

Supplemental Security Income (SSI) estimator

What to do:

Use this tool to help a person with a disability understand how earnings from work affect their Supplemental Security Income (SSI) benefit. Go through each point in the tool and work out the math with the person you are serving. Help them see that even though their benefit is reduced, it's only reduced by \$.50 for every dollar earned.

What to say:

"Right now, the Federal SSI monthly benefit is \$735 per month. Some states pay more, depending on where you live. When you work, it changes the size of your monthly check—but no matter what, when you work you will have more money in your pocket than if you don't work at all.

Many people think that getting paid at a job will stop their SSI check, but that's not necessarily true. In fact, the more you work, the more you make overall, even on SSI. There's a little math needed to explain what working does to the amount you receive from SSI. First, when you earn money through a job, you keep the first \$85 of your pay without any impact on your SSI. For every dollar you earn after that, SSI drops by 50 cents. Let's see how it works."

To access a dynamic and fillable version of this tool, visit: www.consumerfinance.gov/practitioner-resources/your-money-your-goals/companion-guides/



SSI estimator

- 1 Read through the example calculations.
- 2 Fill in your own information to get an estimate of how much you'll take home each month.

Find how much will be taken from your SSI

Example

Your information

A. Amount you earn from work a month		\$585	
B. You keep the first \$85.00 of your pay The first \$85.00 you earn does not affect your SSI; the remainder does.	−	\$85	−
C. Amount of income that affects your SSI (subtract row B from row A)	=	\$500	=
D. Divide this amount in half (divide row C by 2)	÷	2	÷ 2
E. Amount that will be taken from your SSI	=	\$250	=

Calculate your new SSI amount

F. Amount you now get from SSI every month		\$735	
G. Subtract amount taken from your SSI (subtract row E from row F)	−	\$250	−
H. New SSI amount	=	\$485	=

Calculate your total income

I. Amount you earn from work a month		\$585	
J. Add new SSI amount (add row H to row I)	+	\$485	+
K. Total amount you will take home per month	=	\$1,070	=

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