

How a PASS plan can help you?

A PASS (Plan for Achieving Self Support) allows you to set aside other income besides your Supplemental Security Income (SSI) and/or resources for a specified period of time so that you may pursue a work goal that will reduce or eliminate the SSI or Social Security Disability Insurance (SSDI) benefits you currently receive.

Who can have a PASS?

If you receive SSI or could qualify for SSI after setting aside income or resources so that you may pursue a work goal, you could benefit from a PASS.

Requirements for a PASS:

Be designed especially for you;

Be in writing. Using the form, the **SSA-545-BK**. You can get copies of the PASS form from **www.socialsecurity.gov/online/ssa-545.html**;

Have a specific work goal that you are capable of performing;

Have a specific timeframe for reaching your goal;

Show what income you receive (other than your SSI payments) and/or resources you have that you will use to reach your goal;

Show how you will use your income and resources to reach your work goal;

Show how the money you set aside will be kept separate from other funds;

Be approved by us; and

Be reviewed periodically by us to assure your plan is actually helping you make progress towards your work goal.

What can I purchase with a PASS?

The money you save in a PASS can be for education, vocational training, starting a business, or buying support services that enable you to work. This includes assistive technology to help you with your employment goal. With a PASS plan you can save to purchase assistive technology such as:

- Equipment and supplies you need to establish and carry on a trade or business;
- Equipment or tools you need because of your condition or for your job;
- Modifications to buildings and vehicles to accommodate your disability;

Can I get help to complete the PASS application?

You should write your PASS with the help of a rehabilitation specialist, such as a Department of Rehabilitation counselor. SSA has contracted with local organizations to provide benefits planning. Some of these organizations may be able to assist with completing a PASS application. For more information about the Work Incentives Planning Assistance, go to: <http://www.ssa.gov/work/WIPA.html>

Also, the PASS Cadre is required to keep a list of agencies that can help with completing the PASS application.

Tips for Success:

- Connect with your local Work Incentive Planning and Assistance project to better understand this work incentive as well as other work incentives available to assist you in your return to work:
- Contact a PASS Cadre

Other things to know about PASS plans:

You can use any money for a PASS plan other than SSI.

If setting aside your SSDI (Social Security Disability Insurance) would allow you to meet SSI's income requirements, then you could qualify for both SSI and PASS. (You will need to show that you can live on the SSI payment and that you will be able to use your other income to pay for the items and services you need to achieve your goal.)

To build assets for your PASS plan, you will open a PASS account with your local bank. A PASS account is a checking account that will be used for all your PASS plan banking transactions.

For more information on Plans for Achieving Self Support:

Social Security Administration –
<http://www.socialsecurity.gov/disabilityresearch/wi/pass.htm>

Cornell University Employment and Disability Institute -
<http://www.passonline.org/>

The University of Montana Rural Institute - <http://www.passplan.org>

Institute for Community Inclusion -

http://www.communityinclusion.org/article.php?article_id=66

Work World - <http://www.workworld.org/wwwwebhelp/pass.htm>