



What You Need to Know About Earning Money and Supplemental Security Income (SSI)

Your income and resources, including money you earn working and your savings, affect the amount of your SSI check each month. Social Security offers a number of work incentives to encourage you to increase your income. Work incentives may allow us to exclude some of your income and enable you to continue receiving SSI while you work.

For example, you may use work incentives to increase your overall income while working during your summer breaks, on the weekends, or after school. If you are a student receiving special education services, you can also incorporate work incentives for SSI into your Individual Education Plan (IEP) and Transition Plan.

Information on all of our work incentives is online at www.ssa.gov/redbook. The specific work incentives available to you depends on your situation, income, and type of benefits.

Two Examples of Work Incentives

The General Earned Income Exclusion allows most SSI recipients to exclude from countable income the first \$65 of earnings plus one-half of additional earnings.

The Student Earned Income Exclusion (SEIE) allows recipients who are students to exclude a certain amount of earnings from their countable income. In 2021, we did not count \$1,930 of income in a month or \$7,770 in a year. SEIE eligibility ends when a recipient turns age 22.

Meet Donnell and find out how Work Incentives helped him reach his goals

Donnell is 15 years old, has an intellectual disability, and loves video games.

He talked to his case manager about working for a local video game store this summer. Donnell asked:

“What happens to my SSI payments when I work during the summer?”



Donnell’s case manager explained how Donnell could use the SEIE while continuing to receive the SSI cash payments.

With the SEIE, in 2021, SSA will not count \$1,930 of income in a month or \$7,770 in a year. This means that earnings up to those limits did not change Donnell’s SSI payment amounts.

With Donnell’s question answered, he decides to work 20 hours a week during his summer break from school.

Additional Support with Understanding Work Incentives

Work Incentives Planning and Assistance (WIPA)

Beginning at age 14, WIPA projects provide information and benefits counseling to help you understand how work and earnings can affect your benefits. To learn more about work incentives and to locate your nearest WIPA project visit <https://choosework.ssa.gov/findhelp> or contact our Ticket to Work Help Line at **1-866-968-7842** (TTY **1-866-833-2967**) Monday through Friday from 8:00 a.m. to 8:00 p.m., Eastern Time.

You can find additional information and resources to make a successful transition to adulthood at www.ssa.gov/youth/



SSA.gov |     



Securing today
and tomorrow

Publication No. 64-121 | April 2021
What You Need to Know About Earning Money and Supplemental Security Income (SSI)
Produced and published at U.S. taxpayer expense