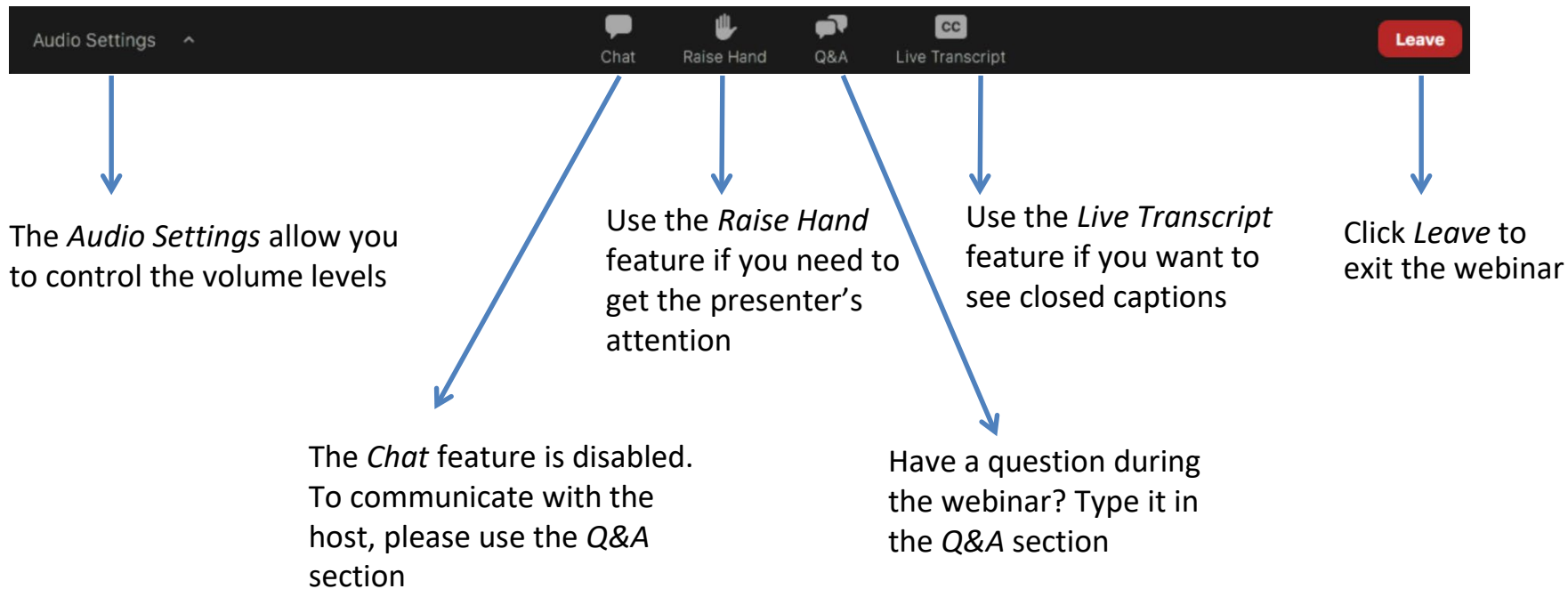




Attainable: The ABLE Savings Plan

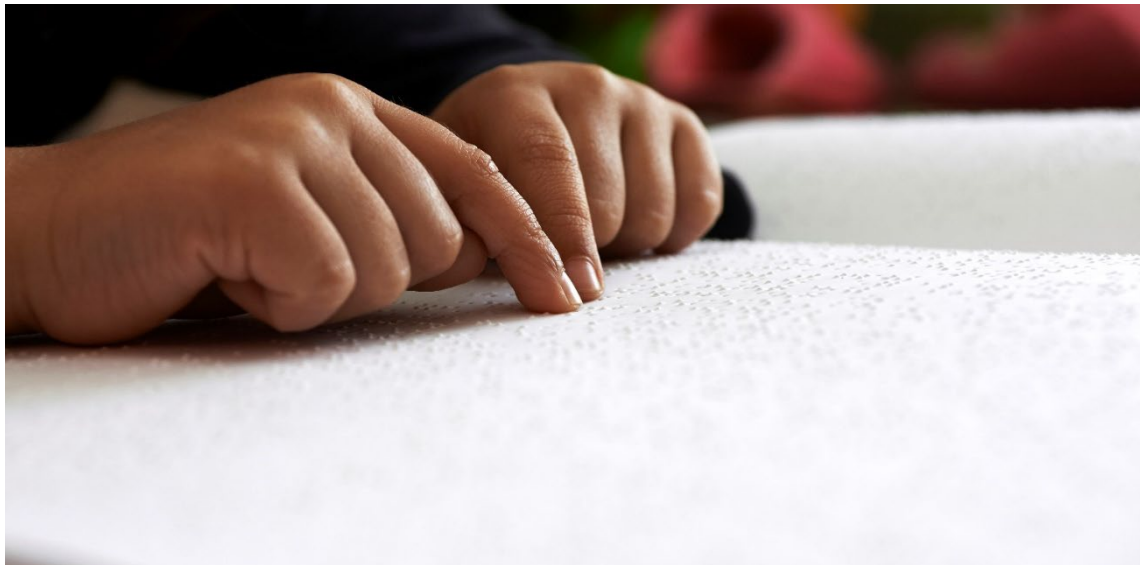
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How to Participate in This Webinar



What Is the ABLE Act?

The Stephen Beck, Jr. Achieving a Better Life Experience (ABLE) Act amended the federal tax code in 2014 to add Section 529A. This legislation established ABLE accounts, tax-exempt accounts for eligible individuals with disabilities to be used for qualified disability expenses while still keeping eligibility for federal public benefits.



Attainable Overview

- Eligibility
- Qualified Expenses - healthcare, housing, education, transportation, assistive technology, basic living
- Allows the account owner or beneficiary the ability to save over \$2,000 without affecting federal benefits
- Anyone can contribute to an Attainable account including family and friends
- Provides individuals with disabilities:
 - Financial independence
 - Multiple tax benefits
- **Able National Resource Center:** ablenrc.org
- **MEFA:** mefa.org
- **Attainable Savings Plan:** fidelity.com/able



Preparing High School Students with Disabilities for College

Overview

- College Level Work and Transition
- Crucial Role of Parents
- Disability/Accessibility Services
- Reasonable Accommodations
- College Search Considerations

College Level Work

In college all students are expected to think and consider information more deeply than in high school.

- All students must learn new concepts and apply them to different situations
- All students are held to the same standards and expectations
- All students expected to study 2-3 hours outside of class for every credit hour in class
- Tests are less frequent and often cover more information
- Assignments must be handed in on time
- Extra credit or make-up work not offered
- Assigned materials not reviewed in class appear on the test

Transitioning to College Level Support

For some students and parents, this is the most challenging aspect of going to college.

In K-12, the IDEA provides for IEPs that are designed to have the student succeed.

- Team approach to support student in learning and organization
- Altered or lowered expectations and standards of performance
- Study guides and visual planners provided
- Retake of exams, shortened assignments and tests, unlimited time on tests, explanation of test questions

In college, the ADA and Section 504 provide for access and leveling the playing field.

- Students independently discuss their disabilities and request reasonable accommodations with Disability or Accessibility Services
- Standards and expectations are the same for all students
- Students independently access services (tutoring, organizational support if available) and attend classes

To make a smoother transition to college, wean yourself off of modifications that require you to do less work. Start advocating for yourself now.

Role of Parents

The role of parents in college differs from that in high school. To be successful, students independently must access university resources.

The involvement of parents may still remain crucial to many students' success and independence.

- Encourage students to become independent.
- Act as a coach for your adult child, refrain from doing things for them.
- Know the resources at your adult child's college and refer students to them for papers, tutoring and other academic support.
- Encourage students to share their experiences and progress with you.

Services Offered – Disability/Accessibility Services

- Provides a wide array of reasonable, appropriate accommodations for students with learning, physical, psychological, or medical challenges.
- Provides support for negotiating with professors where appropriate.
- Provides referrals to other supports on campus.
- Students are expected to register with the office and request their own accommodations.
- Students must provide current documentation of their medical or mental health conditions for determination of disability.

Reasonable Accommodations

All reasonable accommodations are determined on an individualized basis in consultation with the student and upon review of supporting documentation. **Accommodations are reassessed by the disability services provider at the college. Professors only know the accommodations.**

Some accommodations include, but are not limited to, the following:

- Exam accommodations (including 50 or 100% extended time, readers, scribes, laptop use, distraction reduced room, exam room, remote proctoring)
- Note taking assistance for classes
- Extended deadlines or assignments early
- Calculators
- Effective communication services
- Kurzweil 3000 (screen reader)/ electronic texts
- Housing
- Leniency with tardiness and attendance

There should never be costs for accommodations

Students pay for personal services such as PCAs, SmartPens, etc.

Contact Disability/Accessibility Office

Contact Disability/Accessibility Office at college of interest

- D/AS Offices do not disclose an applicant's disability to Admissions
- Most D/AS offices are happy to discuss what MIGHT be available to a student as long as there is supporting documentation
- D/AS websites explain what might be available to students or commonly used accommodations
- D/AS websites include documentation guidelines and forms for medical and mental health practitioners to fill out

Waivers of Requirements

SAT or ACT Waiver

- Most Massachusetts Universities do not require the SAT or ACT. Check with each school.
- **“Applicants with professionally diagnosed and documented learning disabilities (documentation must include diagnostic test results) are exempt from taking standardized tests for admission to any public institution of higher education in the Commonwealth. However, these applicants must complete all required academic courses and earn a minimum average GPA of 3.0 or present other evidence of the potential for academic success.” (p.8)**

Foreign Language Waiver

- Allowed in Massachusetts Universities admissions:
- **“An applicant with learning or other disabilities may substitute two academic electives based on the Massachusetts Curriculum Frameworks for the two required foreign language courses if they have submitted to the high school the results of an evaluation, completed within the past three years, that indicates a specific diagnosis of a learning disability that affects the ability to learn a foreign language.” (p. 8)**

Questions?