



Na sawtei le caita tangka pakhongna patho nah a totei a hia paw le hmelang letei a hia paw sahlo kha

Na sawtei caw haraw a cang zong, sianging nyeh a cang zong, kungtling pawtei a hia paw vytei ahia teipaw caitah cangseh, Maryland ABLE account tapaw letah na sawtei hmelang cai letah a bingsy napaw caitah pakhong panah kha tua. Phung ning tei a ungpaw chungkha le pung tlangtling lypaw caita, Maryland ABLE account caw a mai a cong paw le ngunkhui (tax) luanah or a cong vypaw tah tuapaw a cang, ngaidang nah cai cangseh, zalong tei ungnah cangseh, a cangly le na sawtei hoihra tah hring khy napaw caita cangseh, ma account le co takang pakhong pa.

Na sawtei caita a tocai le cangseh hmelang letah cangseh coza taitei bongnah caita ahia paw kha tingtua pacia la a ningcang teita pakhong pacia

Na sawtei ta bongnah kha a hmutha zong cangseh, hmelang le hmu paw zong cangseh, rithlia ciapaw \$2,000 SSI cungkha na hmukhy a. SSI letei na tangka kha zuhnah ungly ta, ABLE account ta \$100,000 taikha a capakhong sakhy aa a cangly le na teta khy aa. Ma account chung letei tangka taco a hringpaw coza bongnah sahlo, taching nale ngaidangnah caitei a makhangnah le phungning teite tuakhy nah (waiver), HUD, SNAP, le a hringpaw sahlo vytei kha zuh abe.

Ato le hmelang tai leta a chaw tei tua ange

Pung tlangtling lypaw taatei rawpaw caitei tangka hmangpaw (QDEs), taching nale ngaidang naapaw caitei hmangpaw, a hmingkhainah, singcongna, rai, langhruinah, pungpa bongnah, technology tapaw chaitha singnah caitei bongnah, le a hringpaw zong, penaa paw caita a to a cangly le hmelang leta Maryland ABLE account na hmangkhy.

Na Sawtei Maryland ABLE Account Tangka Hmupaw Sahlo Caw Ngunkhui Lua Acang

Maryland ABLE taco tangka pakhong naapaw caita phing pali (4) a mape makhy taico FDIC taitei a maakhangnah \$250,000 napaw a ccount sangkheh kha pechih a cang aa. Tangka pehang na Visa card (a pre-paid visa card) caw, na sawtei a kungkhua kha a tlapaw tangka langta hmang nadang sahlo vytei congpana caitei nawnah naa tuapaw cung letei cangnah phingkeh a cang. Pungtlang tling lypaw taatei rawpaw caitei tangka hmangnah (QDEs) na hmang caco tangka na hmupaw sahlo kha ngunkhui na lua.

Bongnah (contribution) caitei zunah caw cyhlang a cang mai aa Maryland coza tangka hmuna ngukhui lana taita

Ahopo ta na sawtei Maryland ABLE account leta bongnah a pekhy. Maryland ABLE account leta bongnah apetu Maryland ngunkhui aepaw pekheh cy caw, kungkeh acangly le voikheh tei Maryland coza tei ngunkhui pekaw paw (tax retron) taitei tangka aa hmupaw chung taita ahlu paw \$2,500 caw zuh pa kha cyhlang a cang (eligible).

529 College Saving Account kha pe acang he

Na sawtei caita 529 college account na nuipaw a cang caco, ma cacaw tuition mai le hmelang leta congna cawvy paw caita hmangkhy cangbe takha na raw aa, ma account taita Maryland ABLE account langkha tangka a ne teita palong khy a cang. Dangtanah a cangly le a hluita a mai pechih nah ungly ta a ne teita tangka caw na palong khy mai aa. Nama na cangna cungle a ngat ta, ngunkhui konglang a bi paw he kha rawhna na hei hrangpaw kha dukhui na cang.

Special Needs Trusts and Maryland ABLE Sangkheh le sangkheh seikhui nah (Can Go Hand-In-Hand)

Na sawtei tah Special Needs Trust nui ly zongtah Maryland ABLE account kha nuikhy a cang. Special needs trust na nui ah co, ma cacaw Maryland ABLE account kha hmangkhy hruai a cang




Maryland ABLE account caw
MarylandABLE.org taita na tuakhy



HMING COTU OR HMINGHMANGTU BONGNAH

(855) 563-2253

Ningkheh ning (Monday) - Ningpangaw ning (FRIDAY) . 9 AM-8 PM ET



Na sawtei caita a chawvy paw hmutongna kha nui tua

*Maryland ABLÉ Account caw
hawngtua.*

“

Ka ABLÉ account le
tangka pakhong caw
a ne tei. Ka chungkha
le ka hoikong hekha ka
ABLE gift page ka pe
he, maco sianging kha
ning caita camp tuana
paw caita a pa bong.”

—Lily, sianging nyheh

“Kungsy pui taikha ka
sawtei dangly na letei
ka hmangpaw caita
ABLE account ta a ma
bong, maco ka sawtei a
mehlang caita tingtua
na leta caichaw zong a
ma pe.”

—Jim, no le paw

**A cawngcai \$25 ta
hmelang leta na
sawtei a tangka caita
a tohe a pakhong na
caw patho tua.**

MA LE HEI

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Ma Maryland ABLÉ letei a teinah caw nama le na chungkha caita biachawnah a bapui tupaw a cang. Maco ma le he a teina pawta biachawnah na tuahlai leta, Zangsawnah nakha ta, ma ka palangpaw tingtuanah vytei le atekhy napaw caitei hnawtlanah vytei kha a chaw teitah reithlu tua. Maryland ABLÉ palang sapaw tingtuanah letei a ungpaw A miah hmuhngpaw tei takang hmang (investment) tei atingpaw, a chalyna (risks), tangka hmangnah (expenses) le a mai (costs), pe vy (fee) le a hringpaw thawngpang vytei kha, na invest hlai leta a chaw teitah na rawtaw a nge. Maryland a lailang a ungpaw na cang caco, Maryland ABLÉ leta invest tuapaw ta biachawnah na tua tihta na ungna letei ABLÉ program kha na rawchih a nge. Mahrapaw tangka hoinah ta hmangpaw (investment) tuapaw tei biachawna na tuatitah, rangpungpui hup ta chahnainah hmuna kha a chaw teita rawchi kha a bapui ngepaw a cang tapaw kha na thinglung le na chia aa. Maryland ABLÉ account caw Maryland a coza le zehapaw coza agency le aa ning taitei naw pepaw vytei taitah a maa akhangpaw cangbe. Maryland ABLÉ account letei tangka hmangna na tuapaw (investment) taitah na tangka kha sungkhy a cang.

Tangka hmangna (investment) te a tingpaw le chalyna (risk) tangka pepaw le hmangna kha na tuahlai le na rawtaw aa.