If you work and also have a disability, your earned income can affect whether you are eligible for SSI or SSDI.

How do I qualify for SSI or SSDI?

- To get SSI or SSDI, you must have a diagnosis from a medical professional of a physical, mental or emotional condition that will last more than one year.
- AND

How do I qualify for SSI or SSDI?

- You cannot earn more than $1,690 per month because of your disability.
- This number is sometimes called "SGA", which means "Substantial Gainful Activity."
- There is a higher SGA number for people who are blind, which is $2,830.

< $1,690

If you try to apply for SSI or SSDI and are earning more than SGA ($1690)

- Your application will be denied.
- Even if you are not earning more than SGA, the Social Security Administration might tell you they think you COULD earn more and deny your application.
- My friend, Laila, had this problem.

$ $$$$$

Other requirements

For SSI

You cannot have too many "resources." Resources that count are things like checking accounts, savings accounts and investment accounts. The total of these resources cannot be more than $2,000.

Some things do not count, such as a house or condo that you own, a car that you own or an ABLE account that you own.

For SSDI

You have to have enough Social Security work credits. The older you are, the more credits you need.

Or, one or both of your parents need to have enough work credits and get a Social Security Disability or Retirement benefit or have passed away.

If you get any kind of Social Security Disability benefit and also work:

- It is VERY, VERY important that you report your earnings to the Social Security Administration.

- You can report your wages by:
  - Using the SSA mobile wage reporting app for Android or Apple
  - Uploading your paystubs to your "My Social Security" online account.
  - Calling in to the toll-free phone number or
  - Mailing or carrying your paystubs into your local Social Security Office.

If you work and have a disability, your SSI might be reduced.

How does earned income reduce my SSI payment?

1. The first $20 dollars per month of any income from any source does not count.
2. If you are working, the next $65 of earned income does not count, either. This is the "earned income exclusion."
3. Then, one-half of the remaining earned income also does not count. The other half does.

+ $1.00 of earned income

=

approximately

- $0.50 of SSI

Q: If I lose some of my SSI, is it better not to earn any money at all?

A: No. Even though you will lose some of your SSI due to having earned income, you will have more money in total. Let's look at an example.

How does earned income affect my SSDI?

If you work and get SSDI..

- You will always get your full SSDI if you are NOT doing “”’Substantial Gainful Activity (“SGA”)
- As long as you earn less than $1,690 per month, you are NOT doing SGA.
- The SGA amount will increase a little every year.

< $1,690

Is it possible to earn "too much" and lose SSDI benefits?

- Yes, it is possible to earn so much that you lose your SSDI benefits.
- BUT this does not happen all at once.
- There is a three-step process that you can understand and manage.
- We can talk more about the stages at the end of this workshop.

When you get SSDI, Social Security looks at how much you earn over 3 periods:

1. The Trial Work Period (TWP).
2. The Extended Period of Eligibility (EPE).
3. The Grace Period.

Working with SSDI can be complicated, but here are some simple guidelines:

- During the Trial Work Period, Extended Period of Eligiblity and Grace Period, you can test your ability to earn more than SGA.
- If you are not earning more than SGA at the end of those periods, then you will continue to get your SSDI.
- If you can and want to earn above the SGA level, then your SSDI benefit might go away. To get all the information that you need to make the right decision for you, please talk to a Social Security Disability benefits planner.

How can you earn more and still keep your SSI and/or SSDI?

Work incentives can help you earn more and keep your benefits

SSI work Incentives

- Earned income exclusion (EIE)
- Student earned income exclusion (SEIE)
- Impairment Related Work Expenses (IRWE)

SSDI work incentives

- Trial Work Period
- Extended Period of Eligibility
- Impairment Related Work Expenses (IRWE)
- Employer Subsidy

Work Incentives when you get SSI

Earned income exclusions

Student Earned Income Exclusion (SEIE)

If you are:

- a full-time student in high school or college and
- Under age 22

You can:

- Earn up to $2,410/month up to
- $9,730 per year and still get your full SSI payment.

Earned Income Exclusion

If you are:

- Older than 22 and/or
- Not a full-time student

Then Social Security Excludes (does not count)

- The first $20 of any income
- The next $65 of earned income
- One-half (1/2) of the rest of your earned income

Examples

Cathy, age 20, is a full-time student in an Inclusive Postsecondary Program.

- During the college terms, Cathy has a paid internship. She makes $500/month.
- $500 < the monthly SEIE so Cathy's SSI is not reduced during these months.
- During summer break, Cathy earns $1,000 per month. Cathy's income for the whole year is $7,500.
- $7,500 < the annual SEIE, so Cathy's SSI is not reduced for any month during the year.

Larry, age 30, works part-time at a coffee shop.

- Larry earns $1,485 per month. Larry has no other income.
- The first $85 is excluded.
- One-half (1/2) of the rest is excluded.
- $1,485 - $85 = $1,400
- $1,400 ÷ 2 = $700
- Larry's SSI payable is reduced by $700

People with disabilities sometimes items and services to work

- The Social Security Administration (SSA) WANTS people with disabilities to work as much as they can.
- The SSA also knows that people with disabilities face barriers when it comes to working.

Need accessible transportation

Need assistive technology

Need doctors and therapy and medicine

Need job coaching

Need mobility device

Need service animal

These items and services cost $$

- Medicare, Medicaid or private insurance might pay for some of the cost.
- But you or your family might have to pay some of the cost also.
- This means that some of the income you get from your work is used up to pay for the items and services that you need to work in the first place.
- You can write a letter to the SSA to tell them what you need and what it costs each month.

Items or services that you need because of your disability and need to work and pay for yourself are called Impairment Related Work Expenses or IRWE.

The SSA will deduct the value of your IRWE from your monthly earned income. Only what is left over will count for your SSI and SSDI eligibility and your SSI payment calculation.

Here is an SSI example of iRWE:

- Blake has epilepsy. Blake has a service dog that lets Blake know when a seizure is about to happen and leads Blake to a safe place to sit or lie down.
- Blake needs to pay $300 per month for the dog's food, vet wellness visits and other costs. This is IRWE.
- Medicaid, Medicare and private insurance will not pay for these costs.
- Blake earns $1,085 per month.

	Before IRWE	**After IRWE**
earned income	$1,085	$1,085
IRWE deduction		**-$300**
	$1,085	$785
1st exclusion	-$85	-$85
	$1,000	$700
2nd exclusion	÷ 2	÷ 2
Countable earned income	$500	$350
max SSI	$994	$994
SSI paid	**$494**	**$644**

Work Incentives when you get SSDI

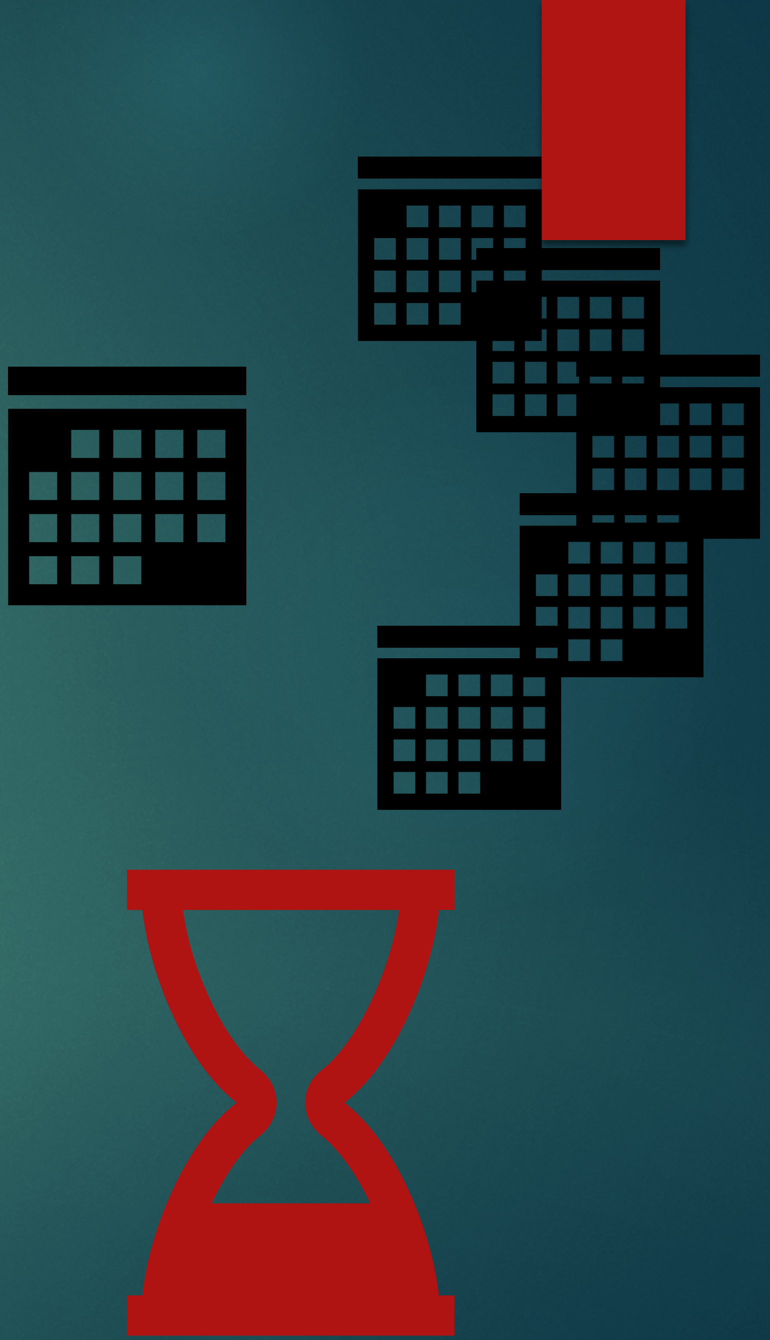
Here is an example of the Trial Work Period:

- The Trial Work Period starts the first month that you earn as much or more than the Trial Work level.
- The Trial Work level is $1,210 per month in 2026.
- Each month afterwards that you earn $1,210 or more is counted as a Trial Work Month.
- Each month that you earn less than $1,210 is not a Trial Work Month.
- During the Trial Work Period, you get your SSDI benefit no matter how much you earn in a month.

2026	**Earnings**	**TW month?**
January	$1,000	no
February	$1,100	no
March	$1,150	no
April	$1,210	yes
May	$1,200	no
June	$1,275	yes
July	$1,220	yes
August	$1,180	no
September	$1,250	yes
October	$1,220	yes
November	$1,215	yes
December	$1,120	no

When does the Trial Work Period end?

- The Trial Work period ends when you have had 9 Trial Work Months within a 5-year period.
- Some people have a lot of Trial Work Months one after the other. These people get all 9 Trial Work Months in only one or two years.
- Some people have a lot of months in between each Trial Work Month, so it may take them as long as 5 years to get all 9.
- After your Trial Work Period ends, you start your Extended Period of Eligibility (EPE).



What is the Extended Period of Eligibility (EPE)?:

- The EPE is a 3-month period that starts right after the Trial Work Period ends.
- During the EPE, you get your SSDI, when your earnings are less than the SGA threshold, which is $1,690 for 2025.
- But you do not get your SSDI when your monthly earnings are $1,620 or more.
- Depending on your earnings, during the EPE, your SSDI may be all on, all off or off and on.

2026	Earnings	SSDI?
January	$1,450	yes
February	$1,500	yes
March	$1,600	yes
April	$1,650	yes
May	$1,700	no
June	$1,725	no
July	$1,680	yes
August	$1,700	no
September	$1,775	no
October	$1,750	no
November	$1,650	yes
December	$1,675	yes

What is the Grace Period?

- The "Grace Period" means that you can receive your full SSDI benefit for the first month that your earnings exceed the SGA level ($1,620/month for 2025) and for the next two months.

+ I st month

+2nd month

+3rd month

- If you exceed the SGA level DURING your Extended Period of Eligibility (EPE), then your Grace Period will occur within the EPE.
- If you do not exceed the SGA level until the very end of your EPE, then the Grace Period will occur after the EPE.

IRWE can help you earn more and keep your SSDI:

- Gina earns $1,800 per month. This is higher than the Substantial Gainful Activity Level of $1,620 for 2025.
- If Gina keeps earning this much per month, she will finish her Trial Work period and her Extended Period of Eligibility.
- Gina cannot drive due to her disability. Gina needs to take Uber or Lyft to and from work everyday.
- Gina's ride-sharing costs her $350 per month. This is IRWE.

Before IRWE

$1,800 > $1,690.

Her SSDI will stop after the Trial Work Period and Extended Period of Eligibility are over.

After IRWE

$1,800 - $350 = $1,450

$1,450 < $1,690

Gina can keep on earning at this level and keep her SSDI.

Sometimes people with disabilities need accommodations.

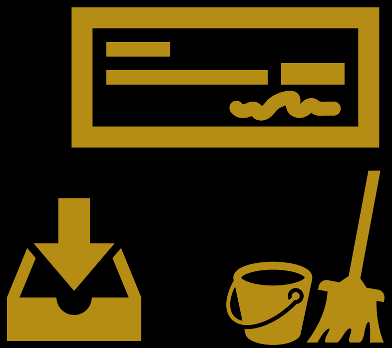
- An employer is required to make reasonable accommodations for an employee with disabilities if the employee asks.
- Some of these accommodations might mean that the employee gets less work done or less kinds of work done than another employee who has no accommodations.
- When the employer pays both employees the same amount, it is called “Employer Subsidy.”
- Employer subsidy is for people who are getting **SSDI.**

Example: more help and shorter shifts

- Laila sometimes needs more time to understand instructions.
- Sometimes, her manager might need to explain things more than once or use different words.
- Also, Laila only works part time. She does not work 8 hours every day and she does not work five days per week.

Example more help, shorter shifts

- Laila has some accommodations at her job. Other workers at the restaurant do not get these accommodations.
- Laila's employer says that these accommodations mean that Laila is 70% as productive as other staff.
- If Laila's employer shares this information with Social Security, they will only count 70% of Laila's earnings.



Paycheck = 100%

Work = 70%

Countable Income = 70%

Social Security does not count all of the employee's income.

How does Employer Subsidy help Laila?

- Laila is eligible for SSDI. Her SSDI benefit should be $500 per month.
- Laila can get her whole SSDI benefit as long as her earned income is less than the Substantial Gainful Activity level, which is $1,690/month for 2025.

- If Laila had no subsidy, Laila could earn $1,800/month.

$1,800 > SGA

- But Laila's employer subsidy means that Social Security would only count 70% of her earned income.
- $1,800 x 70% = $1,260

$1,260 < SGA

There are some other less common Work Incentives for SSI and SSDI:

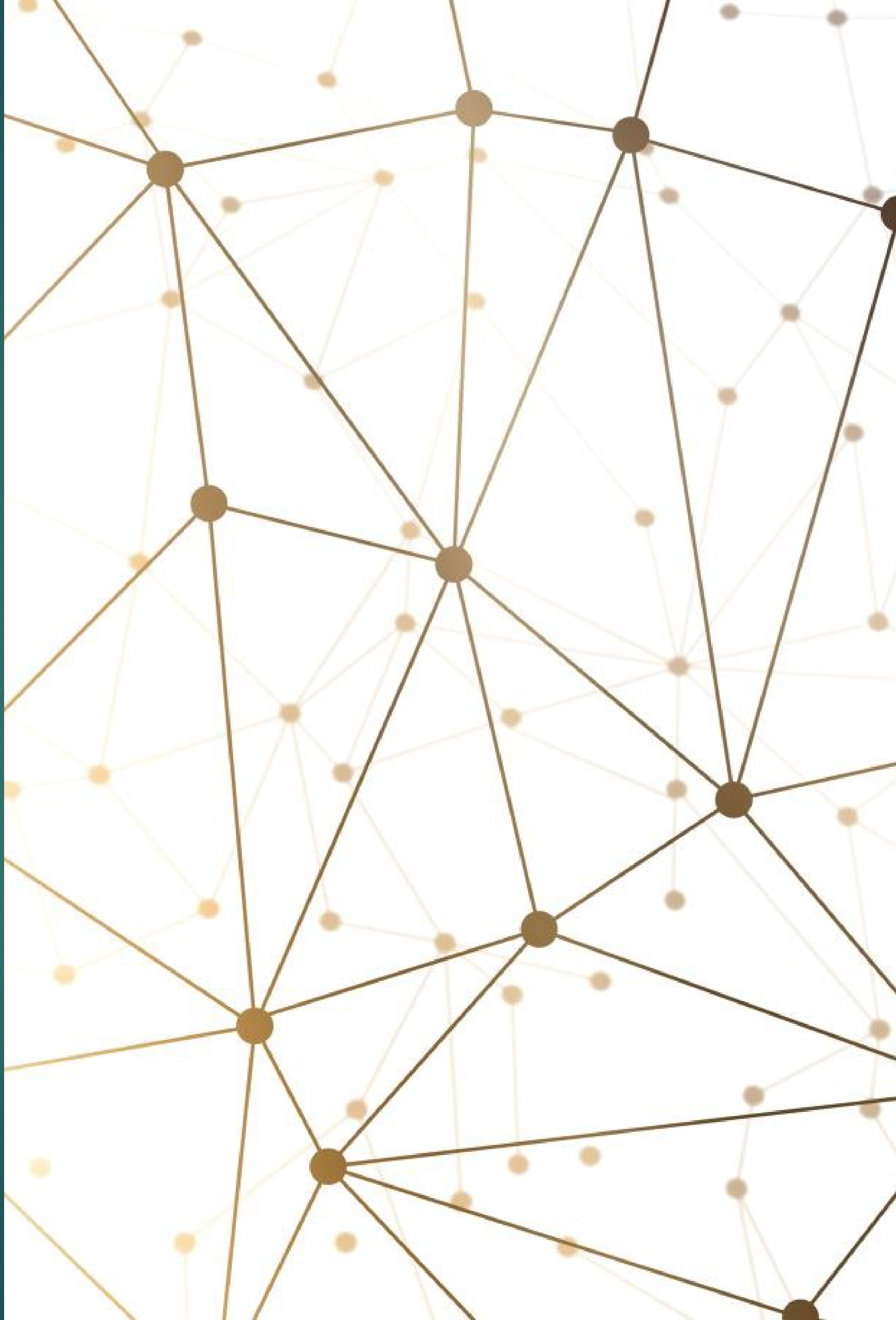
- If you start a job, but stop the job in six months or less, that is an “Unsuccessful Work Attempt” and does not count when you are applying for SSI and SSDI or when you are continuing your SSDI.

- If you are self employed and someone else pays for your business equipment or donates their skills to help you out, you can deduct these “unincurred business expenses” even though you did not pay for them.

FREE!

What is an ABLE account?

AND WHAT CAN I DO WITH IT?



Why does it matter how and where you save your money?

- As a person with a disability, you might receive cash and/or health insurance from a government program.
- If you have too much money in your checking, savings or investment accounts, you might not stay eligible for these programs.
- The two programs that limit how much money you can have are Supplemental Security Income (SSI) and Medicaid.

SSI

<$2,000

< $2,000,
< $17,500, or
< $25,000
depending on your category.

What is special about an ABLE account?

- The money in your ABLE account is NOT counted when the government agencies decide if you are eligible for SSI and Medicaid.
- In order to open an ABLE account, you have to have a disability that is significant and that will last for more than one year. Your disability must have started before you turned 46.

Neurodiverse

Disability started before age 46

Who can put money into my ABLE account?

1. You, who is the person with a disability and the owner of the account can put money into your ABLE account.
2. Your parents and other family members can put money into your ABLE account.
3. Your friends can put money into your ABLE account.
4. Even your employer can put money into your ABLE account.




How much money can I put into my ABLE account?

- In 2026, the standard amount that can be contributed to an ABLE account each year is $20,000.
- Total contributions from you as the account owner plus contributions from your parents or other people cannot be more than $20,000 per year UNLESS
- You have a job and earn income. Then, you can contribute an extra amount up to $15,000 or your total earned income, which ever is smaller.

If you don’t work, add ↑ $20,000 then…

If you do work, add ↑ $35,000 then…

Can I invest the money in my ABLE account?

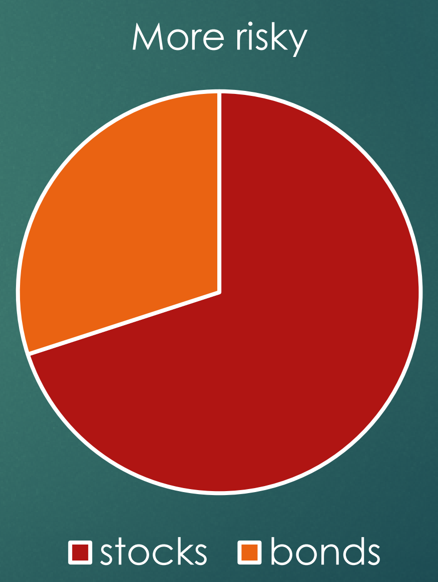
- Yes! You can invest the money in your ABLE account. "Invest" means to use the money to buy assets that can grow in value.
- The value of investments goes up and down according to the economy, inflation and other factors.
- You should only invest money that you do not need to use right away.
- A professional financial advisor can help you decide whether investing is right for you and what investments to choose.

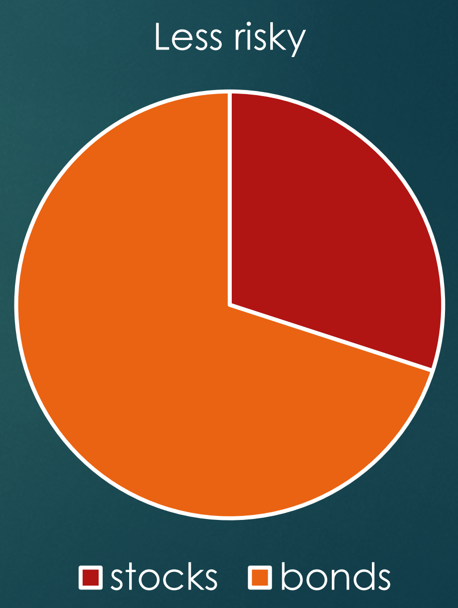
Investments go both up and down!

Can I invest the money in my ABLE account?

- Types of investments
  - When you buy a ***stock***, you are buying a small, partial ownership in a company like McDonalds or Amazon. If the company makes money, you make a little money, too.
  - When you buy a ***bond***, you are loaning money to a company or government. You make money when the company or government pays you interest.
  - ***Stocks*** are more risky. Their value an go up more, but also down more. Bonds are less risky. They go up less in value, but also go down less.

You can mix stocks and bonds according to how much risk you are willing to take.





What can I use the money in my ABLE account for?

- **You can use your ABLE account money to pay for a lot of different things for yourself:**
  - **Rent, food, utilities and other daily living expenses**
  - **Education, recreation, health care**
  - **Clothing, personal items and personal care.**
  - **Computers, gaming systems and other electronics**
  - **Appliances, a car and other "big ticket" items**
  - **Travel**
  - **Education**

SSI case studies

If Joe does not work and has no other income, then Joe will receive the full amount of SSI. The total amount of money that Joe will have every month is $994.

SSI = $994 per month

Suppose that Joe gets a new, part-time job and starts earning $1,285 every month.

Earnings = $1,285 per month

SSI = ?

Let’s do a little math

- Joe has no unearned income.
- So, the first $85 per month of Joe’s earned income from his job do not count. They don’t affect Joe’s SSI at all.
- After that, half of the rest of Joe’s income does not count.
- What is left is how much your SSI goes down.

$1,285	**is Joe’s monthly earned income**
-$85	**is the first part that doesn’t count**
$1,200	**is what is left**
$600	**is half of $1,200. $600 is what counts and reduces Joe’s SSI.**

Let's do a little more math. We can see that when we add together Joe's work income and his reduced SSI, he has more total income.

$994	Is Joe's pre-job SSI payment
-$600	is the part of Joe's earned income that reduces his SSI
$394	is Joe's SSI after the reduction
+$1,285	Is Joe's income from work
$1.679	Is Joe's total income from work and SSI


You have more money when you have a job!
$1,800
$1,600
$1,400
$1,200
$1,000
$800
$600
$400
$200
$0
no job
job
SSI
Paycheck

Suppose that Joe starts working more hours and starts earning $2,075 every month.

Earnings = $2,075 per month

SSI = ?

Let's do a little math

- Joe has no unearned income.
- So, the first $85 per month of Joe's earned income from his job do not count. They don't affect Joe's SSI at all.
- After that, half of the rest of Joe's income does not count.
- What is left is how much your SSI goes down.

$2,075	is Joe's monthly earned income
-$85	is the first part that doesn't count
$1,990	is what is left
$995	is half of $1,935. $967.50 is what counts and reduces Joe's SSI.

Let's do a little more math. We can see that when we add together Joe's work income and his reduced SSI, he has more total income.

$994	Is Joe's pre-job SSI payment
-$995	is the part of Joe's earned income that reduces his SSI
< $0	So Joe does not get any SSI.

Joe's earned income is so much that he no longer receives any SSI payment. However, if Joe's hours go down again and his earned income is lower, he will start to get SSI again.

People who work usually pay Social Security Tax, also called FICA.

EARNING STATEMENT

COMPANY DETAILS	EMPLOYEE DETAILS	# 6675
Acme Inc. San Francisco, US Brander St. 24	**Allison Frank** Milwaukee, US Crombert St. 66	

SSN	PAY DATE	REPORTING PERIOD	EMPLOYEE
XXX-XX-4124	12/22/2020	12/15/2020 - 12/21/2020	2

INCOME	RATE	HOURS	CURRENT PAY	DEDUCTIONS	TOTAL	YTD TOTAL
GROSSEARNING	Salary		$1,346.15	**STATUTORY DEDUCTIONS**		
				FICA-MEDICARE	$19.52	$1,015.04
			☑	**FICA SOCIAL SECURITY**	$83.46	$4,339.92
				FEDERAL TAX	$225.41	$11,721.50
				STATE TAX	$67.31	$3,500.12

YTD GROSS	YTD DEDUCTIONS	YTD NET PAY	TOTAL	DEDUCTIONS	NET PAY
$70,000.00	**$20,576.58**	**$49,423.42**	**$1,346.15**	**$395.70**	**$950.45**

How does working help you move from SSI to SSDI?

If you pay Social Security (FICA) tax, you get Social Security credits for your work

- In 2026, a worker gets 1 Social Security credit for every $1,890 they earn.
- A worker can get up to 4 credits in one year, from January through December.

1st
$1,890=
1 credit

2nd
$1,890=
2 credits

3rd
$1,890=
3 credits

4th
$1,890= 4
credits

Once you have enough credits, you may be eligible for Social Security Disability Insurance or SSDI

- The younger you are, the less credits you need to be eligible. Here are some examples:
  - If you are younger than 24 years old, you need 6 credits.
  - If you are between 24 and 30 years old, you will need between 6 and 18 credits, depending on your exact age.
  - Sometimes, you can also get SSDI if your parents have a disability themselves or have retired or have died.

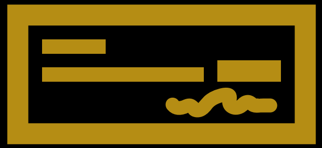
SSDI case studies

Example: Fewer Tasks

- Sam works as a team member at a book store. Team members have 5 responsibilities: help customers find books, ring up customers, reshelve books, clean up the store and unload book shipments.
- Sam's disability means he cannot lift heavy things.
- As an accommodation, her supervisor says that he does not have to unload book shipments

Example: fewer tasks

- Sam has some accommodations at his job. Other workers at the restaurant do not get these accommodations.
- Sam's employer says that these accommodations mean that Sam is 80% as productive as other staff.
- If Sam's employer shares this information with Social Security, they will only count 80% of Sam's earnings.



Paycheck = 100%

Work = 80%

Countable Income = 80%

Social Security does not count all of the employee's income.

How does Employer Subsidy help Sam?

- Sam is eligible for SSDI if his earned income is less than SGA and
- Sam can get whole SSDI benefit as long as her earned income is less than the Substantial Gainful Activity level, which is $1,690/month for 2026.

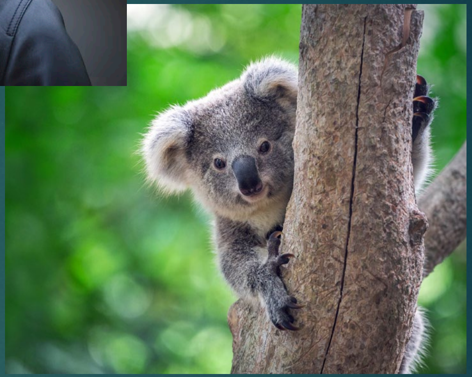
- If Laila had no subsidy, Laila could earn $2,000/month.

$2,000 > SGA

- But Sam’s employer subsidy means that Social Security would only count 80% of his earned income.
- $2,000 x 80% = $1,600

$1,260 < SGA

First example: John



John has a part time job working 15 hours per week at the zoo. John earns $1,000 per month.

John's disability means that he gets very tired after 15 hours per week. John does not plan to increase his work hours.

Monthly earnings = $1,070

How does John’s job and his earned income affect his SSDI?

- John’s monthly earned income is $1,100. This is LESS than the Trial Work level of $1,210 per month.
- John does not have any Trial Work months. He continues to get his full SSDI.

$1,000/month < $1,210/month.

- ✓ John is NOT doing Trial Work.
- ✓ John is NOT doing SGA.
- ✓ John continues to get his full SSDI benefit.

Second example: Jane

- Jane works at a bookstore. Jane starts out working 15 hours per week and earning $1,000 per month.
- Jane's manager asks her to start working 20 hours per week, because the bookstore is busy. Jane agrees. Now, she is earning $1,250 per month.

Earned income increases from $1,000 to $1,250/month

How does Jane's job and her earned income affect her SSDI?

- Once Jane increases her work hours, she is earning $1,350/month.
- Now, Jane is earning more than the Trial Work level. So, she is accumulating Trial Work months.

$1,250/month > $1,210/month.

✓ Jane IS doing Trial Work.

✓ Jane is NOT doing SGA.

How does Jane's job and her earned income affect her SSDI?

- Jane does not want to increase her hours any further.
- Jane continues to earn $1,250 per month. Jane gets all 9 Trial Work Months.
- Jane starts her Extended Period of Eligibility.

- ✓ In Trial Work months, Jane gets her full SSDI benefit.
- ✓ In the EPE, Jane gets her full SSDI benefit for any month that she does earn more than SGA ($1,690).
- ✓ $1,250 < $1,690. Jane never earns more than SGA. Jane continues to get her full SSDI benefit.

Third example: Jo

- Jo works at a coffee shop. Jo starts out earning $1,000 per month.
- The manager increases Jo's hours. Now, Jo is earning $1,250 per month.

Earned income increases from $1,000 to $1,250/month

How does Jane’s job and her earned income affect her SSDI?

- After increasing work hours, Jo is earning $1,250/month.
- Now, Jo is earning more than the Trial Work level and is accumulating Trial Work months.

$1,250/month > $1,210/month.

- ✓ Jo IS doing Trial Work.
- ✓ Jo is NOT doing SGA.

Jo decides to work full time.

- Jo really likes being a barista and has the energy to work full time.
- The manager increases Jo's hours to 35 per week. Now, Jo is earning $1,800/month.

SGA is $1,620/month for 2025.

- ✓ $1,800/month > $1,620/month.
- ✓ Jo IS doing SGA.

How does Jo's job and earned income affect SSDI?

- Jo completes the whole Trial Work stage after 9 months of earning $1,290, which is above the Trial Work limit.
- Jo starts the Extended Period of Eligibility (EPE).
- Jo starts working full time during the EPE.

- ✓ In the EPE, Jane gets the SSDI benefit for any month that she does earn more than SGA ($1,620).
- ✓ In the EPE while still working part-time, Jo earns less than SGA and gets the full SSDI benefit.
- ✓ At full time, Jo has earned income > $1,620. Jo gets the full SSDI for the 3 grace months.
- ✓ After the Grace Period, Jo is still earning more than SGA. Jo stops getting SSDI.

But what about Medicaid?

- I can see that if I earn money from work, I will have more money in total, even if my SSI payment goes down or even goes away.
- But I also need support services. I know that I need to keep my Medicaid to keep my support services.
- If I earn too much money, will my Medicaid also go away?

You can keep your Medicaid even if you earn a lot of money from work.

- Even if you get only a little bit of SSI money, you are still eligible for Medicaid under the "AABD" category.
- But even if you make so much money from work that you no longer get even $1 of SSI, you remain eligible for Medicaid as part of the "Special Groups of Former SSI recipients." Another name for this is 1619(b).
- If you make so much money from work that your SSI goes away, talk to your Medicaid office and make sure they know about 1619(b).

If you work, you will have more money AND you can still keep your benefits. If you have more questions:

- You can call me or email me to talk to me. My business is helping people work and also keep their benefits.
- The first conversation is free. I will tell you how much it costs to have me help you and then you can decide if you want my help.
- You can reach me here:

  - alexandra@pathwaystobenefits.com
  - www.pathwaystobenefits.com
  - 773-297-15567
