

# Plan to Achieve Self-Support (PASS)

## 2026 Fact Sheet on SSI Work Incentives

The Plan to Achieve Self-Support, or PASS, is a Social Security work incentive that allows a person with a disability to set aside income and/or resources to reach an employment goal within a specified period of time. It is expected by the completion of a PASS, a person will significantly decrease reliance on government benefits.

### Who is eligible to use a PASS

You may be eligible for PASS if you:

- Have a specific work goal
- Are a recipient of Supplemental Security Income (SSI) and have other income to set aside, or
- Are an SSDI beneficiary who can become eligible for SSI
- Want to reduce your dependence on SSI or intend for your Title II (SSDI, CDB, or DWB) check to stop by the end of a PASS

### What can be purchased with PASS funds

Funds set aside for PASS can be used to obtain many items/services for you to reach your employment goal. Popular examples include:

- Equipment needed to perform a job
- Computers
- Medical equipment
- Vehicles, or the cost of transportation
- Education and training

Of course, these are just a few examples, and any reasonable request will be considered.

### For a PASS to be approved, it must

- Be submitted in writing using the appropriate application (SSA Form # SSA-545-BK)
- Show how money/resources will be used and where it will be kept
- Have a specific work goal determined feasible by Social Security, and a timeframe for accomplishing the goal
- Include a business plan and 2-3 years of income projections if the goal is self-employment

### What makes a good PASS

- It has a clear employment goal which the individual has a reasonable chance of achieving
- The plan is organized, and steps taken are clearly identified
- Expenses are necessary & reasonable
- The final goal is employment

A Community Work Incentives Coordinator (CWIC) from MaineHealth Vocational Services can help you learn more about PASS.



**Vocational Services**

Benefits Counseling Services • 1-888-208-8700 • [benefitsandworkinme.org](https://benefitsandworkinme.org)

**IMPORTANT:** The following examples are for educational purposes only.  
Your PASS would be specific to your goals. For more information on the SSI calculation itself,  
See our fact sheet titled "How Work Impacts SSI"

**John** receives SSI and works part-time at a store, but what he really wants to do is drive a truck. Without PASS, his SSI check is being reduced:

Job:	\$885
General Income Disregard:	-20
Earned Income Disregard:	<u>-65</u>
	\$800
One-Half Disregard:	<u>÷2</u>
Countable Income:	\$400
Old SSI:	\$994
Countable Income:	<u>- 400</u>
New SSI:	\$594
SSI:	\$594
Job:	<u>+885</u>
Total Income:	\$1,479

John writes a PASS to pay for truck driving school, and he uses his income from working at the store to fund the PASS. His SSI goes back up to \$994 even though he's still earning \$885 at his retail job:

Job:	\$885
General Income Disregard:	-20
Earned Income Disregard:	<u>-65</u>
	\$800
One-Half Disregard:	<u>÷2</u>
Countable Income:	\$400
PASS:	<u>- 400</u>
New Countable Income:	\$0
SSI:	\$994
Job:	<u>+885</u>
Total Income:	\$1,879
(\$400 goes to PASS; \$1,479 for personal use)	

When John gets his Commercial Driver's License, he finds a trucking job making \$2,400 a month and stops receiving SSI.

**Nancy** receives SSDI and SSI.

SSDI:	\$520
General Income Disregard:	<u>-20</u>
Countable Income:	\$500
Maximum SSI:	\$994
Countable Income:	<u>-500</u>
SSI:	\$494
SSDI:	\$520
SSI:	<u>+494</u>
Total Income:	\$1,014

Nancy is starting a business as a freelance computer programmer. She has worked with the Small Business Administration to develop a business plan and three years of financial projections. She submits these along with a PASS application to Social Security. Her SSI is now increased to \$994, and she uses her SSDI to fund the PASS.

SSDI:	\$520
General Income Disregard:	<u>-20</u>
Countable Income:	\$500
PASS:	<u>- 500</u>
New Countable Income:	\$0
SSI:	\$994
SSDI:	<u>+520</u>
Total Income:	\$1,514
(\$500 goes to PASS; \$1,014 for personal use)	

After a while, Nancy has enough customers that her Net Earnings from Self-Employment (NESE) is considered Substantial Gainful Activity (SGA). Once her trial work period and cessation month are over, her SSDI check stops, but her business profit is more than what SSDI pays.