

# Possibilities

Spring 2021



## Spring Cleaning: Savings Edition

This season, explore easy ways to maximize your savings and inspire 'spring cleaning' energy into your financial life. Even if you only manage a few items on your to-do list, the sense of renewal and new possibilities can be endlessly motivating.

Making a budget is an important milestone on the road to financial stability, providing both organization and peace of mind. Even if you do not have the time to track every category of spending every week, getting a sense of how your spending measures up against your budget is invaluable.

While your priorities in your savings journey may change over time, there are beneficial tools you can rely on to keep your finances in balance, such as the [Automatic Investment Plan \(AIP\)](#)—which allows you to make automatic contributions—and the [Systematic Withdrawal Program](#) which allows you to make automatic withdrawals.

Taking the time to organize your finances is one of the most valuable gifts that you can give yourself, and we encourage you to be proactive and get started today.

### Insights

#### Stay Connected:

We'd love to hear from you! For the opportunity to share your story, or for information on how to become an Enable Alabama advocate, please reach out to Enable Outreach Specialist Diane Stewart at [dstewart@fnni.com](mailto:dstewart@fnni.com) or 402-602-3596.

#### Get Social: Follow and Like [@EnableSavingsPlanAlabama](#) on Facebook

Stay posted on Enable Alabama updates, savings tips, and inspiring stories by joining our community on Facebook.



## Tips to Recommit to Your Finances

Have you been sticking to your 2021 budget and making smart financial decisions? If not, it's never too late to get back on track, and May's Recommitment Month is a great time to do so. Read on for Enable Alabama's suggested tips to utilize:

1. **Re-evaluate Your Goals:** Look back at the goals you set for yourself at the beginning of the year. Are you on track to achieve them? If not, list out attainable action items you can take to help get you there, and if need be, adjust your goal to meet your realistic capabilities.
2. **Be Secure:** Make sure to regularly update your passwords, and review your statements across all financial accounts to ensure you have maximum protection and that all transactions are accounted for.
3. **Go Digital:** Save a record of your purchases digitally when possible. Not only is this better for the environment, but it provides for easier access and better financial organization.
4. **Do Your Research:** Stay up to date with the latest account information by reading our blogs, newsletters and announcements posted on the [Enable Alabama website](#).

# Celebrating May's Mobility Awareness Month

Every May, Mobility Awareness Month is an opportunity to shine a light on resources, organizations and leaders that advance mobility solutions. In celebration of this tradition, read on for some key tips to benefit our Account Owners who use wheelchairs:

**Utilize Apps:** There are many free iPhone and Android apps designed to improve accessibility on the go. From [Wheelmap](#), an app used to find wheelchair accessible places in your community, to the website [MobilityWorks](#), which helps to find wheelchair accessible vehicles for rent or sale, there are a plethora of resources available at the touch of a button.

**Get Local:** Call ahead before planning a fun activity to ensure your destination is fully accessible. Additionally, keep up with your local disability organizations for free events and offerings within your community.

**Utilize Your Enable Alabama Account:** Wheelchairs are considered a Qualified Disability Expense for Enable Alabama Account Owners, so make sure to take advantage and tap into your Plan's savings to pay for any wheelchair related costs, including maintenance and repairs. Approved expenses can also include installation of ramps and other items to help improve mobility in your home.

## Message from the Alabama State Treasurer

Enable Alabama is proud to offer robust investment options, provide a plethora of useful resources, and support our local disability community. I continuously find it inspiring to witness the long-term financial stability that we are able to help facilitate for Account Owners. As you work to make your financial plan and strategy, I encourage you to utilize our resources to help achieve your goals.

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Enable Savings Plan Alabama ("Enable Alabama" or "Plan") is sponsored by the State of Nebraska, offered by the State of Alabama and administered by the Nebraska State Treasurer. The State of Alabama, through the Alabama Savings Board, contracted with the Nebraska State Treasurer to participate in and create Enable Alabama as a part of The Nebraska Achieving a Better Life Experience Program Trust (the "Trust") that offers a series of investment portfolios. The Plan is intended to operate as a qualified ABL program to be used only to save for qualified disability expenses, pursuant to the Achieving a Better Life Experience Act of 2014 and Section 529A of the U.S. Internal Revenue Code.

**An investor should consider the Plan's investment objectives, risks, charges and expenses before investing. The Program Disclosure Statement at [EnableAL.com](#), which contains more information, should be read carefully before investing.**

**Investors should consider before investing whether their home state offers any state tax or other benefits that are only available for investments in such state's qualified ABL program and should consult their tax advisor, attorney and/or other advisor regarding their specific legal, investment or tax situation.**

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Participation in the Plan does not guarantee that contributions and the investment return on contributions, if any, will be adequate to cover future expenses, or that an account owner is eligible to participate in the Plan.

Except for the Bank Savings and Checking Investment Options, investments in Enable Alabama are not guaranteed or insured by the FDIC or any other government agency and are not deposits or other obligations of any depository institution. Investments are not guaranteed or insured by the State of Alabama, the State of Nebraska, the Alabama State Treasurer, the Nebraska State Treasurer, the Nebraska Investment Council or First National Bank of Omaha or its authorized agents or their affiliates, and are subject to investment risks, including loss of the principal amount invested. FDIC insurance is provided for the Bank Savings and Checking Investment Options up to the maximum amount set by federal law, currently \$250,000.

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