2019 SOCIAL SECURITY CAN HELP YOU GET BACK TO WORK



Having a job means different things to different people, but it can give you a sense of self, a community to rely on, and much-needed structure. Some people define themselves through their work. Others may enjoy the social aspect of their jobs. If you rely on Supplemental Security Income (SSI) payments or Social Security Disability (SSDI) benefits and want to start working or return to work, Social Security can help.

A plan for achieving self-support (PASS) is a plan for your future. This plan lets you use your income or the resources you own to help you reach your work goals. You could set aside money to go to school and get specialized training for a job or to start a business. PASS is for both SSI and SSDI. The job that you want should allow you to earn enough to reduce or eliminate the SSI or SSDI benefits you currently receive.

You should use the PASS if all of these apply to you:

* You want to work.
* You get SSI (or can qualify for SSI by having this plan) because you have a disability or are blind.
* You have income, other than SSI, or resources above the resource limit, to use to get a job or start a business.

In some cases, someone on SSDI can use a PASS and become eligible for SSI while pursuing the plan. Your employment income may reduce or eliminate your SSDI benefits. Under SSI rules, any income that you have may reduce your SSI payment. But if you have an approved plan, you can use most of that income to pay for the items you need to reach your work goal.

We don’t count money set aside under the PASS when we decide your SSI payment amount. This means you may get a higher SSI payment. However, you can’t get more than the maximum SSI payment for the state where you live. With an approved plan, you can set aside money to pay expenses needed to reach your work goal. You can read all about what work expenses are covered, and more, at [www.socialsecurity.gov/pubs/EN-05-11017.pdf](https://www.ssa.gov/pubs/EN-05-11017.pdf?utm_source=mip1020&utm_medium=online-media&utm_campaign=ocomm-mip-fy20&utm_content=social-security-can-help-you-get-back-to-work-001).

The plan must be in writing, and Social Security must approve it beforehand. To start, contact your local Social Security office for an application (Form SSA-545-BK). You can access this form at [www.socialsecurity.gov/forms/ssa-545.html](https://www.ssa.gov/forms/ssa-545.html?utm_source=mip1020&utm_medium=online-media&utm_campaign=ocomm-mip-fy20&utm_content=social-security-can-help-you-get-back-to-work-002).

If you need help, there are many people who can help you write a PASS, including a Ticket to Work service provider, vocational counselor or a relative. Social Security’s Ticket to Work (Ticket) program supports career development for Social Security disability beneficiaries who want to work. The Ticket program is free and voluntary. The Ticket program helps people with disabilities progress toward financial independence. To learn more about the Ticket program, call the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY) Monday through Friday, 8 a.m. to 8 p.m. ET.

Your job isn’t just a source of income — it can be a vehicle to independence or a beginning to fulfilling your dreams. Let Social Security’s PASS help you achieve your goals.