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Housing Navigator Training Course



Work Incentives: PASS

Plan for Achieving Self-Support

Because There's No Place Like Home..



Employment Goals

- SSI Work Incentive for those with employment-related goals
 - Education costs
 - Vocational training
 - Starting a business
 - Purchasing support services
- Feasible work goal that will reduce reliance on SSA benefits
 - Reduce SSI payment
 - Support person to work above SGA



SSI and PASS

- **Must be receiving SSI or otherwise eligible**
 - PASS can help obtain SSI eligibility by reducing countable income
 - PASS can help maintain SSI eligibility and increase payment amount
- **Income & Resource Limits**
 - Income set aside under PASS is excluded by SSA
 - Resources saved under PASS are excluded by SSA
- **Form SSA-545-BK: <https://www.ssa.gov/forms/ssa-545.html>**



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Income and Resources

Earned Income

- Wages
- Self-Employment

Unearned Income

- SSDI
- CDB

Resources

- Inheritance
- Investment payout



Possible Expenditures

- Equipment, inventory to establish a business
- Tuition, books, and fees for education or occupational training
- Attendant care or Childcare
- **Each PASS plan is unique!**



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SSI Scenario for PASS

- Sophie earns \$600/month
 - 2026 FBR = \$994
 - Sophie receives \$737 from SSI after reductions
- Sets work goal and approved for PASS plan
 - Puts \$257 monthly earnings into PASS
 - SSI payment increases to full FBR \$994
- SSI increase will fully fund work goal

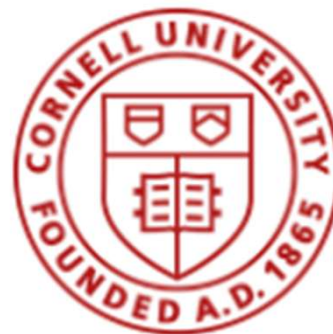


SSDI Scenario for PASS

- Liam receives \$1,200/month SSDI
 - No SSI payment due to SSDI income
 - Otherwise eligible for SSI
- Sets work goal and approved for PASS Plan
 - Puts \$400/month into PASS
 - Now eligible for \$214 federal SSI and \$87 SSP (\$301)
 - Total income after PASS deposit \$1,101
 - Not counting wages from starting employment



Cornell University



- **PASS Online**
 - Information and Resources
 - <https://www.passonline.org/>
- **Work Incentive Support Center**
 - SSI and SSDI at Work Toolkits
 - <https://disabilitybenefitsatwork.org/>
- **Yang-Tan Institute on Employment and Disability**
 - Credential Work Incentive Practitioners (WIP-C)
 - Take courses without credentialing
 - <https://www.ytionline.org/programs/work-incentive-support-center>



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Benefits Advisors



Independent Living Centers

- <https://www.acces.nysed.gov/vr/independent-living-centers>

Disability Resource Coordinators

- <https://dol.ny.gov/career-services/career-services-for-persons-with-disabilities>

Care Coordination (CCO)

- Benefits & Entitlements Specialist



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Questions?