



How an ABLE savings account could fix our future.

My name is Terry. I am a horse rescuer, a biker-chick, a renaissance woman, and a mom of a young man with autism.

I also have Multiple Sclerosis (MS), which means my immune system is attacking my brain. It's hard to move or remember things. Even though I was born with my disability, I wasn't diagnosed until my 40's.

My disability qualifies me for Social Security Income and Medicaid, but there are strings attached.

If I save too much money I'll lose my benefits. If I don't save enough money I can't pay my mechanic or town taxes. People whose disabilities are diagnosed before they turn 26 can open an ABLE savings account AND keep their benefits.

Why can't I do the same?

The ABLE Act must expand the age of eligibility to include people who are diagnosed later in life.

Terry Holden. 2020. Jeffersonville, Vermont.