

Plan to Achieve Self-Support P.A.S.S.



What Is A PASS?

- **Supplemental Security Income (SSI) work incentive called the “Plan to Achieve Self-Support”**
- **A plan to reach a specific work goal**
- **Can set aside income or an excess resource to pay for things needed to reach a work goal**



How does PASS Work



Excludes income or resources which would normally reduce or eliminate SSI payments

IF

The individual agrees to use the excluded income or resources to pay for expenses needed to reach a specific work goal



Who Can Benefit From A PASS?



- **Wants to be self-supporting by working**
- **In a VR or Ticket Plan**
- **In school or a training program**
- **SSI beneficiary with income other than SSI or has an excess resource**
- **Receives SSDI and could become eligible for SSI with a PASS**

PASS is Self-Financed

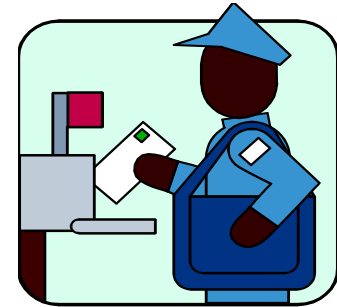
- **PASS is self-financed. Individuals use their own funds (often their Social Security Disability Insurance benefits (SSDI) to pursue the plan. The receipt of, or an increase in SSI benefits up to the amount of the Federal Benefit Rate replaces some or all of the funds that the individual uses for an approved PASS.**



Funding Sources

Income that would normally reduce or eliminate the SSI payment

- **Wages**
- **Social Security benefits**
- **Parent's or spouse's income (deemed income)**



Excess resource that would normally make the individual ineligible for SSI:

- **Saving bonds**
- **Bank accounts**
- **Settlements or retroactive benefit payments**





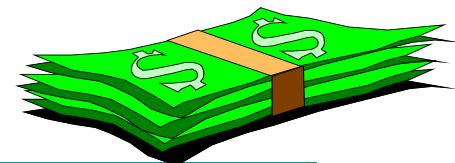
PASS Computation

Janet receives a Social Security Disability Insurance (SSDI) check for \$350.00 and receives SSI. Janet does not have any other income and does not have an excess resource.

\$721.00 (Maximum SSI 01/01/14)

- \$330.00 Countable Income = \$350.00 SSDI - \$20.00

\$391.00 SSI Check



\$350.00 SSDI + \$391.00 SSI = \$741.00

Total Income Without PASS



PASS Computation

Janet files a Plan to Achieve Self-Support. We approve for her to use \$330.00 of her Social Security check to pay for the things she needs to reach her work goal.

\$350 SSDI - \$20 - \$330 (PASS) = \$0 Countable Income

\$721.00 Maximum SSI

- \$0.00 Countable Income WITH PASS

\$721.00 SSI Check WITH PASS



\$350.00 SSDI + \$721.00 SSI = \$1071.00

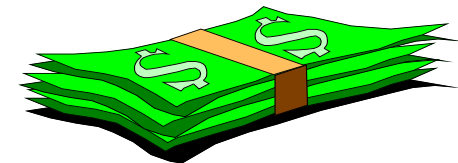
TOTAL INCOME WITH PASS



PASS Computation

John receives \$721.00 in SSI. He is going to school to train for his work goal. While in school he plans to work part time to help pay for some of his educational expenses. John is over 22 so does not qualify for the Student Earned Income Rule. John expects to earn \$580.00 gross per month (20 hrs per week @ \$7.25)

\$721.00 Maximum SSI 01/01/14



- \$247.50 Countable wages

\$580.00 gross wages - \$20 - \$65 / 2 = \$247.50

\$473.50 SSI Check Without PASS

Total Income Without PASS = \$473.50 SSI plus wages



PASS Computation

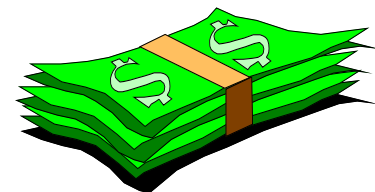
John files a Plan to Achieve Self-Support. We approve for him to use \$200.00 of his wages to pay for the things he needs to reach his work goal.

\$247.50 countable wages - **\$200.00** PASS =
\$47.50 countable Income with PASS

\$721.00 Maximum SSI

- **\$47.50** **Countable Income** WITH PASS

\$673.50 SSI Check WITH PASS



\$673.50 SSI plus wages

TOTAL INCOME WITH PASS



PASS Computation

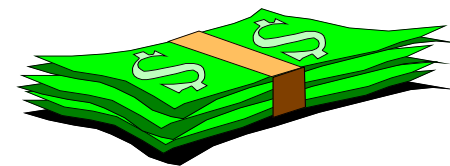
James receives a Social Security Disability Insurance (**SSDI**) check for **\$750.00**. He does not have any other income of his own and no deemed income from a spouse. He lives alone and pays rent. He does not have an excess resource.

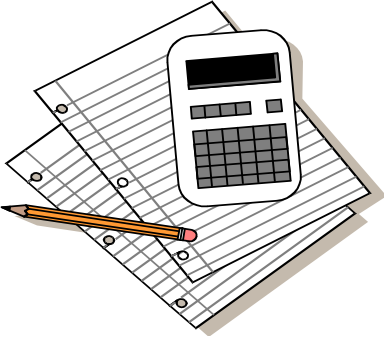
James does not receive SSI

\$721.00 (Maximum SSI 01/01/14)

Minus Other countable income = SSI payment

Total Income Without PASS = \$750.00 SSDI





PASS Computation

James files a PASS. He must file for SSI with his local Social Security office. He is a potential PASS candidate if the only reason he does not qualify for SSI is income or an excess resource he will use to fund the PASS; work goal is expected to result in SGA and he can meet his living expenses with SSI payable with PASS plus any SSDI we do not count

Potential SSI with a PASS = \$721.00

General Income exclusion = 20.00

\$741.00 is available for living expenses if all countable income (\$750.00 SSDI - \$20 = \$730.00) is used in PASS



\$750.00 SSDI + \$721.00 SSI = \$1471.00

TOTAL INCOME WITH PASS

WORK GOAL

**Specific job or profession
(or can be a supported employment or
self employment goal)**



**NOT getting a degree or a new vehicle
although those may be necessary steps and
expenses for the work goal**

Work Goal General Rules

Expected to generate at least enough earnings to:

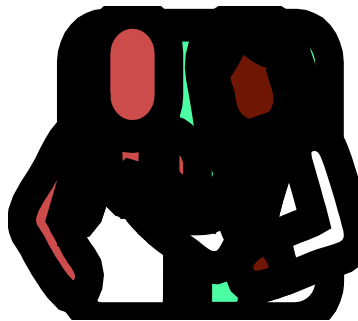
- **Reduce SSI for those eligible for SSI without a PASS**
- **Eliminate and replace the SSDI cash benefits for those not eligible for SSI without a PASS**

Expected earnings level must be above the substantial gainful activity level, “SGA”, and sufficient to replace the SSDI benefits



Feasibility

- Reasonable chance of being able to perform the work, considering:
- **Nature of the disability**
- **Strengths and abilities**





Viability

The PASS goal must be realistic, taking into account:

- **Training needs**
- **Assistive equipment and technology**
- **Job market**
- **How to get the job or start the business**
- **Money to cover PASS expenses and living expenses**



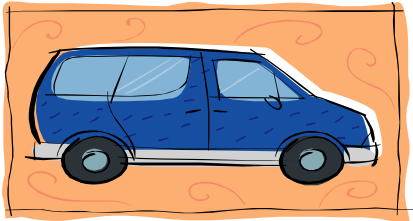
Reasonable Time Frame

The plan must have an anticipated **beginning** and **ending date** and must include **milestones**, interval steps, including how the individual will progress towards the attainment of the work goal

- **Steps to reach the work goal**
- **May include obtaining job skills, certification & purchasing major items**
- **Specify beginning and ending dates**
- **Used to determine if progressing towards the goal**
- **Final step should be START WORKING**

MILESTONES

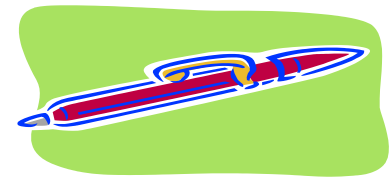


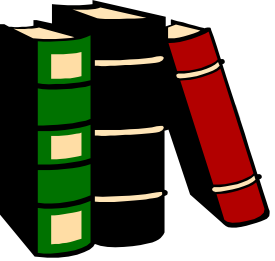


Expenses

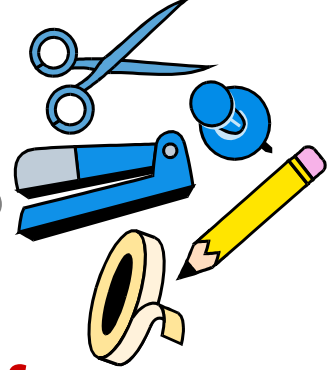


- **Additional**- The expenses did not exist before they started pursuing the work goal
- **Necessary**- Only those expenses an individual needs to get started in business or on a job will be considered necessary
- **Reasonable**- An item or service must be reasonably priced. The cost must be moderate or fair and not extreme or excessive within the geographic location.
- **Not reimbursed** by a third party



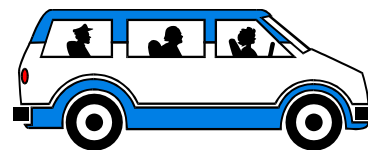


Examples of Expenses



The kind of expenses PASS can help pay for:

- Tuition, fees, books and supplies needed for school or training
- **Equipment and tools to do the job**
- Supported employment services, including payments for a job coach
- **Attendant or child care expenses**
- **Transportation expenses**



Supported Employment

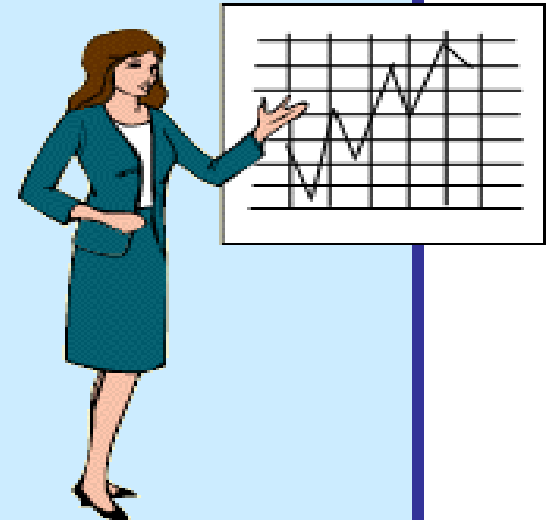
- **Achieve stabilization in a job**
- **Earn more money by working more hours**
- **Work with less out of pocket expenses; e.g., fewer hours of job coaching you have to pay**



Self-Employment

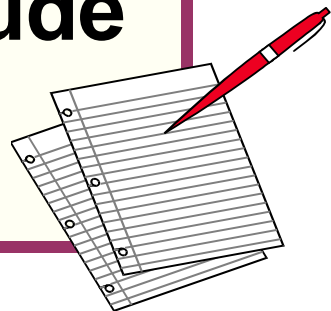
Must include a Detailed Business Plan that explains at a minimum:

- **What the business will do**
- **How it will operate**
- **Materials needed**
- **Marketing plan**
- **Potential customers**
- **How it will be financed**
- **Expected profit and loss**

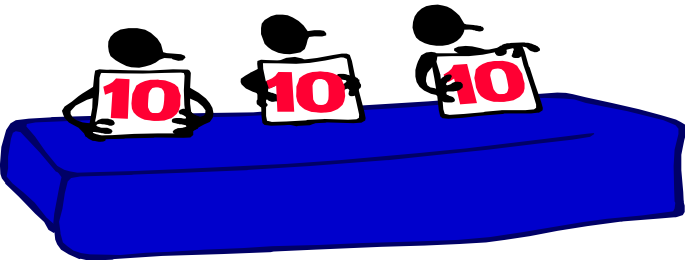


Submitting the Finished PASS

- The application must be signed by the PASS applicant and the representative payee, if there is one
- **Submit the plan to the local Social Security Office or send to the PASS Cadre**
- Include any available documentation. Self employment goals must include a Detailed Business Plan



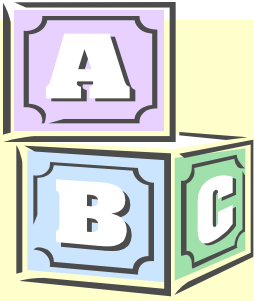
What Defines a Good PASS?



- A specific work goal has been identified
- The individual has a reasonable chance of achieving the work goal
- Milestones are well defined, showing the steps needed to reach the work goal, ending with the date of job search and employment
- Expenses are additional, necessary, and reasonable in cost.

PASS Link





PASS Basics

- **Be in writing, preferably on the SSA-545**
- **Have a specific work goal and plan to reach that goal**
- **Contain a Reasonable Time Frame**
- **Need training, items or services not already being paid for by another source**
- **Use income other than SSI, or use an excess resource**



How Do I File A PASS?



Do You Receive SSI? If Yes:

Send completed PASS application (SSA-545) to the PASS Cadre or take to your local SSA office

I Do Not Receive SSI, How Do I File A PASS?

Call 1-800-772-1213 and make an appointment to file for SSI. Tell the representative you are filing a Plan to Achieve Self-Support (PASS). Take your completed PASS application (SSA-545) to the SSA office when you file for SSI



ATLANTA REGION PASS CADRE

- Phone: **1-800-254-9489**

- FAX: 205-801-3367

- Mailing Address:

**Social Security Administration
PASS Cadre**

**1200 Rev Abraham Woods Jr Blvd
Birmingham, AL 35285-0001**

**PASS Specialists
DeWayne Brown, Steve Doty,
Jodie Oakes, Lora Richardson, Yana Wiggins**

*Alabama, Florida, Georgia, Kentucky, Mississippi,
North Carolina, South Carolina, Tennessee*