

# Plan for Achieving Self-Support (PASS)

## **What is PASS?**

Plan for Achieving-Self-Support (PASS) is a savings plan designed for Supplemental Security Income (SSI) beneficiaries or for people that can become SSI eligible by using the plan. The PASS allows individuals to put income and/or resources aside into a special account to save up for certain vocational or educational expenses. As a general rule, Social Security will supplement the amount of money that a person puts into the PASS by allowing them to collect some SSI to meet their expenses.

## **Who Qualifies for PASS?**

For a person to qualify for a PASS, they must:

- Have a vocational or educational goal
- Have expenditures not otherwise covered by any other source
- Be receiving SSI or can become eligible for SSI
- Be able to meet monthly living expenses on income left out of the PASS
- Have other income or resources other than SSI to put aside.
- Expect to eliminate the need for benefits by doing substantial work upon completion of the plan.

## **PASS Example**

Pam has a disability and receives \$1,000 per month in Social Security Disability Income (SSDI). She has been going to school for nursing with DARS support. While DARS has been assisting her with tuition and textbook assistance, her maximum grant still doesn't cover all of her expenses. With the additional textbooks, tuition, and lab fees, she estimates she'll need about \$1,000 per semester extra.

She lives with a roommate and pays a flat fee of \$500 per month, including food. It's difficult for Pam to make ends meet as it is, so she doesn't know how she'll save any money. She talks with her benefits specialist, who talks to her about a PASS plan.

They determine that she can afford to set aside \$350 per month into the plan, so by the time the start of a new semester comes, she'll have roughly \$1,050 banked. Pam is not receiving any SSI at this time because her income is over the \$943 threshold. She is \$57 over.

Because SSA doesn't count the first \$20 of her unearned income, she is \$57 over SSI eligibility. However, if she were to put aside \$350 into a PASS, that money wouldn't count towards her SSI. Her countable income is then reduced to \$630 ( $\$1,000 - 20 - 350 = \$630$ ). Because this is now under the SSI threshold, Pam will be entitled to \$313 in SSI. She also has \$650 in SSD she didn't put into the PASS and \$284 in SSI. She has \$934 per month to meet her living expenses.

Because she has a feasible goal, expenses to meet that goal, and she can still meet her monthly living expenses with the money she leaves out of the PASS, she is a good PASS candidate and will have the funds that she needs to pay her fees and books within three months.

### **How Does One Apply?**

The person must complete SSA form SSA-545-Plan for Achieving Self-Support and have the plan approved by a PASS specialist.

For more information, visit [SSA's PASS Program](#).

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