

PASS (SSI) INFORMATION

## Working While Disabled

A Guide to Plans for Achieving Self-Support While Receiving  
Supplemental Security Income

U.S. Department of Health and Human Services, Social Security  
Administration, SSA Publication No. 05-11017, August 1991

## **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 just 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.

If you're already getting Supplemental Security Income (SSI), having a PASS means you'll be able to keep more of your SSI payment each month. If you don't get SSI because your income or resources are too high, setting up a PASS may help you qualify. And that can be very important because people who get SSI usually get Medicaid, too.

## **How will a plan affect my SSI checks?**

-----  
Under regular SSI rules, your SSI check is reduced by the other income you have. But the income you set aside for a PASS doesn't reduce your SSI check. 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 for SSI.

## **Who can have a plan?**

-----  
You can, if you:

- o Get SSI (or can qualify for SSI) because of blindness or a disability;

**AND**

- o Have or expect to receive income (other than SSI) and/or resources to set aside toward a work goal.

**And remember:** If you don't get SSI now, having a PASS may help

you qualify.

## **What kinds of expenses can a plan help pay for?**

A plan may be used to pay for just about any expenses that will help you reach your work goal. For example, your plan may help you save for:

- o Supplies to start a business;
- o Tuition, fees, books, and supplies needed for school or training;
- o Supported-employment services, including payments for a job coach;
- o Attendant care or child care expenses;
- o Equipment and tools to do the job;
- o Transportation to and from work; and
- o 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 approved by Social Security. This chart shows the steps you should follow to set up your plan.

1. Choose a work goal. The goal **must be** a job. It should be a job you're interested in doing and that you think **you'll be able to do** at the end of your plan.
2. Find out how long it will take to reach your goal.

Note: A plan should not last longer than 3 years. But if your plan involves school or training, it may last up to 4 years.

3. Decide what things (such as training or tools) you will need to reach the goal.

**Note:** Each person will need different things to reach the 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 in order to reach your goal. If you want to start a business, you may need to rent a store or office and buy equipment and supplies.

4. Find out the cost of the things you need to reach your goal.
5. Find out how much money you'll need to set aside each month to pay for them. Plan a way to keep receipts for the things you

need.

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

6. Make plans to keep any money you save for the 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 you don't have to open a separate account. Just be sure you can tell us how you're keeping it separate.
7. Write the plan, sign, and date it.
8. Bring or mail the plan to your local Social Security office.

### **Who may help me set up a plan?**

-----  
Anybody can help. You may set up a plan yourself or get help from:

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

### **How do I write a plan?**

-----  
There is no required form for a plan. You may simply write a letter that gives all the information about your plan. Or, to make sure your plan is complete, you may use the sample outline on the last page of this pamphlet. Pages 7 and 9 show examples of completed plans using the sample outline. Page 11 explains how to complete the sample outline.

### **What does Social Security do after I submit my plan?**

-----  
After you submit your plan, Social Security will:

- o review the plan to make sure it is complete;
- o decide if there is a good chance that you can reach your goal;
- o decide if any changes are needed and discuss those changes with you; and
- o 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.

### **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'll get will explain your appeal rights and tell you what you need to do to appeal. **You may also submit a new plan to Social Security.**

### **Can I change my plan after it is approved?**

Yes. You must tell the Social Security office in writing what changes you want to make, such as a change in how much money you set aside each month or additional expenses you will have. The Social Security office will tell you whether the changes are approved. The changes must be approved in advance. 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 begin to count toward the \$2,000 resource limit. If they put you over the limit, you may become ineligible for SSI.

Also, Social Security will begin to count the income you were setting aside under the plan. However, as long as you tell Social Security as soon as possible that you cannot complete your plan, 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 your other benefits to find out if the plan (and the extra SSI) might affect those benefits.

### **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 check, 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 Social Security Can Help.

### **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 listed in your telephone book under "Social Security Administration" or "U.S. Government".

### **Examples of plans**

-----  
Every plan is different. The following two pages show examples of plans.

**Example 1** is a plan for Thomas Kelly. Mr. Kelly gets a \$227 SSI check and a \$200 Social Security disability check each month. He wants to become a cook. He discusses his goal with his counselor, who tells him that he will need 6 months of training which will cost \$600. He decides that he wants to use \$100 of his Social Security disability check each month to pay for the training. His plan is on the next page.

Once Mr. Kelly's plan is approved, the \$100 he sets aside each month to pay for his tuition won't count against his SSI. Therefore, his SSI will go up by \$100. This will help him pay his other living expenses.

**Example 2** is a plan for Mary Arnold. Mrs. Arnold gets a monthly Social Security disability check of \$500. Her income is too high for her to get SSI. She has a chance to go to work for a pottery shop, but she cannot afford to pay for the training and tools she will need and still pay for her living expenses. She discusses the idea with an organization that helps people with disabilities. The people in the organization tell Mary that she may be able to set up a plan to use part of her Social Security disability check to pay for a pottery instructor and pottery tools.

If Mrs. Arnold's plan is approved, the \$200 per month she is using toward her work goal won't count when Social Security figures if she can get SSI. Therefore, she'll be eligible for an SSI payment while she's working toward her goal.

Plan for Achieving Self-Support

Name: Thomas Kelly

SSN: 999-99-9999

1. My work goal is: Cook
2. I want my plan to begin in: October 1990 (month and year)  
I expect to reach my goal in: March 1991 (month and year)
3. I will have the following expenses in order to reach my goal:

Item	Connection to Goal	Month(s) Paid	Cost	Total
Tuition-- Culinary Academy	Training needed to learn job	10/90 - 3/91	\$100 per month	\$600

4. I already have the following money or property that I will use to reach the goal:  
  
NONE
5. I expect to receive the following income that I will use to reach the goal:  
  
\$100 per month from my Social Security disability check
6. I will keep the money I set aside under my plan in the following bank account:  
  
None. I will pay the money toward my tuition each month.
7. I am/am not already working or saving toward the goal.  
=====

8. Signature:

Date:

9. Individual(s) who helped me with the plan:

JOHN JONES, Office of Vocational Rehabilitation

Plan for Achieving Self-Support

Name: Mary Arnold

SSN: 987-65-4321

- 1. My work goal is: pottery maker
- 2. I want my plan to begin in: January 1991 (month and year)  
I expect to reach my goal in: December 1991 (month and year)
- 3. I will have the following expenses in order to reach my goal:

Item	Connection to Goal	Month(s) Paid	Cost	Total
Payments to pottery instructor	to learn how to make pottery	1/91 - 8/91	\$50 per month	\$400
pottery tools \$1,800 & supplies	required by employer	1/91 - 12/91	\$150 per month	

- 4. I already have the following money or property that I will use to reach the goal:

None

- 5. I expect to receive the following income that I will use to reach the goal:

I will pay \$50 per month out of my Social Security check for my lessons. I will save \$150 per month from January through December for the tools I will need.

- 6. I will keep the money I set aside under my plan in the following bank account:

If my plan is approved, I'll open an account at the XYZ Bank.

- 7. I am/am not already working or saving toward the goal.

=====

- 8. Signature:

Date:

- 9. Individual(s) who helped me with the plan:

Nancy Franklin from the Organization for People with Disabilities

## How to complete the PASS outline

-----  
If you use the sample outline, fill in your name and your Social Security number in the spaces at the top of the outline.

Complete the rest of the outline as follows:

- o Line 1: Write your work goal. Be as specific as possible.
- o Line 2: Show the month and year when you want your plan to begin. This should be the month when you'll start setting money aside to reach your goal. Next, show the month and year you expect to reach your work goal.
- o Line 3: List each of the items you'll need to pay for in order to reach your goal. Show how each item will help you reach your goal and show the months in which you'll set aside the money to pay for them. Also, show how much each item costs. Some items, such as training, may have an hourly, weekly, or monthly cost. If so, show this and the total cost.
- o Line 4: Show any resources you own now (for example, money in a bank account) that you'll use to pay for the items listed in line 3. If you don't have any resources or don't plan to use them for this purpose, show "None."
- o Line 5: Show any income you expect to get in the future other than your SSI that you'll use to pay for the items listed in line 3. If you won't use future income, show "None." Note: You must have some form of income or resources to use to pay for the items in line 3. If you don't, a PASS won't help you.
- o Line 6: If you intend to save money to pay for the items in line 3, you must keep the money you save separate from any other money you have. If you open a bank account to do this, show the name of the bank and the account number. If you don't intend to open a bank account, show how you will keep the money saved under the plan separate from your other money.
- o Line 7: Indicate whether or not you are already working toward the goal or saving money toward the goal. If so, show the month you started.
- o Line 8: Sign your name and write the date you signed the plan.
- o Line 9: Show the name and address of any person or

organization who helped you develop your plan.

Plan for Achieving Self-Support

Name:

SSN:

1. My work goal is:
2. I want my plan to begin in: (month and year)  
I expect to reach my goal in: (month and year)
3. I will have the following expenses in order to reach my goal:

Item	Connection to Goal	Month(s) Paid	Cost	Total
-----	-----	-----	-----	-----

4. I already have the following money or property that I will use to reach the goal:
5. I expect to receive the following income that I will use to reach the goal:
6. I will keep the money I set aside under my plan in the following bank account:
7. I am/am not already working or saving toward the goal.
8. Signature: Date:
9. Individual(s) who helped me with the plan: