Who is eligible to use a PASS?
You may be eligible for PASS if you:
- Have a specific work goal
- Are a recipient of Supplemental Security Income (SSI) and have other income to set aside, or
- Are an SSDI beneficiary who can become eligible for SSI
- Want to reduce your dependence on SSI or intend for your Title II (SSDI, CDB, or DWB) check to stop by the end of a PASS

What can be purchased with PASS funds?
Funds set aside for PASS can be used to obtain many items/services in order for you to reach your employment goal. Popular examples include:
- Equipment needed to perform a job
- Computers
- Medical equipment
- Vehicles, or the cost of transportation
- Education and training

Of course, these are just a few examples and any reasonable request will be considered.

For a PASS to be approved, it must:
- Be submitted in writing using the appropriate application (SSA Form # SSA-545-BK)
- Show how money/resources will be used and where it will be kept
- Have a specific work goal determined feasible by Social Security, and a timeframe for accomplishing the goal
- Include a business plan and 2-3 years of income projections if the goal is self-employment

What makes a good PASS?
- It has a clear employment goal which the individual has a reasonable chance of achieving
- The plan is organized and steps taken are clearly identified
- Expenses are necessary & reasonable
- The final goal is employment

A Community Work Incentives Coordinator (CWIC) from Maine Medical Center Department of Vocational Services can help you learn more about PASS.
**Examples:**

**John** receives SSI and works part-time at a store, but what he really wants to do is drive a truck. Without PASS, his SSI check is being reduced:

<table>
<thead>
<tr>
<th>Job:</th>
<th>$885</th>
<th>General Income Disregard:</th>
<th>-20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earned Income Disregard:</td>
<td>-65</td>
<td></td>
<td></td>
</tr>
<tr>
<td>One-Half Disregard:</td>
<td>÷2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Countable Income:</td>
<td>$400</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Old SSI: $794
Countable Income: $400
New SSI: $394

SSI: $394
Job: +885
Total Income: $1,279

John writes a PASS to pay for truck driving school, and he uses his income from working at the store to fund the PASS. His SSI goes back up to $794 even though he’s still earning $885 at his retail job:

<table>
<thead>
<tr>
<th>Job:</th>
<th>$885</th>
<th>General Income Disregard:</th>
<th>-20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earned Income Disregard:</td>
<td>-65</td>
<td></td>
<td></td>
</tr>
<tr>
<td>One-Half Disregard:</td>
<td>÷2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Countable Income:</td>
<td>$400</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PASS:</td>
<td>-400</td>
<td></td>
<td></td>
</tr>
<tr>
<td>New Countable Income:</td>
<td>$0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

SSI: $794
Job: +885
Total Income: $1,679

($400 goes to PASS, $1,279 for personal use)

When John gets his Commercial Driver’s License, he finds a trucking job making $2,400 a month and stops receiving SSI.

**Nancy** receives SSDI and SSI.

<table>
<thead>
<tr>
<th>SSDI:</th>
<th>$520</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Income Disregard:</td>
<td>-20</td>
</tr>
<tr>
<td>Countable Income:</td>
<td>$500</td>
</tr>
</tbody>
</table>

Maximum SSI: $794
Countable Income: $500
SSI: $294

SSDI: $520
SSI: +294
Total Income: $814

Nancy is starting a business as a freelance computer programmer. She has worked with the Small Business Administration to develop a business plan and three years of financial projections. She submits these along with a PASS application to Social Security. Her SSI is now increased to $794, and she uses her SSDI to fund the PASS.

<table>
<thead>
<tr>
<th>SSDI:</th>
<th>$520</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Income Disregard:</td>
<td>-20</td>
</tr>
<tr>
<td>Countable Income:</td>
<td>$500</td>
</tr>
<tr>
<td>PASS:</td>
<td>-500</td>
</tr>
<tr>
<td>New Countable Income:</td>
<td>$0</td>
</tr>
</tbody>
</table>

SSI: $794
SSDI: +520
Total Income: $1,314
($500 goes to PASS, $814 for personal use)

After a while, Nancy has enough customers that her Net Earnings from Self-Employment (NESE) is considered Substantial Gainful Activity (SGA). Once her trial work period and cessation month are over, her SSDI check stops, but her business profit is more than what SSDI pays.

**IMPORTANT:** The following examples are for educational purposes only. Your PASS would be specific to your goals. For more information on the SSI calculation itself, see our fact sheet titled “How Work Impacts SSI.”