



Social Security

Working While Disabled—A Guide To Plans For Achieving Self-Support

www.socialsecurity.gov

Working While Disabled— A Guide To Plans For Achieving Self-Support

What is a plan for achieving self-support (PASS)?

A plan for achieving self-support (PASS) is a plan for your future. A plan lets you use your income or other things you own to help you reach your work goals. For example, you could set aside money to go to school to get specialized training for a job or to start a business. The job that you want should allow you to earn enough to reduce or eliminate your need for benefits provided under both the Social Security and Supplemental Security Income (SSI) programs. A plan is meant to help you get items, services, or skills you need to reach your goals.

You can have a plan if:

- You want to work;
- You get SSI (or can qualify for SSI by having this plan) because you are disabled or blind; and
- You have other income and/or resources to use to get a job or start a business.

A plan can help you keep or get your SSI or could mean a higher payment

Under SSI rules, any income that you have may reduce your SSI payment. But, if you have an approved plan, you can use that income to pay for the items you need to reach your work goal.

We do not count money set aside under this plan when we decide your SSI payment amount. This means you may get a higher SSI payment. However, you cannot get more than the maximum SSI payment for the state where you live.

In addition, your resources (money or the things you own) cannot be worth more than \$2,000 for an individual or \$3,000 per couple. However, if you have an approved plan, you can use your resources to pay for the items or services you need to reach your work goals. Resources you set aside for a plan do not count against the \$2,000 per individual or \$3,000 per couple limit. This could help you qualify for SSI.

A plan can help you set aside money for most work expenses

With an approved plan, you can set aside money to pay expenses to reach your work goal. For example, the money you save can be used for:

- Transportation to and from work;
- Tuition, books, fees and supplies needed for school or training;
- Child care;
- Attendant care;
- Employment services, such as job coaching and resume writing;
- Supplies to start a business;
- Equipment and tools to do the job; or
- Uniforms, special clothing and safety equipment.

How to set up a plan

The plan must be in writing, and Social Security must approve it. To start, contact your local Social Security office for an application (Form SSA-545-BK). Then, follow the steps below to set up your plan:

1. Decide what your work goal is. It should be a job that you are interested in doing and that you think you will be able to do when you complete your plan. If you want, we can

refer you to a vocational rehabilitation counselor who can help you figure out your work goal. Other third parties can help you, too. You also can set up a plan to cover the costs of vocational services (including testing, vocational services and business planning).

2. Find out all the steps you need to take to reach your goal and how long it will take you to complete each step.
3. Decide what items or services you will need to reach your goal. Your plan must show how an item or service will help you reach your goal. For example, if you want to work in a restaurant, you may need training to learn to cook. If you want to become a computer programmer, you may need a college degree. If you want to start your own business, you may need to buy equipment.
4. Get several cost estimates for the items and services you need. We will approve items and services that are reasonably priced.
5. Find out how much money you will have to set aside each month to pay for these items and services. If you are setting aside income for your plan, your SSI payment usually will increase to help you meet your living

expenses. We can estimate what your new SSI amount will be if we approve your plan.

6. Tell us how you will keep your plan's funds separate from any other money you have. The easiest way to do this is to open a separate bank account for the money you save under your plan.
7. Include a detailed business plan with your application if you want to start your own business. Your business plan should explain:
 - What type of business you want to start (for example, a restaurant, a print shop);
 - Where you will set up your business (for example, rent a store, share space);
 - Your hours of operation;
 - Who your customers, suppliers and competitors will be;
 - How you will advertise your product or service;
 - What items and services you will need to start the business;
 - What these items and services will cost;
 - How you are going to pay for these items and services; and

- Your expected earnings for the first four years of the business.

***NOTE:** We encourage you to talk to someone who can help you write your business plan. This could be someone from the Small Business Administration, Service Corps of Retired Executives, a vocational counselor, a local banker or anyone else familiar with helping people start a business. You can include any costs for this help in your plan.*

8. Complete ALL the questions on the Form SSA-545-BK, sign it and date it. Make sure that your correct address and phone number are on the form.

9. Take or mail your completed form to your local Social Security office.

If you need help writing your plan your local Social Security office can either help you or refer you to a local organization that will help you.

Social Security must evaluate your plan

After you submit your application, a Social Security plan expert will:

- Review the plan to make sure it is complete;
- Decide if your plan will give you a good chance of reaching your goal;

- Decide if the expenses listed are necessary to reach your goal and if they are reasonably priced;
- Decide if any changes are needed and discuss those changes with you; and
- Send you a letter to tell you if the plan is approved or denied.

If we approve your plan, the expert will contact you from time to time to make sure that you are following your plan to reach your goal. Make sure that you keep receipts for the items and services you have bought under the plan.

You may appeal if your plan is denied

If we do not approve your plan, you have a right to appeal the decision. The letter you receive will explain your appeal rights and tell you how to file an appeal. You also may submit a new plan to us.

You may change your plan after it is approved

If you later decide to change your plan, you may do so. However, you must get approval from Social Security before you make any changes. Tell us in writing what changes you want to make, such as a change in the amount of money you set aside each month or a change in the expenses you will have. The expert will review the changes and

let you know if they are approved. It is very important that you tell us as soon as possible about any changes that might affect your plan.

Let us know if you cannot complete your plan

It is important to contact the Social Security office if you decide that you cannot continue with your plan. The plan expert may be able to help you change your plan so that you can still reach your goal. Or, you may write a new plan with a new work goal.

If you do not complete your plan, we will start counting the income or resources that you were setting aside for your plan when we figure your SSI payment amount. That means that your SSI payment probably will go down or stop. If you wait too long to tell us that you stopped working on your plan, you may get too much SSI. Then, you may have to pay back the SSI payments you received since you stopped working on your plan. You may write a new plan with a new work goal at any time.

We have other help available if you work while disabled or blind

Other SSI rules may help you while you work. They can help you keep more of your SSI payment and they can help you keep your Medicaid. There

also are some special rules for students. For more information, ask Social Security for the publication, *Working While Disabled—How We Can Help* (Publication No. 05-10095).

Contacting Social Security

For more information, visit our website at www.socialsecurity.gov or call toll-free **1-800-772-1213** (for the deaf or hard of hearing, call our TTY number, **1-800-325-0778**). We can answer specific questions and provide information by automated phone service 24 hours a day.

We treat all calls confidentially. We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.



Social Security Administration

SSA Publication No. 05-11017

ICN 480302

Unit of Issue - Package of 50

February 2004 (Recycle prior editions)

 Printed on recycled paper