

Possibilities



Savings Habits to “Fall” Back On

There are many simple yet effective habits that you can implement into your everyday life to help maximize your finances. If you are planning a financial refresh this fall, read on for Enable Alabama’s top savings tips:

Tap Into Discounts

Many organizations offer discounts for individuals with disabilities. Research online for free offerings and, when in doubt, don’t be afraid to ask directly if they have any discounts or services you may be eligible for. In addition, before making a purchase, shop online for potential coupon apps and sites that may apply.

Find Free Entertainment

From Zoom events and game nights to free outdoor movies, there are many fun activities you can enjoy at no cost. Check out community guides and reach out to your local disability organization to find activities near you.

Automate Contributions

Take one item off your monthly to-do list and utilize the [Automatic Investment Plan](#) (AIP). Setting up this automatic contribution feature ensures you will never miss a chance to save!

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 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.



Don’t Be Spooked by These Financial Myths

With tricks and treats aplenty, fall can be a spooky time of the year. Make sure to check out these Enable Alabama tips to bust any haunting myths:

1. **Contributing to Enable Alabama Accounts:** Anyone can contribute to a beneficiary’s account so long as the total amount per tax year does not exceed the \$15,000 limit. Encourage friends and family to contribute through [gift certificate contributions](#) or Ugift.
2. **Stimulus Check Impact:** The stimulus check will not disqualify you for the benefits you need for up to a year. After a year, whatever is left will count toward your \$2,000 SSI asset limit if you leave it in a regular account. If saved in an Enable Alabama account, it won’t count toward the \$2,000 asset limit.
3. **Qualifying Disability Expenses (QDE):** A QDE is an expense related to the blindness or disability of the designated beneficiary, and covers a wide range of categories - including medical expenses, housing, transportation, basic living expenses and more. For the full list of qualifying expenses visit: <https://secure.ssa.gov/poms.nsf/lnx/0501130740>.

Thankful for the Disability Community

The Arc of Central Alabama provides essential services and brings together individuals with disabilities within its community. Read on for why Brooks Greene, SVP & CFO is grateful for his organization during the holidays:

Approximately 75% of the people we serve don't have active family in their lives, which makes the holidays tricky to navigate financially and emotionally. The reality is that the who, what, and where of the holidays suddenly becomes the same entity: The Arc of Central Alabama. Born from this need, we have the honor of becoming more than the sum of our programs and far more than a service provider; we are family.

As we gear up for the holidays, we want to express our thanks, too. We are thankful for the people we are privileged to serve every day - for their joys, their hopes, their independence. We are thankful for those who have fought and are fighting for disability equity and rights here in Alabama and globally, and we are thankful for all of the progress we've made and for our plans to keep fighting for #InclusionForAll.

We are thankful for programs like Enable Alabama, as well as the direct support staff, advocates, service providers, community members, and policy makers who continue to help people with intellectual and developmental disabilities live the most independent lives possible.

Message from the Alabama State Treasurer

Through this challenging year, I am proud of the work that the Enable Savings Plan Alabama has done to support and uplift our Account Owners. Rain or shine, we are committed to providing financial resources and tools that are crucial for achieving independence and success. As we approach the holiday season, I wish all members of the Enable Alabama community joy, health and quality time spent with loved ones.

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.

Investments Are Not FDIC Insured* | No Bank, State or Federal Guarantee | May Lose Value | *Except the Bank Savings and Checking Investment Options

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Alabama Participating State

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