STABLE KENTUCKY

COMMONWEALTH OF KENTUCKY TREASURY

Saving for a More Independent Future

Presented By: Jordyn Pennington, Director of STABLE Kentucky

What is STABLE Kentucky?

- A savings program for people with disabilities
- Based on the Federal ABLE Act
- Save without losing SSI, Medicaid, or other benefits

Who's Eligible?

- Person with a disability that began before age 26 → raises to 46 in January
- Receiving SSI or SSDI = automatically eligible
- Others qualify with documentation of significant limitations

How much can be saved?

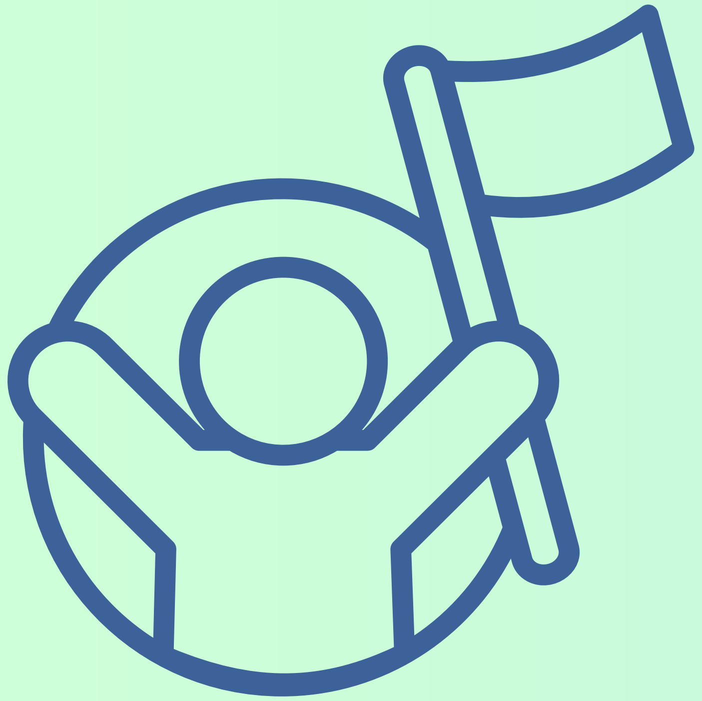
- Up to $19,000 per year
- Employed individuals may contribute over $34,000
- Anyone can contribute: family, friends, trusts

Qualified Disability Expenses

- Education
- Housing & rent
- Transportation
- Assistive technology
- Employment support
- Health & basic living needs

Using STABLE for Assistive Tech

- Communication Devices
- Screen readers
- Wheelchairs & mobility aids
- Adaptive software & hardware
- Smart home tools



Why It's Important

- *Supports independence*
- *Removes financial barriers*
- *Encourages smart saving*
- *Helps with transitions to college, work, or adulthood*

Get Started Easy!

- Visit www.stablekentucky.com
- No cost to open, an initial deposit fee of $25 to get started
- Low monthly fees
- Managed online

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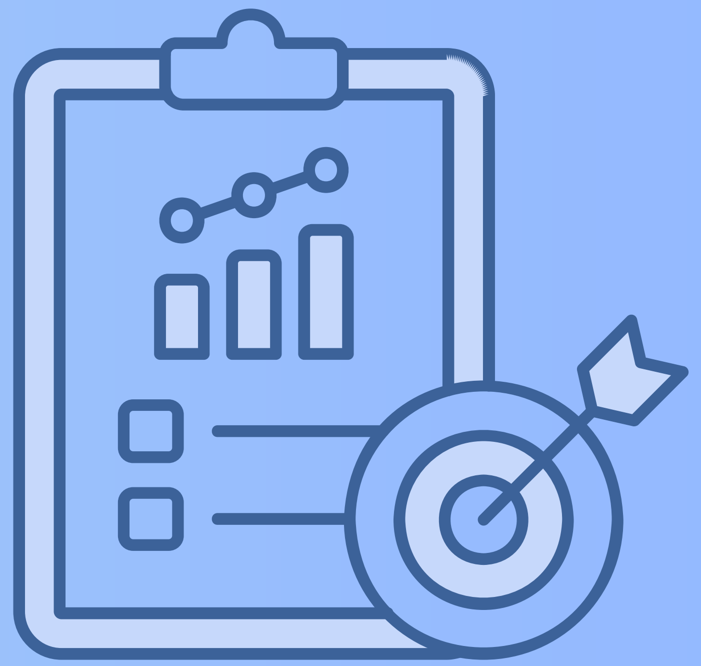
Example:Meet Karen

- Karen is 20 and uses assistive tech to communicate
- Saved STABLE funds for a tablet and communication app
- Now working part-time and going to community college

Key Takeaways



- Save money without losing benefits
- Use funds for assistive tech and more
- Encourages long-term planning
- Learn more: stablekentucky.com