

## Next Steps

Contact your local Work Incentives Planning and Assistance Program (WIPA):

### BenePLAN

(Counties: Middlesex, Worcester, Hamnden, Hampshire, Franklin, Berkshire)  
P: 1-877-937-9675

### Project IMPACT

(Counties: Essex, Suffolk, Norfolk, Bristol, Duke, the Islands)  
P: 617-204-3854

Both are certified by Social Security to:

- ✓ Answer questions about work and benefits
- ✓ Help apply for work incentives
- ✓ Additional information about: MassHealth, Medicare, SNAP, TANF, and Public Housing
- ✓ Provide benefits planning trainings



## Glossary

**Earned Income** = money an individual makes from employment

**SSDI** = Social Security Disability Insurance

**SGA** = Substantial Gainful Activity, recalculated each year and is the amount of money someone makes and is no longer considered eligible for SSI/SSDI

**SSI** = Supplemental Security Income

**WIPA** = Work Incentives Planning and Assistance Program

**Work Incentives** = programs put into place by the Social Security office designed to encourage individuals to get paid employment



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Fall 2016

# Benefits Planning & Work Incentives



A brief guide to how paid employment and work incentives can increase your monthly income

Let's get started...

Are you or your child getting or thinking about a paid work opportunity? Yes.

Wonderful! Research shows that students who have paid work experience in school, are more likely to succeed in paid work after school.

Do you or your child receive Supplemental Security Income (SSI)? Yes.

This is an important benefit for roughly 10 million people with disabilities.

Wondering how paid employment will affect your or your child's benefits? Yes. You are not alone! This brochure is designed to provide a brief overview of how paid employment will actually greatly improve your or your child's monthly income through work incentive programs.

## Work Incentives

How to increase your monthly income with SSI and SSDI benefits and paid employment

### Impairment Related Work Expenses

(IRWE's): Money spent on items in the work place because of a disability can be subtracted from the monthly earned income. With this subtraction, someone who makes "too much" money to get SSI benefits may become eligible again. Ex: attendant care services, transportation, job coaching, adaptive equipment, etc.

### Student Earned Income Exclusion (SEIE):

No or very little income exclusions for students. A student is considered someone who is: at college for at least 8hrs/week; in grades 7-12 12hrs/week; in employment training course for at least 12hrs/week.

### Plan for Achieving Self-Support (PASS):

A plan is put into place that will help the person save money towards a work related goal. The amount of money saved is subtracted from the monthly earned income. With this subtraction, someone who makes "too much" money to get SSI benefits may become eligible again. Ex: training classes, clothes, car payment, etc.

**Blind Work Expenses (BWE):** A person who is blind can exclude expenses needed to work Ex: transportation, union dues, guide dogs, etc.

## Why do Work Incentives Matter?

### With Work Incentives:

- Less money is taken out of the monthly benefits check
- Less money is counted as "earned income" so someone can be found eligible for benefits even if their total income had been above the SGA.
- Earned Income + SSI Benefits will always be higher than SSI Benefits alone**

### Without Work Incentives:

- The more earned income, the more money is taken out of the monthly SSI check.
- If you make over the SGA, a limit set each year of how much money you can make while receiving benefits, then you will no longer be eligible for benefits.