

Social Security Work Incentives for the Entrepreneur: Quick Glance

Work incentives help working “work for you.”

SSDI Work Incentives	SSI Work Incentives
Trial Work Period	Countable Income Formula
For people who get an SSDI check, there are ways you can continue to get benefits while you try out working. The Trial Work Period lets you try out your ability to work while still receiving your full SSDI benefit.	People who get an SSI check and who are working are still able to keep getting this check. They must still have a disability and meet other rules (such as income and resource limits). When you’re working, the SSI payment will go down by \$1 for every \$2 earned.
Extended Period of Eligibility	Student Earned Income Exclusion
After you have tried out working and used all your TWP (see above), you can still get an SSDI check for 36 months. This is the Extended Period of Eligibility (EPE).	This helps working students who get SSI and who earn money while attending school. If you’re a student under age 22, the Student Earned Income Exclusion allows you to keep more of your SSI check while you are still taking classes.
Impairment-Related Work Expense	Impairment-Related Work Expense
An IRWE lets people who get an SSDI check take out the cost of certain items and services (things that help you work) from your gross earnings. This can help you keep your eligibility for SSDI longer.	An IRWE lets people who get an SSI check take out the cost of certain items and services (things that help you work) from your gross earnings. This can help you keep your eligibility for SSI longer.
Subsidies & Special Conditions	Blind Work Expense
Your employer or someone else may be helping you with job supports like a job coach, a different schedule, or a lighter workload. After you have been working awhile, Social Security may decide how much these supports are worth. That amount, called a subsidy, can help you keep your SSDI benefits.	To be able to use a Blind Work Expense, you must earn money, have a main diagnosis of blindness, be under age 65, or be 65 or older and get SSI payments due to blindness you were diagnosed with before you reached 65. With a Blind Work Expense, you can take out the cost of items and services from your gross earnings. This can help you keep your eligibility for SSI longer.
Expedited Reinstatement of Benefits	Plan for Achieving Self-Support
People who no longer get an SSDI check because they have been working, have a safety net. If you are unable to work again due to disability, you may apply to resume your benefits. With the Expedited Reinstatement of Benefits, you will file a shorter application to begin getting your benefit check again.	The PASS helps people getting an SSI check to keep working. If you have a disability, it allows you to save assets and/or various kinds of income for a certain period to use toward a work goal or to start a business.

Visit the Center on Community Living and Careers (CCLC) website to learn more about BIN work incentives and benefits. For more detail about any of the incentives listed on here, go to the [CCLC work incentive fact sheet page](#).



INDIANA INSTITUTE ON DISABILITY AND COMMUNITY
**CENTER ON COMMUNITY
LIVING AND CAREERS**