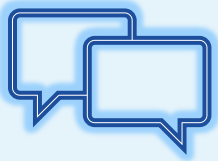
Contact Us

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 Your Path to Employment

Exploring WIP Services and PASS programs

September 16, 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:
851 7174 5424



CalABLE Monthly Webinar Series

Register now:



<https://us06web.zoom.us/join/85171745424>

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
- Plan to Achieve Self-Support (PASS) Program
- Work Incentive Planning Services (WIP Services)





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 fluid and flowing, resembling stylized waves or abstract brushstrokes. They are primarily located on the right side and bottom of the frame, creating a sense of movement and depth.

Thank You



Q & A