

Social Security



Working While Disabled
A Guide to Plans For
Achieving Self-Support



What Is A Plan For Achieving Self-Support

Basically, a plan for achieving self-support, or PASS for short, is a plan for your future. Many people with disabilities want to work, and you're probably one of them. But maybe you need to go back to school before you can get a job. Or, maybe you'd like to start your own business, but you don't have the money. Whatever your work goal may be, a PASS can help you reach it.

A PASS lets you set aside money and/or other things you own to help you reach your goal. For example, you could set aside money to start a business or to go to school or to get training for a job.

Your goal **must be a job that will produce sufficient earnings to reduce your dependency on Supplemental Security Income (SSI) payments**. A PASS is meant to help you acquire those items, services or skills you need so that you can compete with able-bodied persons for an entry level job in a professional, business, or trade environment. If you have graduated from college or a trade/technical school, we usually consider you capable of obtaining such a position without the assistance of a PASS. You can contact your local Social Security office to find out whether a PASS is appropriate for you.

How Will A Plan Affect My SSI Benefit?

Under regular SSI rules, your SSI benefit is reduced by the other income you have. But the income you set aside for a PASS **doesn't** reduce your SSI benefit. This means you can get a higher SSI benefit when you have a PASS. But you can't get more than the maximum SSI benefit for the state where you live.

Money you save or things you own such as property or equipment that you set aside for a PASS won't count against the resource limit of \$2,000 (or \$3,000 for a couple). Under regular SSI rules, you wouldn't be eligible for SSI if your resources are above \$2,000. But with a plan, you may set aside some resources so you would be eligible.

Who Can Have A PASS?

You can, if:

- You want to work; and
- You get SSI (or can qualify for SSI) because of blindness or a disability; and
- You have or expect to receive income (other than SSI) and/or resources to set aside toward a work goal.

What Kinds Of Expenses Can A Plan Help Pay For?

A plan may be used to pay for a variety of expenses that are necessary to help you reach your work goal.

For example, your plan may help you save for:

- Supplies to start a business;
- Tuition, fees, books, and supplies that are needed for school or training;
- Supported-employment services, including payments for a job coach;
- Attendant care or child care expenses;
- Equipment and tools to do the job;
- Transportation to and from work; and
- Uniforms, special clothing, and safety equipment.

These are only examples. Not all of these will apply to every plan. You might have other expenses depending on your goal.

How Do I Set Up A Plan?

Your plan must be in writing, and Social Security must approve it. The following chart shows you how to set up your plan.

1. Choose a work goal. It should be a job that you're interested in doing, and that you think **you'll be able to do** when your plan is completed. We can refer you to a vocational rehabilitation counselor who can help you choose your goal. You can also set up a PASS to cover any costs for the vocational services, including testing.

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.

Note: Each person will need different things to reach his/her goal. For example, if you want to work in a restaurant, you may need training to learn how to cook. If you want to become a computer programmer, you may need a college degree and a computer to reach your goal. If you want to start a business, you may need to buy equipment and supplies.

4. Get several cost estimates for the things you need to achieve your goal.

5. Find out how much money you'll need to set aside each month in order to pay for them.

Note: If you're setting aside income for your plan, your SSI benefit usually will increase to help pay your living expenses. The people at Social Security can estimate what your new SSI payment will be if you set up your plan.

6. Keep any money you save for your goal **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. But, if you don't open a separate bank account, you must be able to tell us exactly how you're keeping the money separate.

7. Also include a business plan if you intend to start a business. Your business plan should explain:

- What kind of business you want to start (e.g., a restaurant, a print shop);
- How you will finance your business;
- Where you will set up your business (e.g., rent a store, share space);
- Your hours of operation;
- How you will market your product or service;
- Who your suppliers and customers will be; and
- Your expected earnings.

Note: We encourage you to talk with a local banker, the Small Business Administration, a vocational counselor, or other knowledgeable people about writing your business plan.

8. Write the plan, and then sign and date it.

9. Bring or mail your plan to your local Social Security office.

Who May Help Me Set Up A Plan?

You may set up a plan yourself or get help from:

- a vocational rehabilitation counselor;
- an organization that helps people with disabilities;
- an employer;
- a friend or relative; or
- the people at your Social Security office.

Note: Some organizations charge a fee for writing a PASS. The Social Security office may be able to refer you to someone who does not charge a fee.

How Do I Write A Plan?

You should use the new PASS form SSA-545-BK. The form collects most of the information that Social Security needs to review your plan. You can get a copy at your local Social Security office. Be sure to answer all the questions on the form, and sign and date it. Then, bring or mail the completed form to Social Security.

What Does Social Security Do After I Submit My Plan?

After you submit your plan, Social Security will:

- review the plan to make sure it is complete;
- decide if there is a good chance that you can reach your goal;
- decide if the things you want to buy to reach your goal are necessary and 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 your plan is approved, Social Security will contact you from time to time to make sure that you are doing what your plan says you will do to reach

your goal. Make sure that you keep receipts for the items and services you have bought under the plan.

What Happens If My Plan Is Not Approved?

If your plan is not approved, you have a right to appeal the decision. The letter you get will explain your appeal rights and tell you what you need to do to file an appeal. **You may also submit a new plan to Social Security.**

Can I Change My Plan After It Is Approved?

Yes. However, you must get approval from Social Security **before** you make any changes. Tell the Social Security office **in writing** what changes you want to make, such as a change in the amount of money you set aside monthly, or a change in the expenses you will have. Social Security will review your request, and let you know if the changes are approved.

It is very important that you tell Social Security as soon as possible about any changes that might affect your plan.

What Happens If I Cannot Complete My Plan?

If you cannot complete your plan, you may set up a new plan with a new work goal. If you don't set up a new plan, any money or other things set aside under the original plan **may** count toward the \$2,000 resource limit for getting SSI. If

your resources are over the limit, it's possible you may lose your eligibility for SSI.

Also, Social Security will start counting the income you were setting aside under the plan. Tell Social Security as soon as possible that you cannot complete your plan. Then, you won't have to pay back any extra SSI you got while you were following your plan.

How Will A Plan Affect Other Benefits I Get?

You should check with the agency that is responsible for those benefits to find out if the plan (and the extra SSI) might affect those benefits.

In many cases, income and resources set aside under a plan will not be counted for food stamps and housing assistance provided through the U.S. Department of Housing and Urban Development. **But, it's important that you contact the particular agency to find out how your benefits will be affected.**

Are There Any Other Rules That May Help?

Yes. Other SSI rules may help you while you work. They can help you keep more of your SSI benefit, and they can help you keep your Medicaid. There are also some special rules for students. For more information, ask Social Security for the booklet *Working While Disabled—How We Can Help* (Publication No. 05-10095).

For More Information

If you want more information or if you want to make an appointment with a Social Security representative, just give us a call. Our telephone number is **1-800-772-1213**. Recorded information is available 24 hours a day, including weekends and holidays. You can speak to a service representative between 7 a.m. and 7 p.m. on business days. Our lines are busiest early in the month so, if your business can wait, it's best to call at other times. When you call, have your Social Security number handy.

People who are deaf or hard of hearing may call our toll-free "TTY" number, 1-800-325-0778, between 7 a.m. and 7 p.m. on business days.

You also can reach us on the Internet. Type <http://www.ssa.gov> to access Social Security information.

The Social Security Administration treats all calls confidentially—whether they're made to our toll-free numbers or to one of our local offices. We also want to ensure that you receive accurate and courteous service. That is why we have a second Social Security representative monitor some incoming and outgoing telephone calls.



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