



Desert Arc CONNECTION

Palm Desert 760-346-1611

Transportation 760-404-1363

Morongo Basin 760-346-1611 x341

WEATHER ALERT: During periods of extreme heat, and out of concern for the welfare of Desert Arc clients, when temperatures are forecast to be 115 degrees Fahrenheit or higher, clients will be dismissed at 1:30 pm. In such cases, a courtesy text message will be broadcast to families as well.

FINANCIAL FOCUS

ABLE accounts, established under the 2014 Achieving a Better Life Experience Act, allow individuals with qualified disabilities to save up to \$100,000 tax-free, without impacting their government benefits. And starting on January 1, 2026, the age limit for the onset of a disability to qualify for an ABLE account will increase from 26 to 46.

These accounts can be set up online and are administered through state programs. The National Association of State Treasurers provides an online resource to compare different states' ABLE programs: Go to ABLEtoday.org for more information.

Contributions to ABLE accounts can be made by anyone, including family members and employers. Some states even offer tax deductions or income tax credits to contributors. Funds in these accounts can be used for various qualified expenses, such as healthcare, housing, transportation, education, assistive technology, personal support services, employment training, and legal fees. Importantly, ABLE accounts do not affect eligibility for benefits like Medicaid, federal housing, or Social Security, provided the account balance remains under \$100,000.

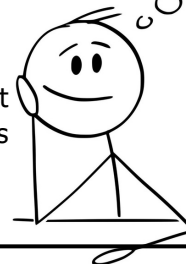
ABLE accounts can also complement other estate planning tools for individuals with disabilities, such as special needs trusts, life insurance policies, annuities and IRA's. These accounts offer unique benefits, such as the ability to transfer funds between ABLE accounts and 529 education savings accounts, and vice versa. Additionally, funds in ABLE accounts can be transferred to other family members with disabilities.

However, ABLE accounts also have limitations. Annual contributions cannot exceed the annual gift tax exclusion, currently set at \$18,000. Additionally, most states have a payback provision, allowing the government to reclaim funds to cover benefits like Medicaid after the account beneficiary passes away.

Families considering ABLE accounts should be aware of these limitations and seek guidance from experts. Chartered special needs consultants, a credential offered by the American College of Financial Services, can provide specialized advice. Financial planners with experience in serving clients with disabilities can offer valuable insights.

ABLE accounts provide a flexible and beneficial tool for saving and managing funds without jeopardizing essential government benefits, but be sure to consult with knowledgeable advisors to maximize the advantages of ABLE accounts and ensure comprehensive financial planning.

Will there enough funds in the account to cover my child's lifetime expenses?



SHINING STAR



For 12 years, Amanda M. has been a valued member of the Desert Arc community, serving as the Front Desk Receptionist at the Morongo Basin campus. Her favorite part of being with Desert Arc is working with the supportive staff and attending the annual Christmas party at Fantasy Springs Casino.

Amanda is a big fan of the Angels baseball team and loves the movie "Mamma Mia!" She enjoys spending her free time hanging out with her cat, Shadow, and watching YouTube videos.

If given the chance to travel anywhere, Amanda would love to revisit Hawaii, a place that holds wonderful memories from a family trip to Oahu years ago. She draws inspiration from her mother, who is always there for her with good advice. Amanda believes in the power of self-belief and encourages others to always believe in their goals and dreams. Her positive outlook and dedication make her a true shining star at Desert Arc.

BREAKING BARRIERS

Stephen Hawking, a name synonymous with groundbreaking science and relentless determination, transformed our understanding of the universe despite facing immense personal challenges. Diagnosed with amyotrophic lateral sclerosis (ALS) at the age of 21, doctors gave him only two years to live. Yet, Hawking defied the prognosis, living to age 76 and achieving remarkable feats in theoretical physics.

His pioneering work explored the nature of black holes, origins of the universe, and Hawking radiation, influencing academia and popular science, and transforming the understanding of the cosmos. Despite the physical limitations imposed by ALS, Hawking's intellect and passion remained unshaken. Using a speech-generating device, he communicated complex ideas to both experts and laypeople, making science accessible through his bestselling book, *A Brief History of Time*, inspiring countless people to explore the universe's wonders.

Stephen Hawking's story is a testament to human resilience and curiosity. His ability to transcend personal limitations and continue making profound scientific contributions serves as an enduring source of inspiration, reminding us that even in the face of adversity, the pursuit of knowledge and passion can illuminate even the darkest corners of the universe.

Hawking once said, "However difficult life may seem, there is always something you can do and succeed at." His story reminds us that with the right support and opportunities, individuals with disabilities can achieve incredible things. Desert Arc is proud to be part of this journey, breaking barriers and celebrating everyone's abilities.

Morongo Basin

Hi Desert Star
56-445 29 Palms Hwy



SHRED IT
AND FORGET IT

2nd Monday/Mo

August 12th

9AM to 12 Noon

Coachella Valley

PD Campus
73255 Country Club Dr

3rd Friday/Mo

August 16th

DESERT ARC IS CELEBRATING

NATIONAL SENIOR CITIZENS DAY ON AUGUST 21

Activities will include:

Bingo

Crafts

Food & Refreshments

Live Entertainment
Walking

AUGUST LUNCH LINEUP

*Menu repeats every 2 weeks. * Additionally, the month's menu will be emailed to families

Thursday August 1st

Southwest Chicken Salad with mixed greens, black beans, tomatoes, corn, cilantro dressing, cheddar cheese and tortilla strips. Served with fruit.

Friday August 2nd

Cheeseburger Quesadilla with ground beef, onion, and shredded cheese. Served with a side salad and fruit.

Monday August 5th

Chicken Salad with tomato, cucumber, cheddar cheese, croutons and ranch dressing. Served with fruit.

Tuesday August 6th

Pepperoni Pizza served with a side salad and fruit.

Wednesday August 7th

Crispy Chicken Sandwich with tomato and pepper jack cheese. Served with Sun Chips and fruit.

Thursday August 8th

Chicken Caesar Pasta with lettuce, tomato, croutons, parmesan cheese and Caesar dressing. Served with fruit.

Friday August 9th

Ham and Cheese Croissant with lettuce and tomato. Served with Sun chips and fruit.

Monday August 12th

Turkey and Ham Club Wrap with spinach tortilla, ranch, cheddar cheese, tomato and lettuce. Served with fruit.

Tuesday August 13th

Italian Pasta Salad with pepperoni, salami, mixed salad, olives, and mozzarella cheese. Served with garlic bread and fruit.

Wednesday August 14th

Caesar Chicken Salad Wraps on a spinach tortilla with mixed greens, Caesar dressing and tomato. Served with fruit.

HAPPINESS IS ...Working with great people.



Come Join Our Team
Visit: DesertArc.Org



Got Feedback?

Drop us a line!



Info@DesertArc.org