

FINANCIAL PLANNING: UNDERSTANDING SSI, SSDI, SPECIAL NEEDS TRUSTS, & ABLE ACCOUNTS

RESOURCE GUIDE



About NTCN

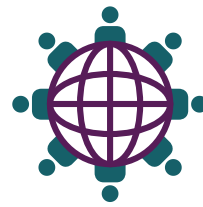
The Northeast Transition Collaborative Network (NTCN) was created in response to gaps in communication and collaboration between school districts, agencies/providers, young adults, parents/caregivers, and community groups. NTCN hosts monthly virtual sessions about adult services and opportunities in the community as well as quarterly professional development opportunities for educators on topics related to person-centered transition, and workshops for families/caretakers around the person-centered planning process.

About This Guide

This guide was created by the Community Resource Center at Northeast Arc. We recognize that not every program on this topic may have been highlighted here. Services and programs are constantly changing. This is meant as an overview of services available to people in Northeastern Massachusetts. We may update these resource guides periodically; if you know of a resource that can be highlighted here, please reach out to us at CommunityResourceCenter@ne-arc.org.

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ABLE Accounts

ABLE Account Options by State Tool

<https://www.ablenrc.org/compare-states/>

The site provides information about ABLE Accounts, including how they work, contribution limits, available account options, and guidance on choosing the best state in which to open an ABLE account for a loved one.

ABLE National Resource Center

<https://www.ablenrc.org/>

The ABLE National Resource Center provides individuals with disabilities, families, and professionals with reliable information and resources about ABLE accounts. The site offers financial decision-making tools, webinars, and guidance to help people understand, open, and effectively use ABLE accounts to save money, maintain public benefits, and support financial independence and quality of life.

ABLE Account, Special Needs Trust and Pooled Trust Comparison Chart

<https://www.ablenrc.org/able-account-special-needs-and-pooled-trust-comparison-chart/>

An informational that compares Special Needs Trusts and ABLE Accounts including but not limited to information on eligibility, uses, and minimum/maximum contributions.

Fidelity Investments-The Attainable® Savings Plan

<https://www.fidelity.com/able/attainable/overview>

Fidelity's Attainable® Savings Plan is the ABLE account program available in Massachusetts. ABLE programs are run by individual states. There are slight differences between ABLE accounts in different states such as whether there's a monthly/annual fee, if a debit card is available as an option for the account, and if the accounts are FDIC insured. Refer to the comparison tool mentioned above from the ABLE National Resource Center for detailed information about each state's plan. Many states accept outside residents into their program, so you can open an ABLE account there regardless of where you live. Some states only allow their own residents to participate in their ABLE account program.

Massachusetts Educational Financial Association (MEFA) Resource Center

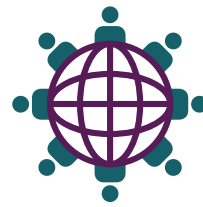
<https://www.mefa.org/resource-center/>

The Massachusetts Educational Financial Association (MEFA) and Fidelity Investments are the sponsors of the Attainable® savings plan, the official ABLE savings plan of Massachusetts. The resource center provides previously recorded webinars, topic specific information guides, and short videos related to ABLE accounts.

Social Security: Spotlight on Achieving a Better Life Experience (ABLE) Accounts-2026 Edition

<https://www.ssa.gov/ssi/spotlights/spot-able.html>

A social security highlight with information on ABLE Account laws and frequently asked questions.



Government & Employment Benefits

Employment First: Benefits Planning

<https://employmentfirstma.org/pages/bens/>

Multiple resources created by Employment First that are related to how benefits work and what incentives exist to help people keep their benefits while exploring careers.

MassAbility's Benefits Counseling Program

<https://www.mass.gov/benefits-counseling>

MassAbility's Benefits Counseling Program helps Massachusetts residents with disabilities understand how work and earnings may affect public benefits such as SSI, SSDI, Medicare, and Medicaid. The program provides individualized counseling on work incentives, financial literacy, and health care coverage to support employment, career advancement, and long-term financial independence for adults and transition-age youth.

Benefits Counseling is available through MassAbility's Benefits Counseling Program in Barnstable, Bristol, Dukes, Essex, Nantucket, Norfolk, Plymouth, and Suffolk counties. For other Massachusetts counties, refer to Work Without Limits.

MyFriendBen Benefits Screener Tool

<https://www.myfriendben.org/massachusetts/>

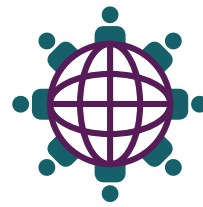
A newly launched (January 2026) fast, free, confidential, mobile-friendly benefits screening tool to help users identify federal, state, and local benefits to apply for.

Work Without Limits

<https://www.workwithoutlimits.org/training-consulting/public-benefits-and-employment-training/>

Work Without Limits offers Public Benefits and Employment Trainings designed to help individuals with disabilities, families, and employment professionals understand how work and earnings affect public benefits such as SSI, SSDI, Medicare, and Medicaid. The trainings are available both in-person and virtually and focus on Social Security work incentives, transition-age youth considerations, and strategies to support employment success while maintaining critical benefits.

Benefits Counseling is available through Work Without Limits in Berkshire, Franklin, Hampden, Hampshire, Middlesex, and Suffolk counties. For all other Massachusetts counties, please see MassAbility's Benefits Counseling program.



Special Needs Planning & Trusts

Administering a Special Needs Trust

<https://www.specialneedsalliance.org/wp-content/uploads/2026/03/SNA-2026-Handbook-WEB.pdf>

A detailed, up to date guide from the Special Needs Alliance for trustees on administering and managing special needs trusts.

Massachusetts Special Needs Trust Rules

<https://specialneedstrustbystate.com/massachusetts-special-needs-trust/>

A summary of the specific legal details for Special Needs Trusts in Massachusetts written in an approachable, easy-to-read tone without complicated legal jargon.

Planned Lifetime Assistance Network (PLAN) of Massachusetts and Rhode Island, Inc.

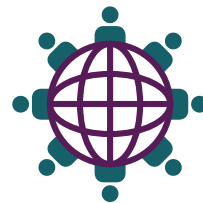
<https://www.planofma-ri.org/>

PLAN of MA and RI is a non-profit organization that administers Special Needs Trusts for individuals with disabilities. They assist beneficiaries in preserving their assets, maintain vital public benefits like Medicaid and SSI, and achieve a high quality of life.

Special Needs Alliance

<https://www.specialneedsalliance.org/>

The Special Needs Alliance is a national organization comprised of attorneys committed to special needs planning. Their website has a 'Find an Attorney' search feature as well as resources related to Life Care Planning, Special Needs Trusts, ABLE Accounts, Special Education, and Government Benefits.



Supplemental Security Income (SSI) & Social Security Disability Insurance (SSDI) Information and Resources

Exceptional Lives SSI Guide

<https://exceptionallives.org/ssi-disability-benefits/>

A support guide assisting in the SSI process including definitions, eligibility requirements, the application process, and problem solving.

Supplemental Security Income (SSI) for Children in Massachusetts: Parent-to-Child Deeming Screening Chart

<https://www.mass.gov/doc/ssi-for-children-in-ma-2026-parent-to-child-deeming-screening-chart/download>

An online tool produced by the MA Department of Public Health Division for Children and Youth with Special Health Needs to support parents in determining SSI eligibility for their children.

Ticket to Work: Work Incentive Seminar Events (WISE)

<https://choosework.ssa.gov/wise/>

WISE webinars are online events held for people who are age 18 through 64 and receive Social Security Disability benefits. Attendees learn about the Ticket to Work Program and available Work Incentives through accessible learning opportunities. The webinars are typically offered on the fourth Wednesday of the month.

Social Security Administration Ticket to Work: Service Coordinator Toolkit

<https://yourtickettowork.ssa.gov/resources/service-provider-outreach-toolkit>

These powerful materials were created to support the activities of Employment Networks (ENs), Vocational Rehabilitation (VR) agencies and other SSA-approved disability employment-focused organizations as they assist people with disabilities as they enter or re-enter the workforce.

Social Security and Supplemental Security Income Comparisons and Resources from Arc of Massachusetts

<https://thearcofmass.org/future/public/social-security/>

A summary of Social Security benefits comparing the differences between Social Security Income (SSI) and Social Security Disability Income (SSDI) to help users understand options available as well as access additional resources.

SSDI and SSI Benefits for People with Disabilities

<https://www.usa.gov/social-security-disability>

An overview of Social Security disability benefits, including Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI), which offer financial support to eligible individuals with disabilities. The site explains the differences between SSDI and SSI, outlines eligibility criteria, and provides guidance on how to apply, appeal decisions, and understand how work or income may affect benefits.

The Red Book - A Guide to Work Incentives and Employment Supports

<https://www.ssa.gov/redbook/>

The Red Book serves as a general reference source about the employment-related provisions of the Social Security Disability Insurance and the Supplemental Security Income Programs for educators, advocates, rehabilitation professionals, and counselors who serve people with disabilities.