

# Possibilities


Fall 2021

A simple line-art icon of a lit lightbulb with rays emanating from it, symbolizing an idea or insight.

## 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 tips to bust any haunting myths:

1. **Contributing to Enable Accounts:** Anyone can contribute to a beneficiary's Enable account so long as the total amount per tax year does not exceed the \$15,000 limit. Encourage friends and family to contribute through Enable [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 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, financial management, basic living expenses and more. For the full list of qualifying expenses visit: <https://secure.ssa.gov/poms.nsf/lnx/0501130740>.

A green checkmark inside a circular outline, symbolizing a tip or a positive outcome.

## Savings Habits to "Fall" Back On

There are many simple yet effective habits that you can implement into your daily life to help maximize your finances. If you are planning a financial refresh this fall, read on for Enable'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 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!

### 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 advocate, please reach out to Enable Savings Plan Director, Diane Stewart at [diane.stewart@nebraska.gov](mailto:diane.stewart@nebraska.gov) or 402-450-3134.

### Get Social

Follow and Like @EnableSavingsPlan on Facebook.

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



# step up walk turns 20!

a message from the executive director

Dear Friends, Families, and Allies,

Every year at the beginning of October people with Down syndrome and their families have come to count on DSAF's annual Step Up for Down Syndrome Walk as a time to celebrate their friends and loved ones with Down syndrome. This year marks the 20th ANNUAL CELEBRATION!

Yes, I said that right – TWENTY YEARS!!! Even in the midst of a pandemic last year, the Step Up Walk still took place. This Walk is the Capital City's largest and longest-standing annual fundraiser and awareness event supporting people with

Down syndrome, but it is so much more than that.

It's a place where new parents raising a child with Down syndrome can meet seasoned parents and know that it's all going to be okay. It's a place where the meaning of "support" goes beyond just the people who live in your house – it extends to friends, teachers, doctors, local employers, business leaders, coworkers, and more. And it's a place that, for 20 years now, has been teaching Lincoln community members and beyond to never underestimate the capabilities of people with Down syndrome.

So please join us for this year's Step Up for Down Syndrome Walk on October 2 from 8am-11am at Antelope Park in Lincoln! Whether this is your first year or your 20th, come to the place **where love doesn't count chromosomes.**

With Warm Regards,

Jamie Bertucci  
Executive Director

**Register Today! [ds-stride.org/dsafstepup](https://ds-stride.org/dsafstepup)**

## Message from the Treasurer:

Friends, Fall is a time of change. Leaves change color, our wardrobes change to something warmer, and – as you can see – the ENABLE family has changed our program manager. It's important that there is a seamless transition guaranteeing consistent quality service.

We offer a nationwide plan and will continue to provide outstanding resources and options for our plan holders. Fall is a time of change, but what doesn't change is the necessity of saving for your future.

The Enable Savings Plan (the "Plan") is sponsored by the State of Nebraska and administered by the Nebraska State Treasurer. The Plan offers a series of investment portfolios within The Nebraska Achieving a Better Life Experience Program Trust. The Plan is intended to operate as a qualified ABLE 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 [enablesavings.com](https://enablesavings.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 savings program and should consult their tax advisor, attorney and/or other advisor regarding their specific legal, investment or tax situation.**

Except for the Bank Savings and Checking Investment Options, investments in the Enable Savings Plan 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 Nebraska, the Nebraska State Treasurer or the Nebraska Investment Council, 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

The Nebraska Achieving a Better Life Experience Program Trust Issuer  
Nebraska Investment Council Investment Oversight

