

119TH CONGRESS  
2D SESSION

# S. 4498

To amend the Internal Revenue Code of 1986 to make expiring ABLE provisions permanent, improve accessibility and education for families, and for other purposes.

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## IN THE SENATE OF THE UNITED STATES

MAY 12, 2026

Mr. MORAN (for himself, Mr. VAN HOLLEN, Mr. TILLIS, and Ms. KLOBUCHAR) introduced the following bill; which was read twice and referred to the Committee on Finance

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## A BILL

To amend the Internal Revenue Code of 1986 to make expiring ABLE provisions permanent, improve accessibility and education for families, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “ABLE Tomorrow  
5 Act”.

6 **SEC. 2. FINDINGS.**

7 Congress finds the following:

8 (1) People with disabilities are more than two  
9 and half times as likely to live in poverty than people

1 without disabilities. In every State, people with dis-  
2 abilities experience higher poverty rates than both  
3 the rate for people without disabilities and the over-  
4 all State poverty rate. Households containing an  
5 adult with a disability that limits their ability to  
6 work require more income to obtain the same stand-  
7 ard of living as similar households without a member  
8 with a disability.

9 (2) The Stephen Beck, Jr., Achieving a Better  
10 Life Experience Act of 2014 provided for qualified  
11 ABLE programs, which provided eligible people with  
12 disabilities the opportunity to open tax-advantaged  
13 savings accounts which they can use for meeting  
14 qualified disability-related expenses without the risk  
15 of losing eligibility for certain benefits they need to  
16 maintain health, independence, and quality of life.

17 (3) Since the establishment of ABLE accounts,  
18 legislative changes have been made to increase ac-  
19 cess to, uptake, and sustainability of the program,  
20 including increasing the disability onset age from be-  
21 fore age 26 to before age 46 to qualify for an ABLE  
22 account, allowing working ABLE account holders to  
23 contribute additional amounts to the annual con-  
24 tribution limit, creating a Saver's credit allowance

1 for ABLE contributions, and allowing for rollovers  
2 of 529 accounts.

3 (4) As of 2025, there were hundreds of thou-  
4 sands of ABLE accounts open in the United States  
5 with several million individuals with disabilities eligi-  
6 ble for ABLE accounts. This number is expected to  
7 nearly double and as amendments made by the SE-  
8 CURE 2.0 Act of 2022 take effect beginning Janu-  
9 ary 2026.

10 **SEC. 3. PURPOSES.**

11 The purposes of this Act are—

12 (1) to encourage and assist individuals with dis-  
13 abilities who have fewer resources to save using  
14 ABLE accounts;

15 (2) to increase uptake and continued utilization  
16 of ABLE accounts by people with disabilities, espe-  
17 cially those individuals receiving benefits under the  
18 Medicaid program established under title XIX of the  
19 Social Security Act and the program for supple-  
20 mental security income benefits established under  
21 title XVI of such Act; and

22 (3) to help ensure the success and financial sta-  
23 bility of ABLE account holders and the whole of the  
24 ABLE account program.

1 **SEC. 4. REPEAL OF TRANSFER TO STATE UPON DEATH OF**  
 2 **DESIGNATED BENEFICIARY.**

3 Section 529A(f) of such Code is amended to read as  
 4 follows:

5 “(f) PROHIBITION ON STATE ADJUSTMENT OR RE-  
 6 COVERY OF MEDICAL ASSISTANCE.—Notwithstanding sec-  
 7 tion 1917(b) of the Social Security Act or any other provi-  
 8 sion of law, no State may seek adjustment or recovery of  
 9 any medical assistance correctly paid on behalf of a des-  
 10 ignated beneficiary under a State Medicaid Plan from the  
 11 ABLE account of such designated beneficiary, regardless  
 12 of whether the ABLE account is part of the designated  
 13 beneficiary’s estate.”.

14 **SEC. 5. MODIFICATIONS TO CONTRIBUTION LIMITATIONS.**

15 (a) REPEAL OF LIMITATION ON ROLLOVERS.—Sec-  
 16 tion 529(c)(3)(C)(i) of such Code is amended by striking  
 17 the matter following subclause (III).

18 (b) EXCEPTION TO CONTRIBUTION LIMIT FOR CER-  
 19 TAIN LUMP SUM PAYMENTS.—

20 (1) IN GENERAL.—Section 529A(b) of such  
 21 Code is amended by adding at the end the following  
 22 new paragraph:

23 “(8) EXCEPTION TO CONTRIBUTION LIMIT FOR  
 24 CERTAIN LUMP SUM PAYMENTS.—

25 “(A) IN GENERAL.—In the case of a con-  
 26 tribution to a qualified ABLE program from a

third-party trust, a contribution of amounts received by the designated beneficiary as proceeds of a life insurance contract, or an amount distributed from a qualified tuition program (as defined in section 529(b)(1)) that is not includible in gross income of the distributee under section 529(c)(3)(C)(i)(III), subsection (b)(2)(B) shall not apply.

“(B) LIMITATION.—Subparagraph (A) shall not apply with respect to any contribution if such subparagraph has applied to any other contribution in any taxable year to a qualified ABLE program of the qualified beneficiary.”.

(2) CONFORMING AMENDMENTS.—

(A) Section 529A(b)(2)(B) of such Code is amended by inserting “paragraph (8) or” after “Except in the case of contributions under” in the matter preceding clause (i).

(B) Section 529A(b)(6) is amended by inserting “and any contributions described in paragraph (8)(A)” after “State agency or instrumentality thereof”.

**SEC. 6. DELAY OF SUSPENSION OF BENEFITS.**

Section 103(b)(1) of the Stephen Beck, Jr., ABLE Act of 2014 is amended by inserting “, and the suspension

1 shall begin with the benefits payable for the 1st calendar  
 2 month that begins after the 2-month period that begins  
 3 with the date the individual receives notice from the Com-  
 4 missioner of Social Security that the benefits are to be  
 5 so suspended” before the period.

6 **SEC. 7. PROTECTING WORKING ABLE INDIVIDUALS FROM**  
 7 **LOSING BENEFITS BECAUSE OF RETIREMENT**  
 8 **PLAN RULES.**

9 (a) IN GENERAL.—Section 414 of the Internal Rev-  
 10 enue Code of 1986 is amended by adding at the end the  
 11 following new subsection:

12 “(dd) ABLE ACCOUNT CONTRIBUTIONS.—

13 “(1) IN GENERAL.—An applicable employer  
 14 plan (as defined in subsection (v)(6)(A)) which is a  
 15 defined contribution plan shall not be treated as fail-  
 16 ing to meet any requirement of this title solely be-  
 17 cause the plan provides that an eligible ABLE indi-  
 18 vidual may elect for a plan year that employer con-  
 19 tributions which would otherwise be made under the  
 20 terms of the plan for such plan year shall (in lieu  
 21 of contribution to the plan) be contributed by the  
 22 employer to a qualified ABLE program described in  
 23 section 529A on behalf of such eligible ABLE indi-  
 24 vidual.

25 “(2) TREATMENT OF CONTRIBUTIONS.—

1           “(A) NO DEDUCTION FOR AMOUNTS CON-  
 2           TRIBUTED TO ABLE ACCOUNT.—Except as pro-  
 3           vided in subparagraph (B), a contribution to a  
 4           qualified ABLE program pursuant to an elec-  
 5           tion under paragraph (1) shall not be treated as  
 6           a contribution to an applicable employer plan.

7           “(B) APPLICATION OF NONDISCRIMINA-  
 8           TION RULES.—Under rules prescribed by the  
 9           Secretary, for purposes of applying sections  
 10          401(a)(4), 401(k)(3), 401(k)(12), 401(k)(13),  
 11          401(m)(2),           403(b)(12),           408(k)(3),  
 12          408(p)(2)(A)(iii), 408(p)(2)(B), 410, and 416,  
 13          contributions made to a qualified ABLE pro-  
 14          gram pursuant to an election under paragraph  
 15          (1) shall be treated as if such contributions  
 16          were made to the plan.

17          “(3) UNIVERSAL AVAILABILITY.—Paragraph  
 18          (1) shall not apply unless the plan provides that the  
 19          election described therein is available to all eligible  
 20          ABLE individuals who are eligible to participate in  
 21          the plan.

22          “(4) CASH OR DEFERRED ARRANGEMENT.—A  
 23          plan shall not fail to be treated as including a quali-  
 24          fied cash or deferred arrangement described in sec-

1        tion 401(k)(1) solely because such plan provides for  
 2        the election described in paragraph (1).

3            “(5) ELIGIBLE ABLE INDIVIDUAL.—For pur-  
 4        poses of this subsection, the term ‘eligible ABLE in-  
 5        dividual’ means an employee who, as of the first day  
 6        of a plan year, is an eligible individual within the  
 7        meaning of section 529A(e)(1) for the taxable year  
 8        containing such first day of the plan year.

9            “(6) TREATMENT OF PERMISSIVE WITH-  
 10        DRAWALS.—An eligible ABLE individual may direct  
 11        amounts eligible for withdrawal from an eligible con-  
 12        tribution arrangement pursuant to section 414(w) to  
 13        be contributed to a qualified ABLE program de-  
 14        scribed in section 529A on behalf of such eligible  
 15        ABLE individual.”.

16        (b) TREATMENT AS BENEFICIARY CONTRIBUTION.—  
 17        Section 529A(b)(7) of the Internal Revenue Code of 1986  
 18        is amended by redesignating subparagraph (B) as sub-  
 19        paragraph (C) and by inserting after subparagraph (A)  
 20        the following new subparagraph:

21            “(B) EMPLOYER CONTRIBUTIONS.—Con-  
 22        tributions made to a qualified ABLE program  
 23        by an employer on behalf of a designated bene-  
 24        ficiary described in this paragraph pursuant to



1 paragraph (1) or (6) of section 414(a) shall be  
 2 treated as made by the designated beneficiary.”.

3 (c) CLARIFICATION OF AVAILABILITY OF EMPLOYER  
 4 CONTRIBUTIONS.—Section 529A(e) of the Internal Rev-  
 5 enue Code of 1986 is amended by adding at the end the  
 6 following new paragraph:

7 “(7) EMPLOYER CONTRIBUTIONS.—An em-  
 8 ployer of an eligible individual may contribute to any  
 9 qualified ABLE program for which the eligible indi-  
 10 vidual is the designated beneficiary, including  
 11 through a contribution matching a contribution  
 12 made by such eligible individual to the qualified  
 13 ABLE program.”.

14 (d) DEDUCTION FOR CONTRIBUTIONS REMITTED BY  
 15 EMPLOYER TO A QUALIFIED ABLE PROGRAM.—Not later  
 16 than 1 year after the date of the enactment of this Act,  
 17 the Secretary of the Treasury shall—

18 (1) amend the regulations under section 162 of  
 19 the Internal Revenue Code of 1986 to confirm that  
 20 contributions made by an employer to a qualified  
 21 ABLE program described in section 529A of such  
 22 Code on behalf of an eligible ABLE individual de-  
 23 scribed in section 414(dd)(5) of such Code who is an  
 24 employee of such employer shall be considered a rea-  
 25 sonable allowance for salaries or other compensation

1 for personal service if such contribution for a year,  
2 taking into account all other contributions to such  
3 qualified ABLE program, does not exceed the max-  
4 imum contribution described in section  
5 529A(b)(2)(B) of such Code with respect to such in-  
6 dividual; and

7 (2) update the publications issued for employers  
8 to encourage employers offering a retirement plan  
9 with automatic enrollment to notify employees who  
10 elect not to contribute to the plan and who may be  
11 eligible to contribute to a qualified ABLE program  
12 to notify such employees of the possibility of a con-  
13 tribution under section 529A(b)(2)(B)(ii) of such  
14 Code.

15 (e) EFFECTIVE DATE.—

16 (1) IN GENERAL.—Except as provided in para-  
17 graph (2), the amendments made by this section  
18 shall apply to plan and taxable years beginning after  
19 the date of the enactment of this Act.

20 (2) CLARIFICATIONS.—The amendment made  
21 by subsection (c) and the amendments made pursu-  
22 ant to subsection (d)(1) shall apply to plan and tax-  
23 able years beginning before, on, or after the date of  
24 the enactment of this Act.

1 (f) MODEL AMENDMENT AUTHORITY.—The Sec-  
 2 retary of the Treasury (or such Secretary’s delegate) shall  
 3 promulgate model amendments which plans may adopt to  
 4 implement contributions to qualified ABLE programs pur-  
 5 suant to the amendments made by this section.

6 **SEC. 8. DIRECTING AGENCIES TO INFORM PEOPLE WITH**  
 7 **DISABILITIES ABOUT ABLE ACCOUNTS.**

8 (a) SOCIAL SECURITY ADMINISTRATION.—

9 (1) IN GENERAL.—Beginning 180 days after  
 10 the date of enactment of this Act, the Commissioner  
 11 of Social Security shall provide the information de-  
 12 scribed in paragraph (3) to any individual who is re-  
 13 ceiving any of the following on or after such date:

14 (A) A supplemental security income benefit  
 15 under title XVI of the Social Security Act (42  
 16 U.S.C. 1381 et seq.).

17 (B) A disability insurance benefit under  
 18 section 223 of the Social Security Act (42  
 19 U.S.C. 423).

20 (C) A monthly insurance benefit under sec-  
 21 tion 202 of the Social Security Act (42 U.S.C.  
 22 402) based on such individual’s disability (as  
 23 defined in section 223(d) of such Act (42  
 24 U.S.C. 423(d))).

1           (2) PROVISION OF INFORMATION UPON REDE-  
 2           TERMINATION OR OVERPAYMENT.—Beginning 180  
 3           days after the date of enactment of this Act, the  
 4           Commissioner of Social Security shall, in addition to  
 5           providing the information described in paragraph (3)  
 6           in accordance with paragraph (1), provide such in-  
 7           formation to any individual receiving a benefit de-  
 8           scribed in paragraph (1)—

9                   (A) whenever such individual's eligibility  
 10                   for such benefit is redetermined; and

11                   (B) whenever such individual is found to  
 12                   have received an overpayment of such benefits  
 13                   due to the individual having resources that ex-  
 14                   ceed the amount established under subpara-  
 15                   graph (A) or (B) of section 1611(a)(3) of the  
 16                   Social Security Act (42 U.S.C. 1382(a)(3)), as  
 17                   applicable to the individual.

18           (3) INFORMATION ON ABLE ACCOUNTS.—The  
 19           information described in this paragraph is the fol-  
 20           lowing:

21                   (A) Information on the existence of—

22                           (i) qualified ABLE programs as de-  
 23                           fined in section 529A of the Internal Rev-  
 24                           enue Code of 1986; and

1 (ii) resources for people with disabil-  
 2 ities, such as the ABLE National Resource  
 3 Center, the National Association of State  
 4 Treasurers, and ABLE Today.

5 (B) Instructions on how to open an ABLE  
 6 account (as defined in section 529A of the In-  
 7 ternal Revenue Code of 1986).

8 (b) DEPARTMENT OF VETERANS AFFAIRS.—

9 (1) IN GENERAL.—Chapter 63 of title 38,  
 10 United States Code, is amended by adding at the  
 11 end the following new section:

12 **“§ 6321. ABLE programs**

13 “(a) IN GENERAL.—The Secretary shall inform each  
 14 veteran and eligible dependent who participates in or re-  
 15 ceives benefits or services through a program carried out  
 16 under the laws administered by the Secretary about the  
 17 existence of qualified ABLE programs and resources for  
 18 people with disabilities, such as the ABLE National Re-  
 19 source Center, the National Association of State Treas-  
 20 urers, and ABLE Today, at the time such veteran or eligi-  
 21 ble dependent first participates in or receives such benefit  
 22 or service through such program.

23 “(b) DEFINITIONS.—In this section:

1           “(1) ELIGIBLE DEPENDENT.—The term ‘eligi-  
2           ble dependent’ has the meaning given that term in  
3           section 6301(b) of this title.

4           “(2) QUALIFIED ABLE PROGRAM.—The term  
5           ‘qualified ABLE program’ has the meaning given  
6           that term in section 529A of the Internal Revenue  
7           Code of 1986.”.

8           (2) CLERICAL AMENDMENT.—The table of sec-  
9           tions at the beginning of chapter 63 of such title is  
10          amended by adding at the end the following new  
11          item:

“6321. ABLE programs.”.

12          (c) DEPARTMENT OF HOUSING AND URBAN DEVEL-  
13          OPMENT.—

14               (1) DEFINITION.—In this subsection, the term  
15          “covered housing program” means—

16                       (A) the program for supportive housing for  
17                       persons with disabilities under section 811 of  
18                       the Cranston-Gonzalez National Affordable  
19                       Housing Act (42 U.S.C. 8013); and

20                       (B) the tenant-based assistance program  
21                       under section 8(o) of the United States Hous-  
22                       ing Act of 1937 (42 U.S.C. 1437f(o)).

23               (2) REQUIREMENT.—The Secretary of Housing  
24          and Urban Development shall ensure that when a  
25          family or an individual enrolls in a covered housing

1 program or otherwise begins to occupy housing as-  
 2 sisted by a covered housing program, the family or  
 3 individual is informed about—

4 (A) the existence of qualified ABLE pro-  
 5 grams as defined in section 529A of the Inter-  
 6 nal Revenue Code of 1986; and

7 (B) resources for people with disabilities,  
 8 such as the ABLE National Resource Center,  
 9 the National Association of State Treasurers,  
 10 and ABLE Today.

11 (d) CHAPTER 85 OF TITLE 41, UNITED STATES  
 12 CODE.—Section 8503(d) of title 41, United States Code,  
 13 is amended—

14 (1) in paragraph (1), by striking “and” at the  
 15 end;

16 (2) in paragraph (2), by striking the period at  
 17 the end and inserting “; and”; and

18 (3) by adding at the end the following:

19 “(3) shall provide regulations providing that,  
 20 when a qualified nonprofit agency that produces a  
 21 product or services for the Federal Government  
 22 under subsection (c) enrolls an individual in a pro-  
 23 gram to produce the product or services, the agency  
 24 shall inform the individual about—

“(A) the existence of qualified ABLE programs as defined in section 529A of the Internal Revenue Code of 1986; and

“(B) resources for people with disabilities, such as the ABLE National Resource Center, the National Association of State Treasurers, and ABLE Today.”.

(e) STATE MEDICAID AND CHIP AGENCIES.—

(1) MEDICAID.—Section 1902(a) of the Social Security Act (42 U.S.C. 1396a(a)) is amended—

(A) in paragraph (88), by striking “; and” and inserting a semicolon;

(B) in paragraph (89), by striking the period at the end and inserting “; and”; and

(C) by inserting after paragraph (89) the following new paragraph:

“(90) provide that the State will inform any individual who enrolls for medical assistance under the State plan (or under a waiver of such plan) about the existence of qualified ABLE programs as defined in section 529A of the Internal Revenue Code of 1986, and resources for people with disabilities, such as the ABLE National Resources Center, the National Association of State Treasurers, and ABLE Today, when they first enroll for such assistance.”.



1           (2) CHIP.—Section 2107(e)(1) of the Social  
2       Security Act (42 U.S.C. 1397gg(e)(1)) is amended—

3           (A) by redesignating subparagraphs (I)  
4       through (W) as subparagraphs (J) through (X),  
5       respectively; and

6           (B) by inserting after subparagraph (H)  
7       the following new subparagraph:

8           “(I) Section 1902(a)(90) (relating to the  
9       provision of information about ABLE accounts  
10      to individuals when they first enroll for medical  
11      assistance).”.

12          (3) EFFECTIVE DATE.—The amendments made  
13      by this subsection shall take effect on the date that  
14      is 180 days after the date of enactment of this Act.

15      (f) STATE TANF AGENCIES.—

16          (1) IN GENERAL.—Section 408(a) of the Social  
17      Security Act (42 U.S.C. 608(a)) is amended by add-  
18      ing at the end the following new paragraph:

19          “(13) STATE REQUIREMENT TO PROVIDE IN-  
20      FORMATION ABOUT ABLE ACCOUNTS.—Beginning  
21      180 days after the date of enactment of the ABLE  
22      Awareness Act, a State to which a grant is made  
23      under section 403 shall provide information about  
24      the existence of qualified ABLE programs as defined  
25      in section 529A of the Internal Revenue Code of

1       1986, and resources for people with disabilities, such  
 2       as the ABLE National Resources Center, the Na-  
 3       tional Association of State Treasurers, and ABLE  
 4       Today, to any family receiving or applying for assist-  
 5       ance under such grant.”.

6           (2) STATE PLAN REQUIREMENT.—Section  
 7       402(a)(1)(B) of the Social Security Act (42 U.S.C.  
 8       602(a)(1)(B)) is amended by adding at the end the  
 9       following new clause:

10                   “(vi) The document shall include in-  
 11                   formation about how the State will provide  
 12                   information about qualified ABLE pro-  
 13                   grams to individuals as required under sec-  
 14                   tion 408(a)(13).”.

15       (g) NUTRITION ASSISTANCE PROGRAMS.—Each  
 16       State shall inform people with disabilities (as defined in  
 17       section 3 of the Americans with Disabilities Act of 1990  
 18       (42 U.S.C. 12102)) about the existence of qualified ABLE  
 19       programs (as defined in section 529A of the Internal Rev-  
 20       enue Code of 1986), and resources for people with disabil-  
 21       ities, such as the ABLE National Resource Center, the  
 22       National Association of State Treasurers, and ABLE  
 23       Today, on enrollment in any means-tested nutrition assist-  
 24       ance program of the Department of Agriculture or the De-  
 25       partment of Defense, including—

1           (1) the supplemental nutrition assistance pro-  
 2           gram established under the Food and Nutrition Act  
 3           of 2008 (7 U.S.C. 2011 et seq.); and

4           (2) the special supplemental nutrition program  
 5           for women, infants, and children established by sec-  
 6           tion 17 of the Child Nutrition Act of 1966 (42  
 7           U.S.C. 1786).

8           (h) REHABILITATION ACT OF 1973.—Section 101(a)  
 9           of the Rehabilitation Act of 1973 (29 U.S.C. 721(a)) is  
 10          amended by adding at the end the following:

11           “(27) INFORMATION ON ABLE PROGRAMS.—The  
 12          State plan shall provide that, when an individual  
 13          with a disability (as defined in section 7(20)(A)) en-  
 14          rolls in a vocational rehabilitation program, the des-  
 15          ignated State unit shall inform the person about—

16           “(A) the existence of qualified ABLE pro-  
 17          grams as defined in section 529A of the Inter-  
 18          nal Revenue Code of 1986; and

19           “(B) resources for individuals with disabil-  
 20          ities, such as the ABLE National Resource  
 21          Center, the National Association of State  
 22          Treasurers, and ABLE Today.”.

23          (i) MEDICARE.—Beginning 180 days after the date  
 24          of enactment of this Act, the Secretary of Health and  
 25          Human Services shall provide the information described

1 in subsection (a)(3)(A) to any individual entitled to bene-  
 2 fits under title XVIII of the Social Security Act (42  
 3 U.S.C. 1395 et seq.) by reason of section 1811(2) of such  
 4 Act (42 U.S.C. 1395c(2)) at the time such individual be-  
 5 comes entitled to such benefits.

6 (j) HEAD START ACT.—

7 (1) HEAD START PROGRAMS.—Section 642(b)  
 8 of the Head Start Act (42 U.S.C. 9837(b)) is  
 9 amended by adding at the end the following:

10 “(17) When a child is enrolled by the Head  
 11 Start agency, inform the child’s family about—

12 “(A) the existence of qualified ABLE pro-  
 13 grams as defined in section 529A of the Inter-  
 14 nal Revenue Code of 1986; and

15 “(B) resources for individuals with disabil-  
 16 ities, such as the ABLE National Resource  
 17 Center, the National Association of State  
 18 Treasurers, and ABLE Today.”.

19 (2) EARLY HEAD START PROGRAMS.—Section  
 20 645A(b) of the Head Start Act (42 U.S.C.  
 21 9840a(b)) is amended—

22 (A) by redesignating paragraph (12) as  
 23 paragraph (13); and

24 (B) by inserting after paragraph (11) the  
 25 following:

1 “(12) when a child is enrolled by the entity, in-  
2 form the child’s family about—

3 “(A) the existence of qualified ABLE pro-  
4 grams as defined in section 529A of the Inter-  
5 nal Revenue Code of 1986; and

6 “(B) resources for individuals with disabil-  
7 ities, such as the ABLE National Resource  
8 Center, the National Association of State  
9 Treasurers, and ABLE Today; and”.

10 (k) INDIVIDUALS WITH DISABILITIES ACT.—

11 (1) IN GENERAL.—Section 612(a) of the Indi-  
12 viduals with Disabilities Education Act (20 U.S.C.  
13 1412(a)) is amended by adding at the end the fol-  
14 lowing:

15 “(26) INFORMATION ON ABLE PROGRAMS.—The  
16 parents of each child receiving special education and  
17 related services under this part or early intervening  
18 services under section 613(f) are provided with in-  
19 formation regarding—

20 “(A) the existence of qualified ABLE pro-  
21 grams as defined in section 529A of the Inter-  
22 nal Revenue Code of 1986; and

23 “(B) resources for individuals with disabil-  
24 ities, such as the ABLE National Resource

1 Center, the National Association of State  
2 Treasurers, and ABLE Today.”.

3 (2) INFANTS AND TODDLERS WITH DISABIL-  
4 ITIES PROGRAM.—Section 635(a) of the Individuals  
5 with Disabilities Education Act (20 U.S.C. 1435(a))  
6 is amended by adding at the end the following:

7 “(17) Policies and procedures to ensure that  
8 the parents of each infant or toddler with a dis-  
9 ability who receives early intervention services under  
10 this part are provided with information regarding—

11 “(A) the existence of qualified ABLE pro-  
12 grams as defined in section 529A of the Inter-  
13 nal Revenue Code of 1986; and

14 “(B) resources for individuals with disabil-  
15 ities, such as the ABLE National Resource  
16 Center, the National Association of State  
17 Treasurers, and ABLE Today.”.

18 **SEC. 9. ABLE AWARENESS GRANTS.**

19 (a) IN GENERAL.—The Secretary may award grants  
20 to eligible entities for the purposes of promoting the avail-  
21 ability of ABLE programs and their benefits and encour-  
22 aging the establishment of ABLE accounts for eligible in-  
23 dividuals.

24 (b) ELIGIBLE ENTITY.—For purposes of this section,  
25 the term “eligible entity” means—

1           (1) any State, or any agency or instrumentality  
2       thereof;

3           (2) an Indian tribal government or any subdivi-  
4       sion thereof; or

5           (3) any consortium of entities described in  
6       paragraph (1) or (2).

7       (c) AWARDING GRANTS.—

8           (1) APPLICATION.—An eligible entity desiring a  
9       grant under this section shall submit to the Sec-  
10      retary an application at such time, in such manner,  
11      and containing or accompanied by such information,  
12      as the Secretary may reasonably require.

13          (2) DATA COLLECTION AND REPORTING.—The  
14      Secretary may not award a grant under this section  
15      unless the eligible entity agrees to collect data on the  
16      number of ABLE accounts established as a result of  
17      activities carried out with the grant funds.

18      (d) USE OF FUNDS.—

19          (1) IN GENERAL.—An eligible entity receiving a  
20      grant under this section shall use the grant to in-  
21      crease awareness of ABLE accounts and to provide  
22      information on how to enroll in such accounts.

23          (2) ACTIVITIES.—An eligible entity may use a  
24      grant under this section for—

25              (A) media buys;

1 (B) conferences, meetings, canvassing, and  
 2 recruitment; and

3 (C) other activities to promote the avail-  
 4 ability and establishment of ABLE accounts.

5 (e) OTHER TERMS.—For purposes of this section:

6 (1) ABLE PROGRAM; ABLE ACCOUNT; ELIGIBLE  
 7 INDIVIDUAL.—The terms “ABLE program”,  
 8 “ABLE account”, and “eligible individual” have the  
 9 respective meaning given such terms under section  
 10 529A of the Internal Revenue Code of 1986.

11 (2) SECRETARY.—The term “Secretary” means  
 12 the Secretary of the Treasury or the Secretary’s del-  
 13 egate.

14 (3) STATE.—The term “State” includes any  
 15 territory or possession of the United States.

16 (f) AUTHORIZATION OF APPROPRIATIONS.—There is  
 17 authorized to be appropriated to carry out this section  
 18 \$50,000,000 for each of fiscal years 2027 through 2031.

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