



**State of New Jersey**  
**DEPARTMENT OF HUMAN SERVICES**  
Division of Disability Services  
P.O. Box 705  
Trenton, NJ 08625-0705

**PHILIP D. MURPHY**  
Governor

**SARAH ADELMAN**  
Commissioner

**TAHESHA L. WAY**  
Lt. Governor

**PERI L. NEARON**  
Executive Director

Greetings,

In 2014, Congress passed the Achieving a Better Life Experience (ABLE) Act, creating a tax-advantaged savings and investment account specifically for people with disabilities. As the agency overseeing the administration of New Jersey's ABLE plan, NJ ABLE, the Division of Disability Services (DDS) is committed to educating people with disabilities, families, caregivers, support providers, schools, the legal industry, and financial professionals on the benefits of ABLE accounts. With NJ ABLE, those with qualifying disabilities can save money beyond \$2,000 (a typical asset limit), maintain eligibility for means-based programs such as Medicaid or SSI, and plan for their futures.

As DDS' NJ ABLE program representative, I'm writing today to explore how we can work together to ensure awareness of this key financial tool for people with disabilities. I am available to present an overview of NJ ABLE, either remotely or in-person, and am looking forward to presenting at your next community event, staff or partner meeting, training or other pertinent event or conference.

Please contact me at 609-438-6666 or electronically at: [Cristine.chickadel@dhs.nj.gov](mailto:Cristine.chickadel@dhs.nj.gov) to schedule a NJ ABLE presentation.

Kindly,

*Cristine Chickadel*

Cristine Chickadel

NJ ABLE Program Representative



[The Division of Disability Services | Division of Disability Services \(nj.gov\)](http://www.dhs.nj.gov)

