

Get the Facts: Working When You Get SSI

If you get SSI, you can work and keep more than half of the money you earn. There are a few things to keep in mind:

- (1) Report your earnings right away!** If you do not report your income, you could owe SSA money later, and it can be taken out of your SSI checks.

- (2) You can work and keep your SSI check up to a certain dollar amount.**
 - a. **SSA lets you keep \$20 of any kind of income** without changing the amount of your check.
 - b. **SSA lets you keep the first \$65 of money you earn by working**, and after that, your SSI check will only go down by \$1 for every \$2 you make.
 - i. **Example:** If you get paid \$800 per month, SSA will let you keep \$20 + \$65 + \$2 for every \$1 you make. That means your SSI check will go down to \$375.50, but when you add the money you make working, you will get a total of \$1,175.50 every month.
 - c. **Students can keep even more income!** Students can keep up to \$1,780 a month and \$7,180 a year without their check going down at all. To be eligible, you must be under 22 years old and going to school:
 - i. In grades 7-12 for at least 12 hours a week, **or**
 - ii. In college for at least 8 hours a week, **or**
 - iii. In a training course for 12-15 hours a week, depending on the kind of training.
 - d. **Be careful as your income goes up.** If you earn \$1,090 a month or more **for several months**, SSA will likely review your case to see if you are still disabled.

- (3) You can't have more than \$2,000 in the bank or your SSI will be cut off.** Be careful because the timing of paychecks makes it easy to go over the \$2,000 limit if you get too close to the limit.

Questions? Contact SSA at 1-800-772-1213 or visit their website www.socialsecurity.gov. You can also contact Disability Rights Network Work Incentives Planning and Assistance (WIPA) Program at 1-800-692-7432 x 309 or TDD 1-877-375-7139 or email intake@drnpa.org.



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