

Parent Guide: ABLE Accounts & Special Needs Trusts (SNT)



Disclaimer:

This information was researched and compiled in November 2025 by Cherri Walrod, Community Health Worker. It is accurate to the best of our knowledge as of **November 2025**. Content may change over time. Please consult appropriate professionals or official sources for the most current guidance related to your specific situation.

The CHW project has received funding and support from K-State 105, Kansas State University's economic growth and advancement initiative for all 105 counties in Kansas. Learn more at k-state.edu/105.

1. Why These Tools Matter

- Protect eligibility for benefits like SSI and Medicaid.
 - Save for your child’s future needs without risking government support.
 - Provide flexibility for everyday expenses (ABLE) and long-term planning (SNT).
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2. Quick Definitions

| Tool | Simple Definition | Key Use |
|----------------------------------|---|---|
| ABLE Account | Tax-advantaged savings account for people with disabilities under 26. | Everyday expenses, short-term savings, up to contribution limits. |
| Special Needs Trust (SNT) | Legal trust designed to hold larger sums while preserving benefits. | Long-term financial security, inheritances, insurance proceeds. |

3. Key Facts to Remember

- **ABLE Accounts**
 - Annual contribution limit: ~\$19,000 (2025).
 - Aggregate account cap in Kansas: ~\$501,000.
 - First \$100,000 excluded from SSI asset calculation.
 - Minimum deposit to open in Kansas: \$1; low annual fees (~\$0–\$30).
- **Special Needs Trust (SNT)**
 - No contribution limit.
 - May incur trustee fees and be subject to tax depending on structure.
- **SSI Asset Limit:** \$2,000 per individual.

4. Parent Tips & Best Practices

- 1) **Start Early**
 - Open an ABLE account or SNT as soon as possible.
 - Small, regular contributions grow over time.
- 2) **Use Both Tools if Appropriate**
 - ABLE for everyday expenses and small/moderate savings.
 - SNT for larger sums, inheritances, or settlements.
- 3) **Track Contributions & Limits**
 - Ensure ABLE contributions do not exceed annual or plan limits.
- 4) **Protect Government Benefits**
 - Keep ABLE balances under \$100,000 for SSI protection.
 - Properly structure SNTs to avoid disqualifying Medicaid or SSI.
- 5) **Plan for Long-Term Management**
 - Choose a trustee you trust; consider professional or experienced family member.
 - Review trust periodically to match your child's evolving needs.
- 6) **Keep Records & Statements**
 - Document deposits, withdrawals, and qualified expenses.
 - Essential for tax reporting and proving funds were used for disability-related needs.
- 7) **Coordinate With Other Benefits**
 - Work with a special needs planner or financial advisor familiar with SSI, Medicaid, ABLE, and SNT rules.
- 8) **Encourage Safe Gift-Giving**
 - Friends/family can contribute directly to ABLE or a third-party SNT.
 - Avoid giving money directly to the child to protect benefits.
- 9) **Review Fees**
 - ABLE: choose e-statements and minimize optional features to reduce fees.
 - SNT: understand trustee and investment fees.
- 10) **Keep Flexibility**
 - ABLE funds for daily living expenses; SNT for long-term or extraordinary costs.

5. Suggested Binder Tabs / Organization

- 1) Guide & Definitions
- 2) ABLE Account Documents
- 3) Contributions & Withdrawals Log
- 4) SSI / Medicaid / Benefits Info
- 5) Special Needs Trust Documents
- 6) Receipts & Qualified Disability Expenses
- 7) Notes / Questions / To-Do
- 8) Helpful Resources & URLs

6. Helpful Websites (URLs)

ABLE Accounts (National & Kansas)

- ABLE National Resource Center — Overview: <https://www.ablenrc.org/get-started/am-i-eligible/>
- ABLE National Resource Center — How to Open: <https://www.ablenrc.org/am-i-able-eligible-and-how-do-i-open-an-account/>
- Kansas ABLE Savings Plan: https://www.kansasstatetreasurer.ks.gov/able_savings.html
- Kansas ABLE Enrollment: <https://savewithable.com/ks/home.html>

SSA / Benefits

- SSA ABLE Guide PDF: <https://www.ssa.gov/pubs/EN-05-10153.pdf>
- SSA POMS Rules: <https://secure.ssa.gov/poms.nsf/lnx/0501130740>
- SSA Spotlight on Trusts: <https://www.ssa.gov/pubs/EN-17-008.pdf>

Special Needs Trusts

- ABLE / SNT Comparison Chart: https://www.ablenrc.org/wp-content/uploads/2022/11/2022_SNT_ABLE_comparison.pdf
- SpecialNeedsTrustsOnline.com: <https://www.specialneedstrustsonline.com/able-account/>

Kansas / Local Resources

- Heartland Special Needs Foundation: <https://heartlandspecialneedsfoundation.org/>
- Arcare Trust Services: <https://arcare.org/>
- Midwest Special Needs Trust: <https://www.midwestspecialneedstrust.org/>
- Disability Rights Center of Kansas: <https://www.drckansas.org/>
- Kansas Council on Developmental Disabilities: <https://www.kcdd.org/>

7. Notes / Action Plan Section

Starter Pack: Resources for Kansas Families — ABLE, SNT & Disability Supports

| Name / Organization | What They Offer / Why Useful | URL |
|---|--|---|
| Heartland Special Needs Foundation | Non-profit that provides education about Special Needs Trusts (SNTs), offers grants to underfunded trusts, supports Kansas-area special needs families. heartlandspecialneedsfoundation.org | https://heartlandspecialneedsfoundation.org/ |
| Arcare — Trust Services & Resources | Offers pooled-trust SNT services for people with disabilities; helpful if you want professional trust management rather than private trustee. Arcare+1 | https://arcare.org/ |
| Midwest Special Needs Trust (MSNT) | Non-profit SNT trust provider serving multiple states including Kansas; good for third-party trust administration. Midwest Special Needs Trust+1 | https://www.midwestspecialneedstrust.org/ |
| Disability Rights Center of Kansas (DRC-KS) | Statewide legal-advocacy nonprofit that protects disability rights, helps with Medicaid/SSI issues, and offers support and representation when needed. Disability Rights Center of Kansas+1 | https://www.drckansas.org/ |
| Kansas Youth Transition Network (KYTN) | Offers resources for transition-age youth with disabilities — including employment support, vocational/independent-living assistance, and planning tools. Kansas Youth Transition Network | https://www.kansasyouthtransition.org/resources |
| Kansas Department for Children and Families (DCF) — Vocational Rehabilitation & Supports | State agency offering vocational rehabilitation, support services, and resources for people with disabilities seeking employment or independence. Kansas Department of Commerce+1 | https://www.dcf.ks.gov/for-residents/RS/Pages/Employment-Services.aspx |
| OCCK (Kansas Disability & Community Support Services) | Local/statewide support services — home support, rehab, independent living help for people with disabilities in Kansas. OCCK | https://www.occk.com/ |
| Kansas Supported Decision-Making Portal | Resource for Supported Decision-Making (alternative to guardianship); helps people with disabilities make their own choices with support, especially useful in long-term planning. kansassupporteddecisionmaking.org | https://kansassupporteddecisionmaking.org/ |

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