



MiABLE Puts Detroiters with Autism on Road to His Own Car, Independence

Contributed by MiABLE (Michigan Department of Treasury)

Edward Lofton has big dreams — and they all include buying a Ford.

“I have things now that I’m looking forward to and that I can actually do now ... like purchasing my own car and condo,” said 28-year-old Lofton, a Detroit resident who works part time at Ford Motor Co.

Like other individuals with disabilities, Lofton once was allowed only \$2,000 to his name. If he saved more, he could have critical government benefits such as Medicaid and Supplemental Security Income taken away.

But [MiABLE](#) changed all that. Now, anyone with a qualifying disability that began before the age of 26 and their families can contribute up to \$15,000 a year in a MiABLE account. If employed, the annual limit is \$27,880.

The good news: The account can grow to \$100,000 without jeopardizing access to government assistance.



“MiABLE gives roughly 300,000 people with disabilities in Michigan something they’ve never, ever had before: freedom to save for the future,” said R. Scott de Varona, MiABLE Program Director.

Saving for today – and tomorrow

Lofton was diagnosed as a toddler with Asperger’s syndrome, which can cause significant social, communication and behavioral challenges. Lofton’s other medical issues include severe depression, seizure disorder and digestive issues.

From the beginning, his mother, Joanna, was his biggest advocate.

“Sometimes the sauce of life is running over the plate, but we’re truly blessed compared to a lot of families,” said Joanna, whose husband, Charles, died when her son was 7. She works hard to ensure Lofton has the tools and resources he needs to live his fullest life.

Financial independence for her son prompted her to open a MiABLE savings account when the state-administered program was launched in 2016.

“With a MiABLE account, you can have a life that’s fuller, more fruitful and full of opportunities. They can have the life they desire to live,” Joanna said. MiABLE account holders can choose from various investment options, ranging from conservative to aggressive, in which their savings can grow tax-free. In addition, they can receive a Michigan tax deduction on their contributions, and withdrawals are also not taxed if used for qualified expenses.

Qualified MiABLE expenses include education, housing, transportation, employment training and support, assistive technology and personal support services, financial management and quality-of-life improvements.

Since MiABLE launched, more than 5,400 accounts have been opened by or on behalf of beneficiaries with disabilities, with a combined total of \$25 million in savings.

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Working for a living

Lofton attended Oakland Community College several years ago and hoped to become a civil engineer. Four years ago, he started working at Ford's Advanced Engineering Center in Dearborn. The automaker was the first employer to team with the Autism Alliance of Michigan (AAoM) in 2016 to give job-ready candidates a chance to try a job and be recruited. Five years later, 20 people are working there — including Lofton.

“There are so many talented people with autism looking for an opportunity to work, to make friends and to live their lives to the fullest,” said Colleen Allen, CEO of the Autism Alliance of Michigan.

Allen said MiABLE plays a key role in gaining financial independence for all eligible Michiganders.

Peace of mind

Before MiABLE, many individuals with disabilities and their families were forced into poverty or hid their assets to avoid losing Medicaid and other benefits.

Joanna Lofton, who now works as an AAoM adult and community resource specialist, said she hopes other parents see there's an opportunity for their children to have a life without fear of poverty.

“Individuals with disabilities have dreams just like their neurotypical peers. With MiABLE, those dreams can become reality,” she said.

Lofton uses his savings to buy groceries, take his mom to dinner, travel — and save for a Ford SUV that he plans to buy as soon as he gets his driver's license.

“I have peace of mind knowing Edward can have a good life. MiABLE lets you dream beyond the box the system puts you into....That makes a huge difference,” his mother said. To learn more about MiABLE, visit miable.org.



HAPPY Mother's Day

This Mother's Day, I am taking the opportunity to reminisce about Mother's Days past.

I remember the breakfasts in bed that my siblings and I would make for my mother- burnt buttered toast, rock hard scrambled eggs, cold coffee, and always pictures of our version of her or flowers. She ate every bit of it with a smile and praised our art with "I love you" and kisses to go round. My children did the same for me when they were little and my reaction was the same: smiles, praise, "I love you" and kisses.... and thinking, "Wow, how am I going to eat this?"

My point for this reflection is that every child deserves a mother's love and praise, no matter how breakfast turns out. Mothers are the conduit for how children give and receive love and praise in their lives. That is what makes mothers special.

So take the breakfast and the happiness that your child gives you and really enjoy that gift today. Happiest of Mother's Days to you.

Ginny, Upbound at Work Professional Coach

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Happy Mother's Day 2021!

As we TRY to leave behind the struggles and the stresses of our "Year of Covid 2020", I, as a mother of an autistic son, feel that I am finally able to look back at last year with a twinkle in my eye and a huge sigh of relief! You see, when my son was "kicked out of school" (as I so sarcastically call it) in March 2020, all of a sudden and by no choice of my own, I became mother, cook, nurse, playmate, therapist, cleaning lady, and TEACHER! The last one did not thrill my 17 year old son, as I was just "mom" to him, and he disliked me sitting next to him in front of a computer screen zooming with his teachers and then overseeing his at-home assignments. This experience quickly became a trial in patience, lack of sleep, and (admittedly so) complete proof that I am not technologically savvy in the least! There were tears (both my son's and mine), and there were many verbal utterances made by my son who grew increasingly frustrated by staying home. (I still think he may have thought I was keeping him hostage in our house!) The Pandemic was hard for him to comprehend, as I'm sure most of the mothers out there dealing with special needs children would agree - it was a very difficult concept to explain. (Most of the time, I didn't even understand what the heck was going on out there myself!)

As I look back now, I can chuckle, roll my eyes, praise my son's amazing teachers, pat my son on the back and say, "We survived!" The time together in front of the computer can be looked at as an inconvenience, or it can be looked at as an amazing experience as I got to see first hand how my sweet son can deal with adversity and change all while giving me the grace I needed to keep on going. Mothers have many struggles and 2020 did not help, but if you can, sit back, chuckle, roll your eyes, and say out loud, "We survived!"

Julie, Autism Alliance of Michigan Board Member



COMMUNITY CALENDAR

Date	Event
May 10	<u>Building Parent Leadership Skills In Early Childhood</u>
May 11-12	<u>Michigan Family Summit</u>
May 12	<u>Watch Me Grow</u>
May 12	<u>Grand Rounds – Matthew Smith, Ph.D., M.S.W., M.P.E., L.C.S.W.</u>
May 13	<u>ACMH Parent Leadership Camp Series – Session 2</u>
May 13	<u>FREE ONLINE Conflict Management in Special Education Workshop</u>
May 13	<u>The After I'm Gone Program- Beyond Group Homes</u>
May 15	<u>The Transition Years: Autism Caregiver and Student Intensive Virtual Workshop</u>
May 18	<u>Family Event to Meijer Gardens</u>
May 19	<u>CMHLS – Autism Spectrum Disorder Learning Series</u>
May 20	<u>Watch Me Grow</u>
May 22	<u>FALCONERS May 2021 Event</u>
May 24	<u>Building Parent Leadership Skills In Early Childhood</u>
May 25	<u>Financial Literacy Series</u>
May 26	<u>Summer Fun Kayaking & Paddle Boarding</u>
May 26	<u>Watch Me Grow</u>
May 27	<u>The After I'm Gone Program- Your Rights when receiving Mental Health Services</u>



Judson Center
FAMILY HEALTH

COVID-19 VACCINE CLINIC

APPOINTMENTS AVAILABLE FOR PEOPLE 18 YEARS OF AGE AND OLDER TO RECEIVE THE FIRST DOSE OF THE MODERNA COVID-19 VACCINE

**MONDAY
MAY 10, 17 AND 24
4:00 PM - 7:00 PM**

Vaccines will be administered at
Warren Seventh-Day Adventist Church
12100 Thirteen Mile Rd. Warren, MI 48093

TO MAKE AN APPOINTMENT VISIT:



judsoncenter.org/vaccine

Appointment times are made available each Saturday

Appointments encouraged. Walk-ins are welcome. An appointment for your second dose of vaccine will be scheduled 28 days from this appointment at the same time and location



LEARN MORE! FOR MORE INFORMATION VISIT **AAOMI.ORG** OR CALL **877.463.2266**



AutismAlliance of Michigan

AUTISM HERO WALK

SUNDAY JULY 25, 2021

900 WALKERS WILL GAIN ACCESS TO THE DETROIT ZOO

REMAINING FUNDRAISERS WILL RECEIVE A ZOO TICKET VOUCHER

PRESENTED BY **DTE** Foundation

REGISTER AT AAOMWALK.COM

upbound AT WORK

Powered by Autism Alliance of Michigan

Upbound at Work, a fully-integrated program within the Autism Alliance of Michigan, leads and supports disability-employment initiatives throughout the State of Michigan. Contact Upbound at Work to receive additional information.

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