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](http://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.