If you receive Social Security Disability Insurance (SSDI), you may be able to take advantage of a Trial Work Period. With a Trial Work Period, you can test your ability to work and earn money. During that time, there is no limit on the amount that you can earn and still receive your SSDI cash benefits. The Trial Work Period lasts nine months, which can be used all at once, or over a period of five years. In 2011, if you earn $700 per month or more, you may be eligible for a Trial Work Period.

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As soon as the Trial Work Period ends you have another timeline of protection called the Extended Period of Eligibility. The Extended Period of Eligibility lasts for three years, during which time the Social Security Administration (SSA) looks at something called Substantial Gainful Activity (SGA) to decide if you should get a benefit check. The SGA amount for 2012 is $1,010 per month for people who are not blind, and $1,640 per month for people who are considered blind by SSA. If your countable earnings are above this amount after you have completed your Trial Work Period, SSA may make an SGA decision and your benefits will cease.

But, during the Extended Period of Eligibility, you will be entitled to a check in all months that countable earnings are below SGA. There are also ways to earn more than SGA by decreasing the amount of earnings that Social Security considers.

During and after the Extended Period of Eligibility, there are two more incentives available to help
you increase your earnings. **Impairment Related Work Expenses** may be approved by the Social Security Administration if you have out-of-pocket expenses that are related to your disability and the items or services purchased are things that you need in order to work. Examples may include: medication, doctor, and lab co-pays; special transportation to and from work; and attendant care needed to work.

Another incentive is a **Subsidy or Special Condition**. If your employer lets you take extra breaks, take time off of work for disability-related appointments, or provides other accommodations to help you work, Social Security may consider this a **Subsidy**. An example of a **Special Condition** is a job coach who helps you on the job. If approved by

**To see a specific example of how the Social Security Administration applies earned income to SSDI benefits, watch for the next issue of Common Myths & Straight Talk on “Countable Earned Income.”**