

Your Social Security

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News and Information for SSDI and SSI Recipients

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Tax-Free Savings Accounts Now Available for Disabled Nebraskans



Tax-Free Savings Accounts Now Available for Disabled Nebraskans

Under provisions of a bill passed by the Nebraska Unicameral last month, you can set aside tax-free savings accounts for the care of disabled persons. Called ABLE (Achieving a Better Life Experience) accounts, individuals and families can establish these accounts to set aside as much as \$14,000 a year and up to a total of \$100,000 to be used for the education, housing, assistive technology and other needs of disabled persons.

The accounts are similar to 529 college saving accounts (Nebraska Educational Savings Trust – NEST accounts) and are for individuals who became disabled prior to age 26. The money in an ABLE account does not count as an asset. Under current law, disabled individuals can lose certain Social Security benefits and Medicaid coverage if they have more than \$2,000 in assets. The ABLE bill (LB591) was authored by Lincoln Senator Kate Bolz. “The ABLE accounts will help to empower individuals with disabilities to pursue higher education, jobs and other goals and dreams,” Bolz said. The measure passed on a 47-0 vote in the Nebraska Unicameral and was signed into law by Governor Pete Ricketts on May 28. The provisions of LB591 will become effective in September, three months after the legislature adjourns.



The Unicameral has given parents a way to help their disabled children now and in the future when the parents may no longer be able to provide for them.

establish these kinds of accounts was passed in 2014 and Senator Bolz says Nebraska is among the very first states in the union to create tax-sheltered accounts for the disabled. Like the 529 college savings accounts, ABLE accounts will be administered by the Nebraska State Treasurer’s office and more information about the accounts should be available soon on treasurer’s website: treasurer.nebraska.gov.

We, at Cuddigan Law, supported LB591. If you or someone you care about is eligible for an ABLE account, we encourage you to look into this opportunity to see if it could be financially helpful for your individual circumstances.

In supporting the measure, State Senator Colby Coash (Lincoln) called it one of the most important bills the Unicameral could pass this year, because it will give parents a way to help their disabled children now and in the future when the parents may no longer be able to provide for them. “They need a tool for their children with disabilities to help plan for the future,” Coash said.

Federal legislation allowing states to

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Fireworks on the 4th

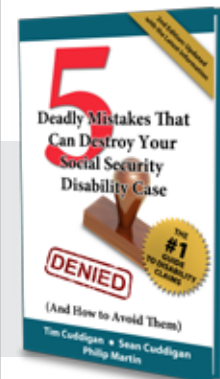
The fourth of July is coming soon. It is an all-American holiday where we celebrate our democracy and also have fun outdoors with friends and family. Fireworks are an Independence Day tradition, but don't let a fireworks accident mar your fun and memories.



The American Pyrotechnics Association offers these tips for a safe 4th:

- Store fireworks in a cool, dry place.
- Always read and follow the directions on the label.
- Always have an adult present when handling fireworks.
- Never give fireworks to young children, even sparklers!
- Use fireworks outdoors in a safe, non-wooden area.
- Have a working garden hose or bucket of water handy.
- Keep everyone a safe distance away from fireworks.
- Light only one firework at a time.
- Never re-ignite a firework that doesn't light the first time or one that has finished its display.

For more tips visit: <http://www.americanpyro.com/backyard-fireworks-tips>



americanpyro.com/backyard-fireworks-tips

"5 Deadly Mistakes That Can Destroy Your Social Security Disability Case" is the #1 guide to improving the odds of winning a disability case.

For a FREE copy for you or someone you care about call Cuddigan Law at 402.933.5318 or email us at lawteam@cuddiganlaw.com

Free Food on the 4th!

Cuddigan Law celebrates the 4th of July by giving away 20 Walmart gift cards.

Is there a better way to celebrate Independence Day than with food and family? We don't think so. That's why we, at Cuddigan Law, are giving away twenty \$25 Walmart gift cards, so you can stock up on your picnic and barbecue favorites.

To register for your chance to win just send an email to drawing@cuddiganlaw.com with "Free Groceries" in the subject line and please include your name and address and phone number in the body of the email (so we can notify the winners). Or you can enter on our web site at www.cuddiganlaw.com/winfreegiftcard or by sending your contact information to: Cuddigan Law, 1005 S. 107th Ave. Suite 201, Omaha, NE 68114 or by calling 402-933-5705.



Entry deadline is midnight July 1. Winners will be drawn at random and notified by July 2.

Happy 4th of July from all of us at Cuddigan Law.



Comfort Food

From the kitchen of Janet Cuddigan

Here is a yummy recipe for a streusel-topped cake packed with tart apples that is a perfect 4th of July dessert or with a cup of coffee at anytime.

Apple Buckle

- 10 apples, peeled and diced
- Cinnamon
- Nutmeg
- Sugar
- Top layer:
- 1 cup flour
- 1 cup sugar
- 1 teaspoon baking powder
- ½ teaspoon salt
- 1 egg, beaten
- ½ cup melted margarine

Peel and dice apples; sprinkle with a small amount of sugar, cinnamon and nutmeg. Place in an ungreased 9" x 13" baking dish. For the top layer: mix flour, sugar, baking powder, salt and egg – blend until crumbly. Spread mixture over apples. Drizzle melted margarine over the dry mixture. Bake in a 350 degree oven for 45 minutes.

Meet Deborah Brauch

A spotlight on the professional team members who work for you at Cuddigan Law.

Helping people is a role Deborah Baruch was destined to play. And Deb knows a thing or two about roles because she is on the board of directors for a small, not-for-profit theater in Glenwood, Iowa. At the theater she has done just about everything from sewing costumes, to acting, to even directing a musical. Deb's love of the theater has rubbed off on her whole family. Her husband and two teenagers also dive in as actors and stagehands. But what Deb is proudest of is getting local teens and kids involved in the theater and even offering scholarships for graduating seniors going into the arts.



That same passion, caring, and "roll up your sleeves, do-whatever-it-takes attitude" carries over into Deb's work on behalf of Cuddigan Law clients. As a case manager, she handles all the necessary paperwork for clients, answers their questions and makes sure the attorneys have everything they need to vigorously represent them. "I love getting to hear everyone's story and helping them get the resources to support themselves and their families", Deb says. "My favorite phone calls are to people who have just been approved. I love to hear the relief in their voice when they know they can pay their bills."

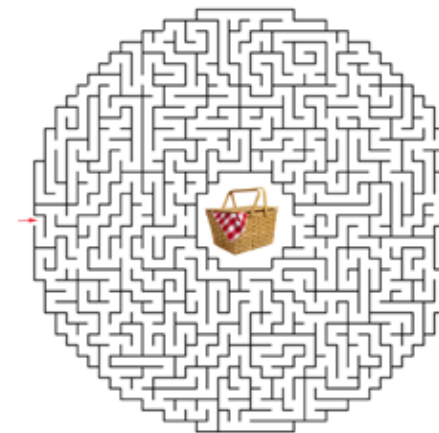
Deb is also a strong supporter of National Alliance on Mental Illness (NAMI). "I used to work in the mental health field," Deb will tell you. "And NAMI does great work for that population."

Summer Maze

(Can you find the way to score the picnic basket?)



For the puzzle solution go to cuddiganlaw.com/library/newsletters



We're in your corner.

We value the confidence and trust you have placed with us in the past.

If you or a family member or a friend could use our help now or in the future, please pass along our name.

Cuddigan Law.

Disability law is all we do.



Tim & Sean Cuddigan

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Are you a disabled veteran?

Before you apply for VA disability benefits call Cuddigan Law at 402.933.5318 or email us at lawteam@cuddiganlaw.com for your FREE copy of our book "The Essential Guide to VA Disability Claims".