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

The amount of your SSI payment each month is affected by your income and resources, which include the money you earn from work and your savings. Social Security offers work incentives to help you keep more of your income. Work incentives may allow us to exclude some of your earnings and allow you to continue receiving SSI while you work.

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

Information about our work incentives is available online at ***www.ssa.gov/redbook***. The specific work incentives available to you depend on your situation, income, and the type of benefits you receive.

Examples of work incentives

The **General Earned Income Exclusion** applies to SSI recipients and allows us to exclude the first $65 of earnings plus one-half of additional earnings from countable income when determining the monthly SSI payment amount.

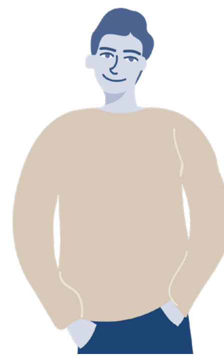
The **Student Earned Income Exclusion (SEIE)** applies to students receiving SSI until they reach 22. It allows us to exclude a certain amount of earnings from countable income when determining the monthly SSI payment amount. In 2026, we will not count $2,410 of earnings from work in a month or $9,730 in a year.

Meet Donnell and find out how work incentives helped him reach his goals

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

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

"What happens to my SSI when I work during the summer?"



Donnell's case manager explained how Donnell can use the SEIE and continue to receive SSI payments.

In 2026, we will not count $2,410 of Donnell's earnings in a month or $9,730 in a year. Earnings up to those limits will not decrease Donnell's SSI payment amounts while he is a student and younger than age 22.

After Donnell learned working at the video game store would not reduce his SSI payments, he decided to work 20 hours a week during his summer break.

Additional support with understanding work incentives

Work Incentives Planning and Assistance (WIPA)

WIPA projects provide information and benefits counseling to help youth age 14 and older understand how work and earnings can affect SSI payments. To learn more about work incentives and to locate the WIPA project serving your area, contact the 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., ET. Visit ***choosework.ssa.gov/findhelp*** to find information on WIPA projects.

Youth Toolkit 2026

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

GO! DIGITAL

SCAN ME!

SSA.gov/myaccount

SSA.gov

Publication No. 64-121 | August 2026 (Recycle prior editions)
What You Need to Know About Earning Money and Supplemental Security Income (SSI)
Produced and published at U.S. taxpayer expense