

Student Earned Income Exclusion (SEIE)

2026 Fact Sheet on SSI Work Incentives

How it helps you:

If you are under age 22, receiving SSI benefits, and regularly attending school, Social Security will not count up to \$2,410 of your earned income (wages) per month while you attend school and work (the maximum yearly exclusion is \$9,730). These amounts are for the year 2026; they will be adjusted for future years based on the cost-of-living.

The Social Security Administration's definition of "regularly attending school" is taking one or more courses of study and attends classes:

- In a college or university for at least 8 hours a week; or
- In grades 7 – 12 for at least 12 hours a week; or
- In a training course to prepare for employment for at least 12 hours a week (15 hours a week if the course involves shop practice), or
- For less time indicated above for reasons beyond the student's control, such as illness.

Note: If you are home schooled because of a disability, you may be considered "regularly attending school" by studying a course or courses given by a school (grades 7 - 12), college, university or government agency or having a home visitor or tutor who directs the study.

How it works:

1. If you receive SSI and you start working, you must report your earnings to Social Security. You can do this by calling or visiting your local Social Security Office and talking to an SSI Claims Representative at your local Social Security office.
2. If you meet the qualifications described above, ask the Social Security Claims Representative if you are eligible for the Student Earned Income Exclusion.
3. If eligible, you can earn up to \$2,410 in a month and your SSI benefits will not be reduced. If your earnings for the year reach \$9,730 then part of your earnings will begin to affect your SSI benefits.
4. Social Security determines the amount of your SSI check by first determining your "countable income." To calculate your countable income, Social Security excludes from your gross earnings any Student Earned Income as described above, then also excludes \$20 of General Income and \$65 of Earned Income. After this, Social Security counts only \$1 for every \$2 that you have earned when they calculate the amount of your new SSI payment.

A Community Work Incentives Coordinator can help you understand the Student Earned Income Exclusion and the Countable Income Formula that Social Security uses to calculate your new SSI payment.



Vocational Services

Benefits Counseling Services • 1-888-208-8700 • benefitsandworkinme.org