

a publication of



# facts

## Going to Work and College

Information for youth on Supplemental Security Income (SSI)

**W**hether you plan to work or go to college after high school, SSI can help you achieve your goal.

If I'm getting SSI, can I work and still keep my benefits?

Yes. If you're currently getting SSI you can work and keep part of your SSI cash benefit. Social Security will reduce your check if you work and earn money. In most cases, however, the combination of your earnings and SSI benefit will mean that you will have more money overall.

How will my SSI cash benefit change if I go to work?

The Social Security Administration (SSA) will adjust your check if you earn more than \$65 per month. SSA will reduce your check \$1 for every \$2 you earn over \$65 per month. In most cases you will be better off financially because the combination of your earnings and SSI will be higher than your SSI benefit alone.

Here's an example. Before John goes to work he is receiving \$614 per month in SSI. He then decides to go to work and earns \$385 per month. Social Security deducts a \$20 general income exclusion and a \$65 earned income exclusion from his countable income.

SSA then adjusts his SSI check by 50% of his countable income or \$150. John receives a check of \$464 per month and earnings of \$385 per month. After he goes to work, his total monthly income increases to \$849.

When will Social Security adjust my check?

In most cases, Social Security will adjust your check two months after you begin working and earning money. It's important to remember your SSI check will be smaller in two months. Set aside enough earnings to make up the difference.

How will Social Security know I'm working?

You are required to report your earnings to Social Security every month, and it's very important to remember this. If you don't report your earnings, Social Security will overpay your SSI benefit. Sometimes people on SSI have forgotten to report earnings and have had to pay back large sums of money.

Josh was able to set aside some of his earnings to take a driver's education class.



To order copies of this fact sheet, or to learn more about VFN's materials and services, contact the Vermont Family Network  
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You can also contact us via e-mail at [info@vtfn.org](mailto:info@vtfn.org). And don't forget to visit our website at [www.vtfn.org](http://www.vtfn.org).

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What happens to my Medicaid coverage if I work?

You can earn up to \$29,976 (in 2005) and keep your Medicaid coverage under the 1619B provision. You will continue to be eligible for your Medicaid coverage even if you earn enough money to zero out your SSI check.

Are there any other work incentives in the SSI program?

Do you experience additional expenses going to work that are a result of your disability, such as extra transportation costs or work place accommodations? If you do, you may be able to apply for an Impairment Related Work Expense (IRWE). If approved, SSA will deduct the costs of your IRWE from your countable income. If you think you have an expense that may qualify as an IRWE, contact your benefits counselor or your SSA claims representative.

A Plan to Achieve Self Support (PASS) lets you set aside income and/or resources you plan to use for a specific work goal. A PASS can pay for any goods or services that could help you go to work. To get a PASS, you must apply and fill out a detailed application. Before applying, we recommend you get assistance from a vocational rehabilitation counselor or a benefits counselor.

How can SSI help me with college?

The more education you have, the better chance you have of getting a higher paying job. The following two SSI options can be used to support your postsecondary education goals.

**The Student Earned Income Exclusion**  
If you are under age 22 and regularly attending school, SSA will not count up to \$1,410 of earned income per month when determining your SSI benefit. The maximum exclusion is \$5,670 per year. This means you can earn up to this amount and

SSA will not adjust your SSI check. This is an excellent benefit for college students who are working on weekends or during the summer. For more information, contact your benefits counselor or SSA claims representative.

**The Plan to Achieve Self Support (PASS)** As noted above, a PASS lets you set aside income and/or resources you plan to use for a specific work goal. A PASS can be used to pay for college tuition, vocational training programs, and other postsecondary education options. If you have income or resources other than your SSI check, this can be an excellent way to pay for college. As noted, you must apply for a PASS and fill out a detailed application. It's a good idea to get assistance from a vocational rehabilitation counselor or a benefits counselor before applying.

Who do I contact for more information?

To apply for SSI, contact the Social Security Administration (SSA) at 1-800-772-1213. Visit the SSA web site for more information at [www.ssa.gov/work](http://www.ssa.gov/work).

A VocRehab benefits counselor can also help you learn more about

- how to apply for SSI
- what happens at age 18
- how to work and still be eligible for SSI
- how SSI can support postsecondary education goals.

Call 1-800-361-1239 to find the benefits counselor in your county, or visit the VocRehab web site at [VWII.org](http://VWII.org).

The Vermont Center for Independent Living (VCIL) also has benefits counselors that can help you apply for SSI and answer your questions. To contact a VCIL benefits counselor, call 1-800-639-1522 or visit their web site at [www.vcil.org](http://www.vcil.org).