



## Plan to Achieve Self-Support (PASS)

**What are Work Incentives?** Social Security Work Incentives can help eligible people with disabilities transition to the workplace. Whether you're looking for a job for the first time or returning to work after an injury or illness, Work Incentives can help you through the transition to work and towards financial independence.

### What Is a PASS?

A Plan to Achieve Self-Support (PASS) is a written plan of action for pursuing and getting a particular type of job. A PASS describes the steps you will take, and the items and services you will need to reach your work goal. When you have an approved PASS, Social Security does not count the money you set aside to help you reach your work goal, when determining your eligibility for Supplemental Security Income (SSI).

### Who Is Eligible for a PASS?

If you receive SSI or can become eligible for SSI, a PASS allows you to set aside income or resources to use for your career goals.



### How Does a PASS Work?

There are savings, resource, income and asset limits that affect eligibility for SSI. However, if you have an approved PASS, you can set aside income and resources that Social Security would typically count against those limitations. You can use the money in your PASS account to pay for expenses related to your work goal while you continue to receive SSI benefits for basic living needs.

### What Can I Pay for With a PASS?

When you develop your PASS, you identify your work goal, as well as the items and services that you'll need to help you achieve your goal. You can pay for these items and services using the money you set aside in your PASS account.

This may include education expenses, including school tuition, books and other supplies. You could also use PASS funds to pay for assistive technology used for work, vocational training, or even costs associated with starting your own business.

### How Can I Set Up a PASS?

Before submitting your PASS for approval, you'll want to think about your timeline and the steps needed to reach your work goal. Once you identify the services and items you'll need to achieve your goal, you'll have to determine how much they cost. This will help you determine how much money to set aside in your PASS account. Keep in mind that you need to explain how you'll keep your PASS funds separate from your other money. For example, you could open a separate bank account.

To apply for your PASS, you'll need to fill out [Form SSA- 545-BK](#), available at [ssa.gov](https://www.ssa.gov), and then submit your PASS to Social Security for approval. Remember, your PASS must:

- Be in writing
- Be designed specifically for your work goals
- Identify a specific work goal that you're capable of achieving
- Include a timeline for reaching your work goal
- List items or services (and their costs) that are necessary for you to achieve your work goal
- Show what income you receive (other than SSI), or resources you have and how you will use these to reach your goal
- Be approved and reviewed by Social Security regularly

If your work goal includes starting your own business, you will also need to include a business plan to have your PASS approved.

## Where Can I Find Help?

Social Security's **Ticket to Work** (Ticket) program may offer you help as you set up your PASS. You can work with a State Vocational Rehabilitation (VR) agency or an Employment Network that has a Benefits Counselor on staff to learn more about PASS and other Work Incentives. Benefits Counselors or a Social Security PASS Specialist can review your PASS proposal to make sure:

- Your work goal is reasonable and attainable
- The items and services you've identified are needed and will help you reach your work goal
- The expenses are reasonably priced
- Any necessary changes are made as needed



To find a Ticket program service provider, call the Ticket to Work Help Line at **1-866-968-7842** or **1-866-833-2967** (TTY) 8 a.m. – 8 p.m. ET, Monday through Friday. Ask a representative to send you a list of service providers or you can search for providers on your own using the Find Help tool at [choosework.ssa.gov/findhelp](https://choosework.ssa.gov/findhelp).

To find a PASS Specialist, call 800-772-1213 or visit [ssa.gov/disabilityresearch/wi/passcadre.htm](https://ssa.gov/disabilityresearch/wi/passcadre.htm).

For more information about PASS, read **Working While Disabled – A Guide to Plans to Achieve Self-Support**, available at [ssa.gov](https://ssa.gov).

## What Is the Ticket to Work Program?



Social Security's Ticket to Work (Ticket) program supports career development for people ages 18 through 64 who receive Social Security disability benefits (SSDI/SSI) and want to work. The Ticket program is free and voluntary.

It helps people with disabilities move toward financial independence and connects them with the services and support they need to succeed in the workforce.

### ▶ LEARN MORE

For more information about the Ticket program, call the Ticket to Work Help Line at **1-866-968-7842** or **1-866-833-2967** (TTY), Monday through Friday, 8 a.m. – 8 p.m. ET.

To view this content online and access the resources linked in the fact sheet, please visit <https://choosework.ssa.gov/library/fact-sheets>.



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