

Using Your PASS

Social Security Work Incentives are designed to help people with disabilities who receive Social Security disability benefits transition to financial independence through work.

If you receive Supplemental Security Income (SSI) or can become eligible for SSI, the **Plan to Achieve Self-Support (PASS)** is a Work Incentive that helps you set aside income and resources for expenses related to your work goals. To get started, you must submit an application for a PASS to be reviewed and approved by Social Security. Your PASS must be in writing, identify a specific work goal, and identify items and services needed to achieve the work goal.



What happens once you have a Social Security-approved PASS? Consider these next steps and reminders to help you pursue your work goals with an approved PASS.

Establish communications with your PASS Specialist

Everyone who has a Social Security-approved PASS can speak with a PASS Specialist. This person is your resource for any questions you may have about your PASS and what your responsibilities are. You should

talk to your PASS Specialist if you need to request changes or make adjustments to your plan.

When Social Security receives your application for a PASS, a PASS Specialist will contact you to review your plan, make suggestions for changes if necessary, and to request information that supports the success of your plan. Your PASS Specialist will provide you with information on how you can contact them if you have questions or need to make changes to your plan once it has been approved by Social Security.

If you and your PASS Specialist decide that phone conversations are the best way to address your questions, the PASS Specialist will send you written notification of any approved changes to your plan. You're responsible for making sure you use your PASS funds correctly and getting any changes approved. Having records of decisions you and your PASS Specialist discuss can help avoid potential misunderstandings.

Applying for a PASS

You can get a copy of the PASS application Form SSA-545-BK from your local Social Security office or online at www.ssa.gov/online/ssa-545.html.

If you need help, there are many people who can help you write a PASS, including a Ticket to Work service provider, vocational counselor or a relative.

PASS specialists are specially trained to review and approve your plan as well as make any changes once your PASS is approved.

To connect with a PASS Specialist, call Social Security at 1-800-772-1213 between 7 a.m. and 7 p.m. ET, Monday through Friday and ask for a PASS Specialist's number.

Or visit the Social Security website: www.ssa.gov/disabilityresearch/wi/passcadre.htm.

Keep your PASS funds separate

When you submitted your PASS for approval by Social Security, you explained how you'll keep your PASS funds separate from your other money. Now is the time to make that happen. You may want to talk with your bank about opening a separate bank account so you can deposit approved PASS funds into the new account. Talking with your PASS Specialist can help you decide where to keep your PASS funds.



After experiencing cancer that led to limb loss as a teenager, **Laura** struggled with her return to high school. Navigating the school halls and keeping up in classes were difficult.

But transitioning to a new school and finding

a mentor helped Laura focus on her work goals. Feeling more positive about her opportunities, Laura decided she wanted to become a Certified Orthotist and Prosthetist to help others who had experienced limb loss like her.

Her goal required certifications in addition to college education, and the Ticket program and other Work Incentives helped her find the resources she needed.

With a Social Security-approved PASS, Laura was able to get the certification she needed to reach her goal.

“It’s amazing to be able to give someone a tool that they can use ... to get their lives back.” – Laura

Review your PASS for approved amounts and schedules

You'll receive a notice that specifies the amount of funds and resources you are approved to set aside in your PASS. You may be able to deposit a certain amount of money each month or you may need to set up one deposit for the entirety of your plan. Your assigned PASS Specialist can help you determine what you're required to deposit and when. If there's any confusion, it's best to talk with them before you get started.

Keep records

Because you're responsible for how you use PASS funds, it's important to keep records. Request a receipt for any expense you pay for with PASS funds and set it aside in a specific, safe place. You should also keep bank statements, copies of your pay stubs, and any letters or emails you may exchange with Social Security or your PASS Specialist.

Using your funds and requesting changes to your PASS

Social Security approved your PASS based on the information you provided on your application and during other contacts with the PASS Specialist. Because the approved PASS includes details about what expenses PASS funds may be used for, you can only spend PASS funds on those specific expenses. If you find you need to cover an unanticipated expense, contact your PASS Specialist to request approval before you pay for the expense. Remember, make this request in writing and be sure to keep a record of your request and the response you receive from your PASS Specialist. And make sure you have written notice of approval prior to paying for new expenses not included in your original PASS.

Know and meet your PASS milestones

Because Social Security approved your PASS to help you pursue your work goals, every PASS includes milestones you'll be required to meet, with deadlines. This allows your PASS Specialist to track your progress toward your work goal. Make sure you understand your responsibilities related to each milestone and know when you need to complete them. Write a list of milestones and their dates to help you keep on track — or mark them on a calendar near your workspace or in your phone. You may even consider setting alerts through a digital calendar so you're reminded when deadlines are coming up.

Just like requesting any changes to your PASS, you should discuss concerns about your milestones with your PASS Specialist. If you're concerned that you won't meet a deadline, talk with your PASS Specialist to discuss why the milestone won't be met and what changes are needed to help you succeed. Being upfront and honest with your PASS Specialist before a deadline may help you find a solution or have changes made to your approved PASS so that you can focus on reaching your goals instead of worrying about deadlines.

If you're working with a Ticket to Work **Employment Network (EN)** or **State Vocational Rehabilitation (VR) agency**, they can also review your PASS milestones and make sure you're receiving the supports and services you need to meet your deadlines. Once your PASS is approved, ask your service provider to review your work plan — which you create when you start working with a Ticket program service provider — to make sure the services and supports you receive align with the goals and milestones laid out in your approved PASS.

Starting a business?

A Social Security-approved PASS can help you start and grow your business. Keep in mind that income that your business generates may not be approved to set aside for your PASS. It's recommended that you keep your PASS funds in a separate account and transfer the PASS funds to your business account when you pay for Social Security-approved business expenses. You'll want to keep careful records of the funds allocated for PASS-approved expenses and how and when you spend the funds.

Your record keeping extends beyond just your personal expenses. Make sure you keep written records of your business income and expenses in an accurate accounting record. In addition to helping you keep your PASS information in order, this may help you make sure you're following Internal Revenue Service (IRS) requirements.



Understand why a PASS may be suspended or terminated

If you have experienced a serious illness, family emergency or an event that prevents you from meeting certain PASS milestones, you may ask Social Security to temporarily suspend your PASS.

A suspension may also occur if you haven't cooperated with your PASS Specialist or haven't complied with requests for information.

A PASS ends, or terminates, when you reach the end date indicated in the approved PASS. If you need additional time to reach your employment goal, you may ask for an extension. Your PASS may end if:

- You reach your employment goal and have no further approved expenses
- You are no longer eligible for Supplemental Security Income (SSI)
- Your PASS is suspended for 12 consecutive months or more without any special considerations
- You misuse your PASS funds, which may result in you needing to pay back some or all of the PASS funds.

Ticket to Work

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

To learn more about the Ticket program, call the **Ticket to Work Help Line** at **1-866-968-7842** or **1-866-833-2867 (TTY)**

8 a.m. – 8 p.m. ET, Monday through Friday. A representative can answer your questions and send you a list of service providers.



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