Notice of Funding Opportunity

Application due August 3, 2026

Administration for Community Living

Administration on Disabilities
Office of Disability Services Innovation

Expanding Financial Literacy and Empowerment: Increasing Awareness and Use of ABLE Accounts for Americans with Disabilities

Opportunity number: HHS-2026-ACL-AOD-DFLA-0025

DEPARTMENT OF HEALTH & HUMAN SERVICES · USA

Contents

Before you begin

If you believe you are a good candidate for this funding opportunity, secure your SAM.gov and Grants.gov registrations now. If you are already registered, make sure your registrations are active and up to date.

SAM.gov registration (this can take several weeks)

You must have an active account with SAM.gov. This includes having a Unique Entity Identifier (UEI).

See Step 2: Get Ready to Apply

Grants.gov registration (this can take several days)

You must have an active Grants.gov registration. Doing so requires a Login.gov registration as well.

See Step 2: Get Ready to Apply

Apply by the application due date

Applications are due by 11:59 p.m. Eastern Time on August 3, 2026.

> To help you find what you need, this NOFO uses internal links. In Adobe Reader, you can go back to where you were by pressing Alt + Left Arrow (Windows) or Command + Left Arrow (Mac) on your keyboard.

Step 1: Review the Opportunity

In this step

Basic information

Administration for Community Living (ACL)

Administration on Disabilities

Office of Disability Services Innovation

Strengthening financial security for Americans with Disabilities.

Summary

The Administration on Disabilities (AoD), within the Administration for Community Living (ACL), announces a three-year cooperative agreement to expand financial literacy and empowerment using ABLE accounts and other savings vehicles.

This initiative addresses the unmet needs of millions of Americans with disabilities who lack financial security, in part due to limited awareness of available financial tools.

Research consistently demonstrates that financial stability is a key social determinant of health, directly influencing both physical and mental well-being.

Access to financial tools such as savings mechanisms, financial education, and asset-building opportunities can:

- Strengthen long-term financial stability and affordability.
- Reduce financial strain.
- Build economic resilience.
- Empower individuals to achieve greater independence, opportunity, and full participation in their communities.

To help move the needle nationally, this funding opportunity supports a coordinated approach to increase the number of ABLE accounts.

ABLE accounts are tax-advantaged savings and investment accounts owned by people with disabilities, allowing funds to be withdrawn tax-free for qualified disability-related expenses.

This funding opportunity also emphasizes the integration of financial literacy across the lifespan to ensure people, families, and trusted advisors have the knowledge and tools needed to make informed financial decisions.

Have questions?
See Contacts and Support.

Key facts

Opportunity name:
Expanding Financial Literacy and Empowerment: Increasing Awareness and Use of ABLE Accounts for Americans with Disabilities

Opportunity number:
HHS-2026-ACL-AOD-DFLA-0025

Federal assistance listing:
93.631

Cost sharing: None

NOFO version: Original

Key dates

Application submission deadline:
August 3, 2026

Optional notice of intent deadline:
July 15, 2026

Expected award date:
September 30, 2026

Expected project start date:
September 30, 2026

See intergovernmental review for other submission processes that may apply to this NOFO.

This includes:

- Promoting the use of ABLE accounts and other financial tools from early-life savings opportunities such as Trump Accounts.
- Budgeting and asset-building strategies during working years.
- Planning for long-term care and financial security in older adulthood.

Funding details

Type: Cooperative Agreement

Expected total program funding over the performance period: $3,000,000 (estimate)

Expected total program funding per budget period: $1,000,000

Total expected awards: 1

Funding range per applicant per budget period: $1,000,000 to $1,200,000.

We plan to fund awards in three 12-month budget periods for a three-year period of performance from September 30, 2026 to September 29, 2029.

Eligibility

Eligible applicants

Only these types of organizations may apply:

- Domestic public or private non-profit entities including state or local governments.
- Indian tribal governments and organizations (American Indian / Alaskan Native / Native American).
- Faith-based organizations.
- Community based organizations.
- Hospitals.
- Institutions of higher education.

Disqualifying factors

We will review your application to make sure it meets these responsiveness requirements.

We won't consider an application that:

- Is submitted after the deadline.
- Is from an individual, including a sole proprietorship, or a foreign entity.
- Is received in paper format that did not have a previously approved exemption from ACL.

Application limits

If you submit the same application more than once under this notice of funding opportunity (NOFO), we will only acknowledge the last on-time submission.

Cost sharing

This program has no cost-sharing requirement, meaning you do not need to contribute to the costs of this project.

If you choose to include cost-sharing funds, we won't consider it during review. If you receive an award, we will not include your voluntary commitment in the award.

Post-award requirements

Before you apply, make sure you understand the requirements that come with an award.

See Step 6: Learn What Happens After Award for information on regulations that apply, reporting, and more.

Statutory authority

Subtitle E, Developmental Disabilities Assistance and Bill of Rights Act of 2000, Projects of National Significance (PNS)

Program description

Projects of National Significance

Subtitle E of the Developmental Disabilities Assistance and Bill of Rights Act of 2000, provides statutory authorization for Projects of National Significance (PNS) efforts to focus on the most pressing issues affecting people with developmental disabilities and their families.

These efforts create and expand opportunities for these people to contribute to, and participate in, all aspects of community life.

PNS initiatives support the development of state policies and fund grants and contracts that promote independence, productivity, inclusion, and community integration for people with developmental disabilities.

Background

People with intellectual and developmental disabilities (I/DD) continue to face significant economic disparities that limit their ability to achieve financial security and independence. For example, in 2023, fewer than one in five people with I/DD were employed in an individual job in the community. As a result of low labor force participation – as well as other factors – about 1 in 5 adults with developmental disabilities live in poverty which is double the rate of adults without disabilities (1 in 10). Individuals with intellectual disabilities experience even higher poverty rates than those with other developmental disabilities. Overall, a large share of the I/DD population relies on public benefits for income and health coverage. These systemic barriers restrict opportunities to build savings and assets, making tools like ABLE accounts an important strategy to help close this gap.

ABLE accounts are authorized by the *Stephen Beck, Jr. Achieving a Better Life Experience Act of 2014*. The law created tax-advantaged savings accounts under section 529A of the Internal Revenue Code, modeled on existing 529 college savings plans, allowing eligible people with disabilities to save for qualified disability expenses such as:

- Housing.
- Education.
- Transportation.
- Health care.

In 2022, the law was amended by the *ABLE Age Adjustment Act*, which expanded eligibility from people whose disability onset occurred before age 26 to those with onset before age 46. This expansion went into effect on January 1, 2026. This change will make an estimated 6 million additional people eligible, including approximately 1 million veterans.

Newly eligible populations include people who acquire disabilities later in life due to accidents or traumatic injuries, as well as those with progressive or episodic conditions such as multiple sclerosis, cancer, traumatic brain injury (TBI), and mental health conditions.

Purpose and need

The purpose of this three-year project is to:

- Increase ABLE account enrollment.
- Strengthen financial literacy of people with intellectual and developmental disabilities and their families.

Need for increasing ABLE account enrollment

As of December 2025, approximately 234,000 individuals have ABLE accounts, out of an estimated 8 million eligible people nationwide. This means that fewer than 3 percent of those eligible are currently enrolled, highlighting ABLE accounts as a largely untapped financial tool for people with I/DD. Through stakeholder engagement, AoD identified several key barriers contributing to the low enrollment:

- **Fear of losing public benefits**: Persistent myths about benefit loss outweigh the facts and deter account opening.
- **Lack of systems integration**: ABLE is not embedded within systems where key life decisions occur (e.g. disability determination, vocational rehabilitation, employment onboarding).
- **Limited frontline workforce training:** Inadequate ABLE knowledge among VR counselors, benefits navigators, case managers, and financial professionals.
- **Low community trust:** ABLE education is often delivered by unfamiliar or untrusted sources at the community level.
- **Account opening barriers:** These include limited digital and financial literacy among eligible people and families; a lack of in-person, hands-on assistance to walk people through account setup; and customer service is virtual (phone or computer based).
- **State by state variation:** Differences in investment options, fees, and program features create confusion and hesitation.

ABLE accounts are offered in 47 states, the District of Columbia, and Guam. If you live in a state or territory that doesn't offer its own ABLE program, you can still open an account in another state's program. In December 2025, the average balance for an ABLE account holder was $12,863.

In 2026, the contribution limit for ABLE is $20,000.

- Contributions may come from the owner of the ABLE account, family members, friends, employers, and rollovers from 529 education plans or trusts.
- If an ABLE account holder works and is not contributing to a retirement plan through his or her job, they can save an extra $15,650 from earning (higher for residents of Alaska and Hawaii).
- Employers can add money to an ABLE account through payroll deductions or matching contributions, similar to a retirement plan.
- These contributions can help employees build financial stability and may also be a tax-deductible business expense for the employer.

There is a common fear that people will lose their benefits if they own an ABLE account. You can save up to $100,000 in an ABLE account, and it will not affect your SSI eligibility.

For other federal assistance programs like Social Security Disability Insurance (SSDI), Medicaid, food and housing, student aid, and Medicare you can save much more in an ABLE account without losing benefits. The limit depends on your state, but it's usually between about $235,000 and $596,925.

Some states allow taxpayers to deduct or receive state income tax credit for contributions to their state's ABLE Plan. This can include family members and friends that contribute to ABLE.

Need for strengthening financial literacy

Gaps in financial knowledge often emerge at critical life moments. For example, when a family welcomes a newborn with a disability, they often must navigate complex medical, service, and benefits systems while also making immediate and long-term financial decisions. Many families are not made aware of financial planning tools, savings mechanisms, and asset-building strategies, such as ABLE, that could support long-term economic stability.

Mainstream financial systems and education models are not often designed to accommodate diverse cognitive, communication, and learning needs. This limits meaningful access to resources and support to build financial knowledge and skills.

People with disabilities often have limited access to accessible, ongoing financial education. They are also at heightened risk of financial exploitation and misuse of funds. At the same time, families frequently assume long-term responsibility for financial management and protection, often without adequate guidance or access to disability-competent financial resources.

Complex public benefit rules, particularly those governing income and asset limits, create confusion and fear. These can discourage saving, employment, and long-term financial planning. The need to maintain essential benefits while pursuing financial independence limits economic mobility and undermines self-determination.

By leveraging existing tools like ABLE accounts and pairing them with targeted financial education and support, this project takes a practical, high-impact approach to advancing financial inclusion for people with disabilities. Raising awareness of ABLE accounts—while simultaneously building the skills and confidence to use them effectively—unlocks their full potential. This combined strategy strengthens financial capability, promotes autonomy, and supports long-term planning in a way that neither approach could achieve alone.

Pairing accessible financial education and support with ABLE accounts, this provides an opportunity in which people can:

- Develop money management skills.
- Participate in financial decision-making.
- Build assets in a safe and supported manner.

Goals and expected outcomes

Goal 1

To help more people with disabilities learn about, open, and use ABLE accounts by making information easy to find, understand, and use.

Goal 2

To strengthen financial literacy, so people feel confident managing their money and saving for the future.

By linking ABLE accounts to existing systems and working with community partners, people with disabilities will ultimately achieve greater financial security, independence, and opportunity.

Expected outcomes

You will be expected to achieve the following short-term outcomes:

Initial changes for people with disabilities and families

- People learn the basics about who can open an ABLE account and other ways families can save money.
- People with disabilities and their families better understand the financial literacy tools available to them.
- People learn how ABLE accounts relate to tax advantaged options (including "Trump Accounts") and other benefits that support financial stability.
- More people with I/DD report understanding the supports available for opening and using ABLE accounts.
- New resources are created, shared, and used as part of the project.
- Trainings are offered to increase knowledge about ABLE accounts.
- More family members report increased knowledge about ABLE-related supports.

By the end of the project, you will be expected to achieve the following outcomes:

Changes in actions and behaviors

- More referrals are made to ABLE enrollment or support services at key life moments.
- More partners are available at key life moments to help with ABLE and financial literacy.
- More people receive hands on help to enroll in ABLE accounts.
- The number of ABLE accounts opened increases.
- More people report using positive money management habits, such as tracking spending, paying bills on time, and setting goals.
- More people with I/DD take part in project activities that build knowledge about ABLE accounts.
- More family members take part in project activities that build knowledge about ABLE accounts.

A coordinated, three-pronged national approach

You will establish a coordinated, three-pronged national approach.

The approach should address:

- Persistently low ABLE enrollment.
- Limited financial literacy.
- Limited awareness of available financial tools among people with intellectual and developmental disabilities.

Strategic focuses

The strategy focuses on:

- Embedding ABLE within key systems and decision points.
- Strengthening community-based outreach through trusted networks.
- Implementing a national marketing effort to increase awareness and engagement.

Overview of three prongs

An overview of each prong is the following:

Prong 1: Embedding ABLE in key life decision points with built-in financial literacy education.

The objectives of the first prong are to:

- Embed ABLE education and enrollment support into existing federal, state, employer, and service delivery systems.
  - This is to ensure consistent exposure at key life moments.
- Integrate financial literacy education, including resources and tools, so people with I/DD can use their ABLE accounts as well as other financial tools.

To accomplish these objectives, you will:

- **Identify systems to be prioritized:** You will identify and decide which systems to focus on so ABLE information is shared at important moments when people are making financial decisions.
  - Multiple systems can be integrated, and it is required to address the following life moments:
    - Early childhood such as early intervention.

        - School age services.
        - Youth transition planning.
    - Other life moments may include:
        - Applying for Social security disability benefits.
        - Starting vocational rehabilitation services.
        - Enrolling in Medicaid Home and Community-Based Services (HCBS).
        - Entering or transitioning through special education (Part B, Part C, Youth transition planning).
        - Starting a job.
        - Leaving a rehabilitation hospital after an injury.
        - Accessing aging services.
        - Acquiring assistive technology devices
        - Transitioning from military to civilian life for veterans with disabilities.
    - To identify the systems, you will:
        - Conduct an environmental scan to identify federal, state, local, employer-based, and community systems where people with I/DD commonly interact at key life moments.
        - Map existing service-delivery touchpoints—intake, assessment, benefits counseling, employment onboarding, financial coaching—where ABLE education or enrollment support can be embedded.
        - Analyze gaps, barriers, and underutilized opportunities within existing systems that may limit awareness or use of ABLE accounts.
- **Operationalize a Pilot Program**: From your assessment, you will then design and operationalize a pilot program. You will:
    - Design a pilot program that embeds ABLE education, financial literacy, and enrollment support into selected priority systems.
    - Develop workflows, partnerships, and training protocols for frontline staff.
    - Implement and test the pilot to demonstrate feasibility, effectiveness, and scalability.
- **Establish standardized materials, systems and workforce capacity**: Develop standardized ABLE informational materials that can be integrated into federal, state, or local agency intake processes, benefits counseling sessions, and transition planning.
    - Build ABLE standardized touchpoints and warm hand-off referral protocols into existing eligibility, benefits, and employment services systems.

    - Develop standardized ABLE training for frontline staff across systems (case managers, VR counselors, Medicaid waiver providers, school transition teams, etc.) to ensure consistent, accurate, and timely dissemination of ABLE basics and enrollment support at life milestones. For example:
        - Transition to adulthood, employment onboarding, SSI/SSDI redeterminations).
    - This includes helping people and families address misconceptions about impact on public benefits.
- **Develop and deliver integrated financial literacy content**: Incorporate clear, accessible financial education on money management (e.g., saving, goal-setting, budgeting).
    - Show how ABLE accounts fit with public benefits and other long-term financial planning tools.
- **Leverage partnerships to incentivize enrollment**: Collaborate with non-federal partners including state ABLE programs, private foundations, employers, financial institutions, and nonprofit organizations to incentivize ABLE enrollment.
    - Strategies may include matched contributions, seed funding, or other financial incentives aligned during these key transition points.

Prong 2: Community outreach

The objective of the second prong is to build trusted, grassroots pathways (directly and indirectly) for ABLE education and enrollment through community-based relationships.

To accomplish this, you will:

- **Leverage existing networks and train-the-trainer models**: Promote and expand scalable outreach by incorporating train-the-trainer approaches and integrating ABLE education into existing Administration for Community Living (ACL)-funded programs and disability networks, including:
    - The Developmental Disabilities (DD) Network.
        - State Councils on Developmental Disabilities.
        - Protection and Advocacy (P&A) Systems.
        - University Centers for Excellence in Developmental Disabilities Education, Research, and Service (UCEDDs).
    - Centers for Independent Living.
    - Aging services networks.
    - Aging and Disability Resource Centers (ADRCs).
    - No Wrong Door (NWD).
    - Assistive Technology (AT) Act Programs.

  - Assistive Technology Alternative Financing Programs (AFP).
  - Traumatic brain injury (TBI) programs.
- **Provide peer-to-peer engagement and coaching**: Support peer-led outreach and individualized assistance to help people and families address misconceptions about:
  - Impact on public benefits.
  - Navigating digital platforms to enroll in an ABLE account.
  - Understanding enrollment processes and building confidence to open and manage ABLE accounts.
- **Engage and partner with trusted community messengers:** Partner with community leaders to deliver relevant messaging. Trusted messengers play a critical role in increasing awareness, building trust, and promoting sustained engagement. Outreach should leverage existing relationships and community touchpoints to maximize reach. Key intermediaries may include:
  - Faith-based leaders (pastors and ministry at local churches).
  - Financial institution representatives (bank officials and financial counselors).
  - Community health professionals (community health workers, pediatricians).
  - Public service staff (librarians).
  - Representatives from disability and non-disability community groups.

Drawing on the marketing materials developed under Prong 3, these messengers will be equipped with clear, accessible information and supported to conduct direct grassroots engagement within their communities.

- **Expand outreach through community-based settings ("meet people where they are"):** Drawing on the marketing materials developed under Prong 3, outreach materials will be strategically placed across community settings to maximize visibility and accessibility. Examples include:
  - Healthcare and clinical settings – Pamphlets and brochures in waiting rooms, exam rooms, and discharge packets; posters in clinics and rehabilitation centers; information inserts included with appointment summaries or patient portals.
  - Educational settings – Flyers on bulletin boards in high schools, colleges, and adult education centers; material included in transition planning packets, disability services offices, and school counseling centers; handouts at parent-teacher meetings or campus events.
  - Workforce and employment settings – Posters and flyers in American Job Centers and workforce training sites; informational material included in onboarding packets or benefits orientation.

   - Community based organizations – Printed materials available at nonprofits, faith based organizations, housing offices, and food banks; including in service intake packets.
   - Community events and public spaces – Materials distributed at health fairs, disability resource fairs, and community events; posters and flyers in libraries, recreation centers, and community centers; information tables or take-home resources at local gatherings and outreach events.

Prong 3: National marketing

The objective of the third prong is to increase broad and population-specific awareness of ABLE through a coordinated, compelling national marketing strategy that reaches people across disability types and the lifespan.

To accomplish this, you will:

- **Launch a modern digital and social media outreach effort**: Design and implement a bold forward-leaning social media outreach effort based on the way in which people connect and receive information in today's connected world.
   - Leverage creative, accessible content and partnerships with influencers within disability and financial communities to expand reach and engagement.
- **Implement a coordinated national marketing strategy:** Deploy a marketing strategy grounded in values-based storytelling.
   - It should convey ABLE as a tool for financial empowerment and independence.
   - Align messaging with broader tax-advantaged savings initiatives.
   - Disseminate content based on how people receive information in today's connected world, such as digital platforms, employer communication systems, and veteran and military service organizations.
   - Features people with intellectual and developmental disabilities in authentic ways and in their natural environment
- **Develop communications materials to support grassroots community outreach:** Create clear, accessible communications materials aligned with Prong 2 to equip trusted community messengers and support outreach across diverse community settings. Materials should be designed for both interpersonal engagement (e.g., toolkits, talking points, and training aids for messengers) and passive dissemination (e.g., print and digital materials placed in community locations).
- **Scale by developing and disseminating a toolkit**: To enable widespread adoption of practices developed under Prong 1, develop and disseminate a comprehensive ABLE toolkit paired with a deliberate scaling strategy that moves beyond one-off dissemination toward sustained, system-level uptake. The toolkit will not only

package proven practices but also create the conditions for replication, adaptation, and diffusion across states, providers, and community partners.

- **Implement an innovative outreach strategy to unserved and underserved communities**: Develop a clear marketing and dissemination plan focused on reaching people eligible for ABLE accounts who are typically unserved or underserved.
    - Examples include people from rural communities, tribal and indigenous communities, low income and asset limited households, and people re-entering communities after incarceration.
- **Address misconceptions and normalize able use**: Proactively address persistent misconceptions—particularly around the impact of ABLE accounts on public benefits.
    - Position ABLE as a mainstream, accessible financial planning tool for people with disabilities and their families.

Establish and support a national ABLE Advisory Group

You will create and support a national ABLE Advisory Group made up of people with disabilities, family members, benefits and financial counselors, service providers, state and federal partners, and community organizations.

This group will provide guidance, feedback, and subject matter expertise to help shape how ABLE education, financial literacy, and enrollment supports are embedded across systems.

To accomplish this, you will:

- **Bring together a diverse group of advisors:** Include people with disabilities, family members, and trusted community partners so real-life experiences shape decisions.
    - Invite partners such as state staff from ABLE programs, vocational rehabilitation, Medicaid/HCBS, education, employers, financial institutions, and national organizations.
    - Make sure everyone can participate in ways that work for them (e.g. virtual participation).
- **Support meaningful participation of people with intellectual and developmental disabilities:** Provide opportunities for people with disabilities to have leadership roles so they can help lead discussions and shape decisions.
    - Provide accessible materials, assistive technology, and different ways to communicate as needed.

- **Set clear roles and expectations:** Explain the group's purpose and how members will give input.
  - Be clear about how their feedback will be used to improve tools, training, materials, and system change.
  - Offer simple, plain-language guidance so all members understand their role in shaping project activities.
- **Facilitate structured meetings and feedback loops**: Host regular, structured meetings designed to gather actionable feedback on key milestones, challenges, and emerging needs.
  - Provide clear agendas, accessible materials, and follow-up summaries.
  - Create straightforward methods for members to give feedback outside meetings (e.g. surveys or small group discussions).
- **Review and improve materials:** Ask the group to help review and improve ABLE information, training, and financial tools.
  - Use their feedback to make sure materials are clear, accessible, and meet people's needs.
- **Keep the group focused on project goals:** Keep the group's work focused on increasing ABLE enrollment and improving financial knowledge.
  - Regularly check progress and adjust as needed to stay on track.

Sustainability

By building new partnerships and strengthening existing ones, the project will establish a durable network of collaborators positioned to sustain and expand the work beyond the initial project period. These partnerships—spanning state agencies, community-based organizations, national networks, and program administrators—will create multiple pathways for continued implementation, shared ownership, and cross-site learning.

To support replication and scale, the project will identify and systematically document lessons learned, implementation challenges, and effective practices throughout the workplan. These insights will be translated into clear, actionable guidance, enabling successful models to be replicated and expanded efficiently beyond the three-year grant period.

Cooperative agreement terms

Cooperative agreements require substantial ACL project involvement after an award is made. There are specific roles for both you and ACL.

Your responsibilities

- Carry out all activities and requirements described in this NOFO, consistent with the approved application, work plan, and budget incorporated into the Notice of Award.
- Participate in ACL-sponsored communication, coordination, and peer learning, and other technical assistance activities, with reasonable advance notice from ACL.
- Comply with all applicable reporting, performance measurement, financial management, and administrative requirements established by the NOFO, Notice of Award, and applicable Federal regulations and policies.
- Include appropriate ACL acknowledgement and disclaimer language on all publications, products, presentations, and material developed with award funding.
- Collaborate with ACL on evaluation and performance monitoring activities, including participation in evaluation planning and implementation, and data sharing.
- Work with ACL to establish reporting and monitoring procedures, including required data elements, performance measures, reporting formats, and timelines.
- Coordinate technical assistance with ACL and other ACL-funded partners to support alignment, avoid duplication, and strengthen project outcomes.

Our responsibilities

- Provide day-to-day federal stewardship of the award through the ACL Project Officer to support compliance with programmatic, administrative, and fiscal requirements.
- Provide ongoing guidance and consultation regarding ACL priorities and goals to support effective project implementation and alignment with award objectives.
- Within 30 days of award, collaborate with the grant recipient to review and clarify programmatic, operational, and budgetary issues, and, if necessary, revise the project work plan to align with approved objectives and deliverables.
- Provide technical assistance related to project implementation, coordination of technical support activities, and achievement of project goals.
- Consult with grant recipient regarding emerging issues, barriers, opportunities, and strategies related to support project success.
- Support the development and implementation of quality assurance and continuous quality improvement processes to support effective project performance.

- Review project deliverables, products, and implementation activities and provide feedback and technical guidance to support project quality, consistency, and alignment with federal expectations.
- Coordinate, as appropriate, with other federal agencies and partners that may provide technical assistance or other resources relevant to the success of the project.

Managing disagreements

In the event of disagreements regarding programmatic direction, project implementation, budget matters, performance expectations, or other issues related to the award, the following process will be used:

- The ACL Project Officer and Grant Officer will first attempt to resolve disagreements through informal discussion and consultation.
- If resolution cannot be achieved at the project staff level, the issue will be elevated to appropriate leadership within ACL and the grantee organization for further review and discussion.
- ACL will provide the grantee with written clarification of any final determinations related to federal requirements, allowable activities, or award administration.
- Nothing in this section limits ACL's authority and responsibility to make final decisions consistent with applicable statutes, regulations, policies, and the terms and conditions of the award.

Both parties will make good-faith efforts to resolve disagreements promptly in order to minimize disruption to project activities and ensure continued progress toward the goals of the cooperative agreement.

Funding policies and limitations

Changes in HHS regulations

As of October 1, 2025, HHS adopted 2 CFR 200, with some exceptions included in 2 CFR 300. These regulations replace those in 45 CFR 75.

Policies

- All activities proposed in your application and budget narrative must align with applicable law, including but not limited to statutes, executive orders, federal regulations, and applicable judicial holdings. Accordingly, discretionary awards shall not be used to fund, promote, encourage, subsidize, or facilitate: racial preferences or other forms of racial discrimination by the recipient, including activities where race or intentional proxies for race will be used as a selection criterion for employment or program participation; denial by the recipient of the sex binary in humans, or the belief that sex is a chosen or mutable characteristic; illegal immigration; or any other initiatives that compromise public safety. If an application does not align, the application will not receive funding to the extent permitted by law and applicable court orders.
- We will only make awards if this program receives funding. If Congress appropriates funds for this purpose, we will move forward with the review and award process.
- Support beyond the first budget period will depend on:
  - Appropriation of funds.
  - Satisfactory progress in meeting your project's objectives.
  - A decision that continued funding is in the government's best interest.
- If we receive more funding for this program, we will consider:
  - Funding more applicants.
  - Extending the period of performance.
  - Awarding supplemental funding.
- You may not use funds from this NOFO for any diversity, equity, inclusion, and accessibility (DEI and DEIA) activities. This includes:
  - DEI- or DEIA-related research.
  - Activities that discriminate based on race, color, religion, sex, national origin, or other protected traits.
- Under this NOFO, you can't continue existing projects without expansion or new and innovative approaches.

- Meals are allowed only in limited circumstances linked to program activities, like during travel or when approved in advance by ACL. See Allowable Costs and Activities, Exhibit 4: Selected Items of Cost, Meals in the HHS Grants Policy Statement.
- There are restrictions on certain telecommunications and video surveillance equipment. See 2 CFR 200.216 to make sure this does not apply to any proposed equipment in your application.

Unallowable costs

- Construction or major rehabilitation of buildings.
- Basic research, such as scientific or medical experiments.
- For guidance on other types of costs that we restrict or do not allow, see General Provisions for Selected Items of Costs of the Uniform Guidance, 2 CFR 200.420.

Program-specific limitations and policies

Unallowable costs and funding limitations

In addition to the cost principles set forth in 45 CFR Part 75, the following costs are **not allowable** under this funding opportunity:

- Supplanting of existing federal, state, local, or private funding used for ABLE-related activities.
- Direct financial contributions to individual ABLE accounts.
- Costs associated with lobbying, political activities, or advocacy prohibited under federal law.
- Fundraising activities or costs associated with soliciting contributions.
- Development of duplicative ABLE education or marketing materials where substantially similar, federally supported materials already exist, unless adaptations are clearly justified for population-specific or accessibility needs.
- General marketing or outreach activities unrelated to financial literacy or ABLE education, enrollment, or systems integration.

Subaward and administrative cost limitations

- Funds may be sub-awarded to support community-based outreach, training, technical assistance, or marketing activities consistent with program goals.
- Subawards must be necessary, reasonable, and directly tied to approved project activities and outcomes.
- Any statutory or administrative caps on subawards, if applicable, will be enforced in accordance with ACL policy and reflected in the approved budget.

Pre-award costs

Pre-award costs are **allowable only with prior written approval** from ACL and are subject to the following conditions:

- Pre-award costs may be incurred no earlier than 90 days prior to the start date of the award, unless otherwise approved by ACL.
- Allowable pre-award costs are limited to necessary and reasonable planning activities, such as:
  - Project design.
  - Partnership development.
  - Needs assessments.
  - Staffing preparations.
  - Development of implementation-ready materials.
- Pre-award costs must not include:
  - Service delivery.
  - Outreach to participants.
  - Marketing campaigns.
  - Any activity that commits federal funds prior to award execution.
- Applicants seeking approval for pre-award costs must submit a written request as part of their application or separately prior to incurring such costs. Requests must clearly identify the:
  - Nature of the costs.
  - Proposed timeframe.
  - Justification for why the costs are necessary to ensure timely project implementation.
- Approval of pre-award costs does not obligate ACL to make an award or to reimburse costs if an award is not made.

Other program-specific policies

All funded activities must prioritize scaling, speed of implementation, and measurable outcomes aligned with ACL operational drivers; Grantees are expected to coordinate with relevant federal, state, and community partners to avoid duplication and maximize impact; And, ACL reserves the right to impose additional conditions or limitations during the award period based on program performance, risk assessment, or federal requirements.

Indirect costs

Indirect costs are those shared across multiple projects and not easily separated.

To charge indirect costs you can select one of two methods:

Method 1 — Approved rate. If you currently have an indirect cost rate approved by your cognizant federal agency, you may use that rate.

Method 2 — *De minimis* rate. If you do not have a current indirect cost rate, you may elect to charge a *de minimis* rate (see 2 CFR 200.414(f)). This rate is 15% of modified total direct costs (MTDC). See the definition of MTDC (2 CFR 200.1). You can use this rate indefinitely.

You may not charge costs included in your indirect cost pool as direct costs.

Subawards

As the prime recipient, you must maintain a substantive role in the project. This means that you conduct funded activities and provide services necessary and integral to completing the project.

Monitoring your subrecipient's activities alone as described in 2 CFR 200.332 is not a substantive role.

We do not fund awards where your role is primarily a conduit for passing funds to other organizations unless that arrangement is authorized by statute.

All subrecipients must have a Unique Entity Identifier (UEI) through the System for Award Management (SAM.gov).

Subrecipients must meet the eligibility requirements of this NOFO.

Salary rate limitation

The salary rate limitation in the current appropriations act applies to this program. You may not use awarded funds to pay a salary at a higher rate than the rate for Executive Level II.

For the Executive Level II salary, please see the Office of Personnel Management information on executive and senior level employee pay.

The salary limitation reflects a person's base salary (including any portion of the salary that is paid with indirect costs). It does not include fringe benefits or any income the person is allowed to earn outside of the duties of the applicant organization.

This salary limitation also applies to subawards, contracts, and subcontracts under an ACL grant or cooperative agreement.

Program income

If you earn any money from your award-supported project activities (known as program income), you must use it for the purposes and under the conditions of the award. Find more about program income at 2 CFR 200.307.

Step 2:

Get Ready to Apply

In this step

Find the application package

The application package has all the forms you need to apply. You can search for it at Grants.gov using opportunity number HHS-2026-ACL-AOD-DFLA-0025. Then select the Package tab.

We recommend that you select the **Subscribe button** from the View Grant Opportunity page for this NOFO to get updates.

You can also find materials at Applying for Grants on ACL's website.

If you cannot use Grants.gov to download application materials or have other technical difficulties, including issues with application submission, contact Grants.gov for assistance.

Get registered

SAM.gov

You must have an active account with SAM.gov to apply. SAM.gov registration can take several weeks. Begin that process today.

To register:

- Go to SAM.gov Entity Registration and select Get Started. From the same page, you can also select the Entity Registration Checklist for the information you will need to register.
- You must agree to the financial assistance general certifications and representations [PDF] specifically. Those for contracts are different.

When you register, you will also receive your required Unique Entity Identifier (UEI).

Once you register:

- You will have to maintain your registration throughout the life of any award.
- If your organization has multiple UEIs, use the one associated with your physical location.

Grants.gov

You must also have an active account with Grants.gov. You can see step-by-step instructions at the Grants.gov Quick Start Guide for Applicants.

Need help? See Contacts and Support.

Step 3:
Build Your Application

In this step

Application checklist

Make sure that you have everything you need to apply. You will find the forms in Grants.gov.

Narratives

Item	Grants.gov form	Page limit
☐ Project narrative	Use the Project Narrative Attachment form.	40 pages
☐ Budget narrative	Use the Budget Narrative Attachment form.	None

Attachments

Insert each in a single Other Attachments Form.

Item	Page limit
☐ Indirect cost agreement	None
☐ Commitment letters	None
☐ Proof of nonprofit status	None
☐ Resumes and job descriptions	None

Other required forms

Use each required form in Grants.gov.

Item	Page limit
☐ Application for Federal Assistance (SF-424)	None
☐ Budget Information for Non-Construction Programs (SF-424A)	None
☐ Assurances for Non-Construction Programs (SF-424B)	None
☐ Key Contacts Form	None
☐ Grants.gov Lobbying Form (Certification Regarding Lobbying)	None
☐ Project/Performance Site Location Form	None

Application contents and format

This section includes guidance on each component found in the application checklist.

Application page limit: 40 pages.

Submit your information in English and express whole number budget figures using U.S. dollars.

Required format

Required format for project and budget narratives.

Font: Times New Roman or Arial

Format: PDF

Size: 11-point font
Footnotes and text in graphics may be 10-point.

Spacing for project narrative main content: Double-spaced

Spacing for budget narrative: As needed

Spacing for project summary, tables, footnotes: Single-spaced

Margins: 1-inch

Include page numbers.

Project narrative

Page limit: 40 pages

The project narrative is the most important part of the application. We use it as the primary basis to decide whether your project meets the statutory requirements and to review its merit. The project narrative should give a clear and concise description of your project.

Be sure to cite all your sources. Merit reviewers may lower your score if you do not.

Also study the merit review criteria under each section to make sure you answer all questions and cover all topics reviewers will look at.

The components of the project narrative counted as part of the 40-page limit include:

- Project Summary.
- Problem Statement.

- Goals and objectives.
- Proposed intervention.
- Project management.
- Work plan.
- Special target populations.
- Outcomes.
- Evaluation.
- Dissemination.
- Organizational capability.
- Experience of the project team.

Project summary

Provide a brief project summary of no more than 265 words. Write it for the general public. You will need to include:

- **Goals:** Broad overall purpose, like a mission statement that says what you want to do and where you want to be.
- **Objectives:** Narrow, specific, and clear steps toward the goals. These are the "how's" to achieve the goals.
- **Overall approach:** General overview of what you will do.
- **Outcomes:**These are the measurable results of a project. Include expected changes among those served, such as clients, systems, organizations, and communities. These should tie directly to your goals and those of this funding.
- **Products:**The materials and other deliverables you expect to generate through the project.
- **Duration:** The anticipated start and end dates of the period of performance.

Project relevance and current need

Problem statement

You must clearly describe the problem or unmet need this proposed project is designed to address. You are encouraged to use relevant data, research, or local experience to support your problem statement. The problem statement should provide a clear rationale for the proposed project and establish the foundation for the proposed activities, partnerships, and evaluation approach.

In addition, you must address the following:

Current barriers and gaps

- Identify the key barriers, gaps, or challenges that limit awareness, access, or effective use of ABLE accounts and financial literacy across different disability populations and systems. This may include barriers that are:
  - Systemic.
  - Operational.
  - Workforce-related.
  - Informational.
  - Trust-related.
- You should distinguish between existing efforts and unmet needs the proposed project will address.
- State how your project will overcome those barriers.

Goals and objectives

Goals and objectives must be realistic, outcome-focused, and clearly aligned with the purpose, priorities, and intended impact of this funding opportunity.

- You must clearly articulate the overarching goal of the proposed project.
  - Provide overarching goals and objectives that are specific, realistic, outcome-focused, and measurable.
  - These should directly respond to the needs described in the problem statement.
- You must identify a distinct sub-goal for each of the three prongs of the grant strategy.
- You should also list the specific, measurable objectives that will guide project implementation and be used to assess progress and outcomes.

Include how the project will impact:

- People with intellectual and developmental disabilities (I/DD) and other people with disabilities across the age span.
- The families and caregivers for individuals with I/DD and other people with disabilities.
- The social services systems providing services to individuals with I/DD and other people with disabilities.

Table: Project relevance and current need scoring criteria

Reviewers will evaluate the extent to which the applicant provides:	Total possible point value
A **problem statement (5 points)** that: • Clearly describes a specific, well-defined problem or unmet need related to awareness, access, or effective use of ABLE accounts and financial literacy tools. The problem statement is evidence-informed and logically connected to the proposed project. • Identifies the key barriers, gaps, or challenges that limit awareness, access, or effective use of ABLE accounts and financial literacy across different disability populations and systems. The applicant demonstrates an understanding of existing efforts and clearly distinguishes unmet needs that the proposed project will address. **Goals and objectives (5 points)** that: • Provides overarching goals and objectives that are specific, realistic, outcome-focused, measurable that directly respond to the needs described in the problem statement and are consistent with the overall goals of the project. • Provides a distinct sub-goal for each of the three prongs of the grant strategy. • Outlines how the project will have an impact on: ◦ People with intellectual and developmental disabilities (I/DD) and other people with disabilities across the age span. ◦ The families and caregivers for individuals with I/DD and other people with disabilities.	**10 points**

Approach

Proposed intervention

The approach section should present a clear, coherent intervention strategy that allows reviewers to assess feasibility, effectiveness, and potential impact across the three grant prongs.

You must describe the proposed interventions (or approaches) that will be used to respond to the problem statement and achieve the project's goals and objectives. This was previously outlined under section titled project relevance and current need.

The approach should clearly explain what you will do and why the proposed intervention will address the identified problem and achieve the intended outcomes.

It should clearly describe the proposed interventions, including:

- Core components, target audiences, and implementation settings across each of the three grant-prong strategies and the National ABLE Advisory Group.

Your description should also include:

- **Embedding ABLE in key life decision points with built-in financial literacy education**
    - Describe how you will:
        - Identify systems to be prioritized to ensure ABLE information is shared at key life moments when people are making financial decisions.
        - Implement a pilot program that embeds ABLE education, financial literacy, and enrollment support into selected priority systems.
        - Develop and deliver integrated financial literacy content.
        - Leverage partnerships to incentivize enrollment of ABLE accounts.
- **Community outreach**
    - Describe how you will:
        - Leverage existing networks and train-the-trainer models to expand scalable outreach.
        - Provide peer to peer engagement and coaching to overcome misconceptions about impact on public benefits, navigating digital platforms, and building confidence to open and manage ABLE accounts.
        - Engage and partner with trusted community messengers
        - Expand outreach through community based settings ("meet people where they are")
- **National marketing**
    - Describe how you will:
        - Launch a modern digital and social media campaign that is designed to connect to and reach people based on how they get their information in today's connected world.
        - Implement a coordinated national marketing strategy to support financial empowerment and independence.
        - Develop communications materials to support grassroots community outreach efforts
        - Scale embedding by developing and disseminating a toolkit.
        - Support innovative outreach to unserved and underserved communities.
        - Address misconceptions about ABLE enrollment against impact on public benefits.

- **Establish and support a National ABLE Advisory Group**
    - Describe how you will:
        - Establish a National ABLE Advisory Group to provide guidance, feedback, and subject matter expertise to help shape how ABLE education, financial literacy, and enrollment supports are embedded across systems.
        - Ensure authentic and meaningful engagement by implementing clear structures and supports for participation, such as defined roles and decision-making responsibilities, accessible meeting formats and materials, and regular opportunities for input directly informs project decision.

You must include the following:

- **Evidence base or rationale**
    - Provide a rationale for the proposed intervention, including relevant evidence, promising practices, prior experience, or lessons learned that inform the approach.
    - If the intervention is innovative or emerging, you should explain what makes it innovative, why it is expected to be effective and how it improves upon or complements existing efforts.
- **Logic model**
    - You must submit a logic model [PDF] to support the proposed intervention across the three prongs and the National ABLE Advisory Group.
        - It must outline each prong as well as the ABLE Advisory Group with key inputs, activities, and outputs, and short and long term outcomes that support the stated goals and objectives.
    - You are encouraged to use other diagrams or tables as needed to enhance clarity, where appropriate.
    - It must be clear and well-constructed.

Project management

Clearly delineate the roles and responsibilities of project staff, consultants, and partner organizations. Note how they will each contribute to achieving the project's objectives and outcomes.

Specify who will be responsible for day-to-day tasks such as:

- Leadership of project.
    - Explain how each person and your organization will contribute to achieving the project's objectives and outcomes.

    - Roles you describe must be appropriate to the scope of work and demonstrate adequate expertise and capacity.
- Monitoring the project's on-going progress, (i.e., measure of performance towards the goals stated in the funding opportunity announcement, and for your specific intervention/activities).
- Preparation of reports.
- Communicating with other partners and ACL.
    - The proposed approach must demonstrate clear lines of accountability and effective communication mechanisms.

In addition:

- Risk Identification and mitigation
    - Describe key risks that could affect successful project implementation such as staffing, partner engagement, data collection, timeline, participant recruitment, or external/system-level factors.
    - In response to those risks identified, describes the corresponding realistic mitigation strategies.

Work plan

You must provide a work plan for your project. The work plan connects your period of performance outcomes, strategies and activities, and measures. It provides more detail on how you will measure outcomes and processes.

To create your work plan:

- Use the Project Work Plan Sample Template on our website.
- Include the project's overall goal, expected outcomes, key objectives, and the major action steps needed to achieve them.
- For each major action step, include start and end dates and the lead responsible person.

You must include the following:

- **Sustainability considerations**
    - Indicate which action steps are designed to be scaled, replicated, or sustained beyond the project period and how the work plan supports these goals.

Table: Approach scoring criteria

Reviewers will evaluate the extent to which the applicant provides:	Total possible point value
Approach **Proposed intervention (20 points)** • Description and relevance of the proposed intervention: The applicant clearly describes the proposed interventions, including core components, target audiences across each of the three grant-prong strategies and the National ABLE Advisory Group. The intervention is well aligned with the purpose and priorities of the funding opportunity and addresses identified barriers and gaps. **(7 points)** • Evidence base or rationale: The applicant provides a clear rationale for the proposed intervention activities, drawing on relevant evidence, promising practices, prior experience, or lessons learned. For innovative or emerging approaches, the application clearly explains what makes it innovative, why the intervention is expected to be effective and how it complements or improves upon existing efforts. **(7 points)** • Logic Model: The applicant includes a clear and well-constructed logic model that outlines for each prong as well as the ABLE Advisory Group with key inputs, activities, and outputs, and short and long term outcomes that support the stated goals and objectives of the project. **(6 points)** **Project management (15 points)** • Roles, responsibilities, and partner contributions: The applicant clearly delineates the roles and responsibilities of project staff, consultants, and partner organizations. It explains how each person and organization will contribute to achieving the project's objectives and outcomes. Roles are appropriate to the scope of work and demonstrate adequate expertise and capacity to support successful project implementation. **(5 points)** • Day-to-day project leadership and oversight: The applicant clearly identifies who is responsible for overall leadership and direction of the project, as well as for monitoring ongoing project progress. This includes measuring performance toward the goals stated in the funding opportunity announcement and the applicant's specific intervention activities. **(4 points)** • Reporting, communication, and coordination: The applicant clearly specifies responsibility for preparing and submitting required reports and for communicating and coordinating with project partners and the Administration for Community Living (ACL). The proposed approach demonstrates clear lines of accountability and effective communication mechanisms. **(3 points)** • Risk identification and mitigation: The applicant identifies key risks that could affect successful project implementation. The applicant describes realistic mitigation strategies to address identified risks and demonstrates the ability to adapt and manage challenges while maintaining progress toward project objectives. **(3 points)**	**45 points**

Reviewers will evaluate the extent to which the applicant provides:	Total possible point value
Work plan (10 points) • Work plan structure and alignment: The applicant includes a comprehensive work plan that clearly connects the project's overall goal, expected outcomes, key objectives, strategies, and major action steps across the period of performance. The work plan is submitted using the Project Work Plan Sample Template and demonstrates logical alignment between activities and intended outcomes across each of the three grant prongs. **(4 points)** • Action steps, timeline, and accountability: The applicant submits a work plan that clearly identifies start and end dates and designates a lead responsible individual. The timeline is realistic and demonstrates the applicant's ability to manage activities effectively within the proposed period of performance. **(3 points)** • Sustainability: The applicant identifies action steps designed to be scaled, replicated, or sustained beyond the project period and explains how the work plan supports long-term broader impact. **(3 points)**	

Project impact

Special target populations and organizations

- **Primary**
  - This section should clearly state the proposed number of new ABLE accounts that will be opened by the I/DD population and broader disability population.

You are encouraged to:

- Demonstrate how your proposal either fills gaps or builds on existing systems, programs, or partnerships.
  - Demonstrates how it avoids duplication of effort.
- Describe plans for sustainability, scaling, or integration of successful practices beyond the project period.

Outcomes

You must identify specific, measurable outcomes that will result from the project and align with the project's goals, logic model, and activities across each of the three grant prongs.

Outcomes must be:

- Realistic.
- Appropriate to the scope of the project.
- Clearly listed in both the Project Work Plan Grid and Logic Model.

ACL **will not fund** any project that does not include measurable outcomes.

Examples of measurable outcomes could include the following listed below. For items listed with an asterisk, reporting must be reported to align with existing PNS measures.

Initial outcomes

- Number of people with I/DD (and their family members) who report greater awareness of the resources and support associated with ABLE accounts.*
    - Number of resources created (incorporate into Work Plan).
    - Number of resources shared (incorporate into Work Plan).
    - Number of trainings held (incorporate into Work Plan).
- Number of family members who report knowing more about the resources and support associated with ABLE accounts.*

Intermediate outcomes

- Increased referrals to ABLE referral touchpoints established at key life moments.
- Increased number of partner presence to help with ABLE and financial literacy at key life moments.
- Increased number of hands-on enrollment support for ABLE accounts.
- Increased number of ABLE account openings.
    - You must demonstrate impact by the number of new accounts opened.

Long-term outcomes

- Increased integration of ABLE and financial literacy practices within service delivery systems, community organizations, or employer settings.
- Increased integration of financial literacy practices into financial planning services (systems integration).
- Increased individual, family, or employer contributions to ABLE accounts.

You must list measurable outcomes in the example, Project Work Plan Grid. We recognize that the outcomes will also mirror what is in your logic model.

Evaluation

Describe the performance measures and indicators that will be used, including how they align with project objectives and the data sources, collection methods, and frequency that will support reliable measurement across each grant prong.

Dissemination

Describe the method you'll use to share the project's results and findings widely, in a timely manner, and in easily understandable formats.

These results are for parties who might be interested in using them to inform their practice, service delivery, program development, and policymaking. This includes those who would be interested in replicating the project.

You are encouraged to:

- Document the lessons learned, both positive and negative, that will be useful to people interested in replicating the intervention, if it proves successful.

Table: Project impact scoring criteria

Reviewers will evaluate the extent to which the applicant provides:	Total possible point value
Project impact **Special target populations and organizations** • Target population: The applicant demonstrates impact by the number of new accounts opened for people with I/DD and other eligible people with disabilities. **(6 points)** **Outcomes** • Outcomes: The applicant identifies specific, measurable outcomes that will result from the project and align with the project's goals, logic model, and activities across each of the three grant prongs. Outcomes are realistic, appropriate to the scope of the project, and clearly listed in both the Project Work Plan Grid and Logic Model. **(4 points)** **Evaluation** • Measurement quality: The applicant demonstrates how performance measures and indicators demonstrate relevance, reliability, and alignment with project objectives, supported by appropriate data sources, collection methods, and evaluation frequency across each grant prong. **(3 points)** **Dissemination** • Dissemination: The applicant demonstrates how project results and findings will be shared widely to inform practice, service delivery, program development, policymaking, and possible replication. **(2 points)**	**15 points**

Capability and expertise

Organizational capability

You must describe the following:

- **Administering grants:**
  - Describe the organization’s experience administering federal and/or large-scale grants, including:
    - Grant management structures.
    - Financial controls.
    - Reporting systems.
    - Compliance with federal requirements.
- **Established partnerships:**
  - Identify key organizational partners, consultants, or subcontractors, as applicable.
    - Describe how these established relationships strengthen the organization’s ability to achieve project goals.
    - This section should focus on partnership structures, roles, and institutional collaboration rather than individual staff qualifications.
  - For non-federal matched contributions or other ABLE-related incentives:
    - Identify the partner entity(ies) providing such resources.
    - Describe the source and nature of the non-federal funds.
    - Explain how the partnership will support increased ABLE enrollment and sustained participation.
    - Include documentation of commitment (e.g., letter of commitment or memorandum of understanding), as applicable. Federal award funds may not be used for direct deposits or matched contributions to individual ABLE accounts.
- **Prior organizational outcomes:**
  - Describe prior organizational initiatives that demonstrate the ability to achieve measurable outcomes with reach, scale, and replication.
  - Include examples that reflect systems change, cross-sector coordination, or population-level impact relevant to the proposed project.

Experience of the project team

The applicant must describe the following:

- **Staff qualifications**
    - Describe the qualifications of key project staff by naming their respective roles and responsibilities.
    - This should include:
        - Relevant subject matter expertise.
        - Prior experience executing similar initiatives.
        - Demonstrated success in areas such as systems integration, community outreach, and targeted communications.
    - Identify each role's percent of effort dedicated to the proposed project.

Table: Capacity and expertise scoring criteria

Reviewers will evaluate the extent to which the applicant provides:	Point value
Capacity and expertise **Organizational capability (12 points)** • Experience administering grants: The applicant demonstrates experience administering federal and/or large-scale grants, including effective grant management structures, financial controls, reporting systems, and compliance with federal requirements. **(4 points)** • Established partnerships: The applicant demonstrates established organizational partnerships, consultants, or subcontractors, and describes how these relationships support achievement of the proposed project goals. **(4 points)** • Prior organizational outcomes: The applicant demonstrates experience implementing organizational initiatives that achieved measurable outcomes with reach, scale, and replication, including examples of systems change, cross-sector coordination, or population-level impact relevant to the proposed project. **(4 points)** **Experience of the project team (8 points)** • Staff qualifications: The applicant demonstrates qualifications and experience of key project staff, alignment of expertise to project roles and responsibilities, demonstrated success implementing similar initiatives, and clarity and appropriateness of percent of effort dedicated to the proposed project. **(8 points)**	**20 points**

Budget narrative

Page limit: None

The budget narrative supports the information you provide in Standard Form-424A.

It includes added detail and justifies the costs you ask for. As you think about your budget, consider:

- If the costs are reasonable and consistent with your project's purpose and activities.
- The restrictions on spending funds. See funding policies and limitations.

When you develop your budget narrative:

- We encourage you to use the ACL Budget Narrative Sample Format [PDF]. This format shows the level of detail we are looking for in your application.
- Justify all the costs and show how you calculated them.
- You will need to create a budget narrative that shows all years combined along with separate, detailed budget narratives for each year.

Reviewers will assess your budget (SF-424A) and your budget narrative to score this section.

Table: Budget and budget narrative scoring criteria

Reviewers will evaluate the extent to which the applicant provides:	Total possible point value
• Alignment with Project Purpose and Activities: The applicant submits a proposed budget that demonstrates alignment with the project's goals, objectives, and planned activities. Costs are necessary to carry out the proposed work and are logically connected to the project design and intended outcomes. **(3 points)** • Reasonableness and Cost Effectiveness: The applicant submits a proposed budget that includes costs as being reasonable, allowable, and cost-effective in relation to the scope of work, target populations, and anticipated outcomes. Staffing levels, consultant costs, and other major cost categories are appropriate and adequately justified. **(2 points)** • Clarity and Detail of Budget Narrative: The applicant submits a proposed budget narrative with sufficient detail for each cost category and clearly explains how costs were calculated (e.g., salaries, fringe benefits, travel, supplies, contractual costs). Calculations are transparent and easy to follow. **(2 points)** • Consistency Between SF-424A and Budget Narrative: The applicant links the amounts and cost categories presented in the SF-424A are consistent with and fully supported by the budget narrative. No unexplained discrepancies or inconsistencies are present. **(2 points)**	**10 points**

Reviewers will evaluate the extent to which the applicant provides:	Total possible point value
• Multi-Year Budget Presentation: The applicant includes a combined budget narrative covering all project years and separate, detailed budget narratives for each individual year, as required. Year-to-year changes are reasonable and clearly explained. **(1 point)**	

Attachments

You will upload attachments in Grants.gov using the Other Attachments Form.

Indirect cost agreement

If you include indirect costs in your budget using an approved rate, include a copy of your current agreement approved by your cognizant agency for indirect costs. If you use the *de minimis* rate, you do not need to submit this attachment.

Commitment letters

Include letters from any organization that will have a significant role in carrying out your project. The letter should explain their role and their commitment to the project.

Proof of nonprofit status

If your organization is a nonprofit, you need to attach proof. We will accept any of the following:

- A copy of a current tax exemption certificate from the IRS.
- A letter from your state's tax department, attorney general, or another state official saying that your group is a nonprofit and that none of your net earnings go to private shareholders or others.
- A certified copy of your certificate of incorporation. This document must show that your group is a nonprofit.
- Any of these documents for a parent organization. Also include a statement signed by an official of the parent group that your organization is a nonprofit affiliate.

Resumes and job descriptions

For key personnel, attach resumes for positions that are filled. For positions that are not filled, attach the job descriptions with qualifications.

Other required forms

You will need to complete some other forms in Grants.gov. You can find them in the NOFO application package or review them and their instructions at Grants.gov Forms.

Form	Submission requirement
☐ Application for Federal Assistance (SF-424)	None
☐ Budget Information for Non-Construction Programs (SF-424A)	None
☐ Assurances for Non-Construction Programs (SF-424B)	None
☐ Key Contacts Form	None
☐ Grants.gov Lobbying Form (Certification Regarding Lobbying)	None
☐ Project/Performance Site Location Form	None

Important: Public information

When filling out your SF-424 form, pay attention to Box 15: Descriptive Title of Applicant's Project.

We share what you put there with USAspending. This is where the public goes to learn how the federal government spends their money.

Instead of just a title, insert a short description of your project and what it will do.

See instructions and examples [PDF].

Step 4: Learn About Review and Award

In this step

Application review

Initial review

We will review your application to make sure that it meets the responsiveness requirements listed in the disqualification factors section. If your application does not meet these criteria, we will disqualify it and we will not move it to the merit review (scoring) phase.

We will not review any pages over the page limit.

Scoring process

A panel reviews all applications that pass the initial review. The members use the merit review scoring criteria in the project narrative and budget narrative sections of this NOFO. You can find the specific criteria in each section of the project narrative and in the budget narrative section.

Criteria summary

Heading	Points
Project summary	0 points
Purpose and need	10 points
Response	45 points
Impact	15 points
Resources and capabilities	20 points
Budget	10 points

Risk review

Before making an award, we review the risk that you will mismanage federal funds or fail to complete the project objectives. We need to make sure you've handled any past federal awards well and demonstrated sound business practices.

We use SAM.gov Responsibility/Qualification to check this history for all awards likely to be over $250,000. We also check Exclusions.

If we find a significant risk, we may choose not to fund your application or to place specific conditions on the award.

You can see more details about risk review at 2 CFR 200.206.

Selection process

When making funding decisions, we consider:

- Merit review results. These are key in making decisions but are not the only factor.
- The larger portfolio of agency-funded projects, including project type and geographic distribution.
- The past performance of the applicant. We may choose not to fund applicants with management or financial problems.
- Reasonableness of proposed costs to the expected results and the likelihood you will achieve those results.
- Available funding.

We may:

- Fund applications in whole or in part.
- Fund applications at a lower amount than requested.
- Decide not to allow a prime recipient to subaward if they may not be able to monitor and manage subrecipients properly.
- Choose to fund no applications under this funding opportunity.

The ACL administrator makes all final award decisions.

Funding preferences for alignment with agency priorities

Before we make final funding decisions, ACL leadership will review all potential awards. They will check for:

- Adherence to applicable laws.
- Alignment to agency priorities (see Administration for Community Living's (ACL) Mission, Vision & Strategic Priorities).

To the extent allowed by law and court orders, we will give a funding priority to applications that align with agency priorities.

Your application may receive this funding preference if it demonstrates innovative alignment between expanding the use of ABLE accounts and ACL priorities related to increasing awareness and connecting people with disabilities, including caregivers, to services and advancing economic security.

Merit review criteria also include factors related to ACL's priorities.

Award notices

If your application is successful, we will email a Notice of Award (NoA) to your authorized official. We will email you or write you a letter if your application is disqualified or unsuccessful.

The NoA is the only official award document. The NoA tells you the amount of the award, important dates, and the terms and conditions you need to follow. Until you receive the NoA, you do not have permission to start work.

See an example NoA on our website [PDF].

Step 5:
Submit Your Application

In this step

Application submission and deadlines

See find the application package and the application checklist to make sure you have everything you need.

Make sure you are current with SAM.gov and UEI requirements. See get registered. You will have to maintain your registration throughout the life of any award.

Optional notice of intent

Due on Monday, July 15, 2026.

We ask that you let us know if you plan to apply for this opportunity. We do this to plan for the number of expert reviewers we will need to evaluate applications. You do not have to submit a notice of intent to apply.

Please email the notice to Larissa.Crossen@acl.hhs.gov.

In your email, include:

- The funding opportunity number and title.
- Your organization's name and address.
- A contact name, phone number, and email address.

Application

Deadline

Due on August 3, 2026, at 11:59 p.m. ET.

Grants.gov creates a date and time record when it receives the application. If you submit the same application more than once, we will accept the last on-time submission.

The grants management officer may extend an application due date based on emergency situations such as documented natural disasters or a verifiable widespread disruption of electric or mail service.

Submission method

You must submit your application through Grants.gov. See get registered.

For instructions on how to submit in Grants.gov, see the Quick Start Guide for Applicants. Make sure your application passes the Grants.gov validation checks. Do not encrypt, zip, or password protect any files.

If you can't submit your application because of problems with Grants.gov, you will need verification for us to consider accepting your application. Call the Federal Service Desk before the application due time and record your tracking number. Save your tracking number and any error messages you receive.

See Contacts and Support if you need help.

Intergovernmental review

Executive Order 12372, Intergovernmental Review of Federal Programs does not apply to this NOFO. You do not need to take any action.

Step 6:
Learn What Happens After Award

In this step

Post-award requirements and administration

Administrative and national policy requirements

There are important rules you need to know if you get an award. You must follow:

- All terms and conditions in the Notice of Award. You can find information at Managing a Grant on our website. We incorporate this NOFO by reference.
- The rules listed in 2 CFR 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements, effective October 1, 2025. These replace those in 45 CFR 75, with some exceptions in 2 CFR 300.
- The HHS Grants Policy Statement (GPS). This document has terms and conditions tied to your award. If there are any exceptions to the GPS, they'll be listed in your Notice of Award.
- All federal statutes and regulations relevant to federal financial assistance, including those highlighted in the HHS Grants Policy Statement, Appendix D: HHS Administrative and National Policy Requirements.
- All anti-discrimination laws: By applying for or accepting federal funds from HHS, recipients certify compliance with all federal antidiscrimination laws and these requirements and that complying with those laws is a material condition of receiving federal funding streams. Recipients are responsible for ensuring subrecipients, contractors, and partners also comply.

Compliance and oversight

Recipients must demonstrate ongoing compliance with the Administration for Community Living's (ACL) Mission, Vision & Strategic Priorities through program design, implementation, performance reporting, fiscal management, and evaluation.

Failure to meaningfully align funded activities with applicable statutory authorities and agency priorities may result in corrective action, additional reporting requirements, enforcement actions, or other remedies consistent with 2 CFR Part 200 and the terms and conditions of the award.

Through alignment with these priorities, funded projects will help ensure that older adults and people with disabilities can live with dignity, independence, and full participation in the communities they call home.

Managing award changes

After award, either you or ACL may request changes. We manage these using the rules at 2 CFR 200 and 300, including 2 CFR 200.308 and 2 CFR 300.308.

Reporting

If your application is successful, you will have to submit financial and performance reports. To learn more about reporting, see Managing a Grant, Funding Requirements on our website.

Financial and performance reports

The terms and conditions in the Notice of Award will have information on performance and financial reports including:

- How often you will report.
- Any required form or formatting.
- How to submit them.

FFATA and FSRS reporting

The Federal Financial Accountability and Transparency Act (FFATA) requires:

- Data entry at the FFATA Subaward Reporting System for all subawards and subcontracts you issue for $30,000 or more.
- Reporting executive compensation for both recipient and subaward organizations.

Contacts and Support

In this step

Agency contacts

Program and eligibility

David Jones

David.Jones@acl.hhs.gov

202-795-7367

Financial and budget

Tanielle Chandler

Tanielle.Chandler1@acl.hhs.gov

202-795-7325

Review process and application status

Allison Cruz

Allison.Cruz@acl.hhs.gov

202-795-7334

Help with systems

Grants.gov

Grants.gov provides 24/7 support. Hold on to your ticket number.

- Phone: 1-800-518-4726
- Email: support@Grants.gov

SAM.gov

If you need help, you can:

- Call 866-606-8220.
- Live chat with the Federal Service Desk.

Reference websites

- U.S. Department of Health and Human Services (HHS)
- Home Page | ACL Administration for Community Living
- Applying for Grants | ACL Administration for Community Living
- Application Tips | ACL Administration for Community Living
- How to Apply for a Competitive Grant | ACL Administration for Community Living
- Code of Federal Regulations (CFR)
- United States Code (U.S.C.)