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and tomorrow

# Working While Disabled—A Guide to Plans for Achieving Self-Support

[SSA.gov](https://www.ssa.gov)



## What is a plan for achieving self-support (PASS)?

A PASS is a plan for your future that allows you to use your income or other things you own to help you reach your work goals. For example, you could set aside money to go to school to get specialized training for a job or to start a business. The job that you want should allow you to earn enough to reduce or eliminate your need for benefits provided under both the Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) programs. A plan helps you get the items, services, or skills you need to reach your goals.

### You can have a PASS if:

- You want to work.
- You get SSI (or can qualify for SSI by having this plan) because you're disabled or blind.
- You have other income and/or resources to use to get a job or start a business.

### A PASS can help you keep or get your SSI or could mean a higher payment

Under SSI rules, any income that you have may reduce your SSI payment. But, if you have an approved plan, you can use that income to pay for the items you need to reach your work goal.

We don't count money set aside under the PASS when we decide your SSI payment amount. This means you may get a higher SSI payment. However, you can't get more than the maximum SSI payment for the state where you live.

In addition, your resources (money or the things you own) can't be worth more than \$2,000 for an individual or \$3,000 for a couple. However, if you have an approved plan, you can use your resources to pay for the items or services you need to reach your work goals. Resources you set aside for a plan don't count against the \$2,000 for an individual or \$3,000 for a couple limit. This could help you qualify for SSI.

## A PASS can help you set aside money for most work expenses

With an approved plan, you can set aside money to pay expenses to reach your work goal. For example, the money you save can be used for:

- Transportation to and from work.
- Tuition, books, fees, and supplies needed for school or training.
- Childcare.
- Attendant care.
- Employment services, such as job coaching and resume writing.
- Assistive technology used for employment-related purposes.
- Supplies to start a business.

- Equipment and tools to do the job.
- Uniforms, special clothing, and safety equipment.

## How to set up a PASS

The plan must be in writing, and Social Security must approve it. To start, download the application by visiting [www.ssa.gov/forms/ssa-545.pdf](http://www.ssa.gov/forms/ssa-545.pdf) or contact your local Social Security office for an application (Form SSA-545-BK). Then, follow the steps below to set up your plan:

1. Decide what your work goal is. Your goal should be to get a job that you're interested in doing and that you think you'll be able to do when you complete your plan. If you want, we can refer you to a vocational rehabilitation counselor who can help you figure out your work goal. Other third parties can help you, too. You can also set up a plan to cover the costs of vocational services (including testing, vocational services, and business planning).
2. Find out all the steps you need to take to reach your goal and how long it will take you to complete each step.
3. Decide what items or services you'll need to reach your goal. Your plan must show how an item or service will help you reach your goal. For example, if you want to work in a restaurant, you may need training to learn to cook. If you want to become a

computer programmer, you may need a college degree. If you want to start your own business, you may need to buy equipment.

4. Get several cost estimates for the items and services you need. We'll approve items and services that are necessary to achieve your work goal and are reasonably priced. Find out how much money you'll have to set aside each month to pay for these items and services. If you're setting aside income for your plan, your SSI payment usually will increase to help you meet your living expenses. We can estimate what your new SSI amount will be if we approve your plan.
5. Tell us how you'll keep your plan's funds 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.
6. Complete ALL the questions on the Form SSA-545-BK, sign it, and date it. Make sure that your correct address and phone number are on the form.
7. Take or mail your completed form to your local Social Security office.

If you need help writing your plan, your local Social Security office can either help you or refer you to a PASS plan expert (PASS Specialist) or a local organization that will help you.

## If Your Work Goal is to be Self Employed

Include a detailed business plan with your application if you want to start your own business. Your business plan should explain:

- What type of business you want to start (for example, a restaurant, a print shop).
- Where you will set up your business (for example, rent a store, share space).
- Your hours of operation.
- Who your customers, suppliers and competitors will be.
- How you will advertise your product or service.
- What items and services you'll need to start the business.
- What these items and services will cost.
- How you are going to pay for these items and services.
- Your expected earnings for the first four years of the business.

**NOTE:** We encourage you to talk to someone who can help you write your business plan. This could be someone from the Small Business Administration, Service Corps of Retired Executives, a vocational counselor, a local banker, or anyone else familiar with helping people start a business. You can include any costs for this help in your plan.

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## Social Security must evaluate your PASS

After you submit your application, a Social Security plan expert will:

- Review the plan to make sure it is complete.
- Decide if your plan will give you a good chance of reaching your goal.
- Decide if the expenses listed are necessary to reach your goal and if they're reasonably priced.
- Decide if any changes are needed and discuss those changes with you.
- Send you a letter to tell you if the plan is approved or denied.

If we approve your plan, the expert will contact you from time to time to make sure that you're following your plan to reach your goal. Make sure that you keep receipts for the items and services you have bought under the plan.

## You may appeal if your PASS is denied

If we don't approve your plan, you have a right to appeal the decision. The letter you receive will explain your appeal rights and tell you how to file an appeal. You also may submit a new plan to us.

## You may change your PASS after it is approved

If you later decide to change your plan, you may do so. However, you must get approval from Social Security before you make any changes. Tell us in writing what changes you want to make, such as a change in the amount of money you set aside each month or a change in the expenses you'll have. The expert will review the changes and let you know if they're approved. Tell us as soon as possible about changes that might affect your plan.

## Let us know if you can't complete your PASS

Contact your PASS Specialist or the Social Security office if you decide that you can't continue with your plan. The plan expert may be able to help you change your plan so that you can still reach your goal. Or, you may write a new plan with a new work goal.

If you don't continue your plan, we'll start counting the income or resources that you were setting aside for your plan when we figure your SSI payment amount. That means that your SSI payment probably will go down or stop. If you wait too long to tell us that you stopped working on your plan, you may get too much SSI. Then, you may have to pay back the SSI payments you

received since you stopped working on your plan. You may write a new plan with a new work goal at any time.

## We have other help available if you work while disabled or blind

Other SSI rules may help you while you work. They can help you keep more of your SSI payment, and they can help you keep your Medicaid. There also are some special rules for students. For more information about our work incentive programs, please:

- Visit our “Choose to Work” website at <https://choosework.ssa.gov>. From the comfort of your home, you can learn about our programs or view monthly webinars on our programs.
- Read our free publications *Working While Disabled — How We Can Help* (Publication No. 05-10095) and “*The Red Book*,” a guide to our employment support programs. You can find *The Red Book* online at [www.ssa.gov/redbook](http://www.ssa.gov/redbook). To read *Working While Disabled*, go to <https://www.ssa.gov/pubs/EN-05-10095.pdf>.

## Contacting Social Security

The most convenient way to contact us from anywhere with any device is to visit **[www.ssa.gov](http://www.ssa.gov)** to get information and use basic services. We offer additional services when you create a secure online *my* Social Security account.

Call us toll-free at **1-800-772-1213** or at our **1-800-325-0778** (TTY) if you're deaf or hard of hearing. We can answer your call from 7 a.m. to 7 p.m., weekdays. Or use our automated services via telephone, 24 hours a day. We look forward to serving you.

### **Social Security Administration**

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