

Achieving a Better Life Experience (ABLE) - Rhode Island

Reaching Your Goals Fact Sheet 2026

What is Achieving a Better Life Experience?

The Achieving a Better Life Experience (ABLE) Act allows an individual with a disability to set aside money in a tax advantaged account to be used to help meet qualified disability expenses.

Who is eligible for an ABLE account?

Anyone who has a disability and was diagnosed prior to age 46 is eligible for an ABLE account. A person must meet Social Security's criteria for disability but does not have to be collecting Social Security disability benefits to be eligible.

What are the advantages of an ABLE account?

Money placed in an ABLE account is tax free.

- Annual maximum contribution: \$19,000
- Additionally, ABLE account owners who earn income may exceed the annual \$19,000 contribution limit. The additional annual contribution amount allowed is equal to the federal poverty level for a one-person household (in your state of residence) or the account owner's gross wages, whichever is less.
- RI state maximum account balance: \$395,000

Note: Up to \$100,000 of the account will not be considered an asset for Supplemental Security Income (SSI), or other income-based welfare programs. This means a significant amount of money can be set aside without jeopardizing eligibility for public benefits.

What can the money in an ABLE account be used for?

ABLE funds can be used to pay for qualified disability expenses, including, but not limited to, education, housing, transportation, employment training and support, assistive technology, personal

support services, healthcare expenses, financial management, and administrative services.

Who can contribute to an ABLE account?

The ABLE account can be funded by anyone, including family members, friends, and the individual with a disability.

[Ugift®](#) is a free-to-use service that lets friends and family contribute to an account using a unique code. Account Owners can opt-in to receive a Ugift® code by logging into their RI ABLE account, which then can be used by the Account Owner's family and friends to make a gift contribution at any time.

[Ugift ABLE FAQ](#)

How to set up an ABLE account

In Rhode Island, the ABLE account is sponsored by the state of Rhode Island and administered by the Executive Office of Health and Human Services (EOHHS) and the State Investment Commission. For more information about the RI's ABLE Savings Program, call 1-888-609-8915 or visit: [RI's ABLE](#)

Minimum deposit to open account: \$25.00

For more information about
Work Without Limits
Benefits Counseling
contact

1-877-YES-WORK
(1-877-937-9675)

or visit
[WorkWithoutLimits.org](#)