

## **PASS**

### **A Plan for Achieving Self-Support**

A Plan for Achieving Self-Support (PASS) allows a person with a disability to set aside otherwise countable income and/or resources for a specific period of time in order to achieve a work goal. Any person who receives SSI benefits, or who might qualify for SSI, or any person receives SSDI (or a similar benefit) and could qualify for SSI, may be able to have a PASS. There is no limit to the number of successful PASS plans a person may use in a lifetime.

#### **Basic Requirements**

The plan must:

- Be designed specifically for the person
- Be in writing, either on a PASS form or, if not, covering all the same information (click here to download a PASS form, [pdf](#) or [word document](#))
- Have a specific work goal that the person is capable of performing (unless there is evidence to the contrary, SSA PASS Specialists should presume an occupational goal to be feasible, and a PASS to be viable)
- Have a specific time frame for reaching the goal
- Show what money and any other contributions will be used to reach the work goal
- Show how the money and resources will be saved/spent
- Show how any money set aside in savings will be kept separate from other funds
- Be approved by the Social Security Administration PASS Cadre
- Be reviewed periodically to assure compliance
- Decrease reliance on the Social Security system by reducing the amount of benefits received by the end of the PASS (see exception below for Supported Employment)
- Also include a Business Plan if the PASS is for self-employment

#### **Likely Candidates for a PASS**

##### **Unearned Income Only**

If you have unearned income only (SSDI, SS Children's Benefits, Railroad Retirement or VA benefits, parental subsidies/gifts, etc.), you can write a PASS to exclude the income (use all or part of the income to pay for PASS expenses) and establish SSI/Medicaid eligibility. [Read more...](#)

##### **Resources in Excess of Allowable Limits**

If you don't have earned or unearned income, and you haven't qualified for SSI in the past due to resources over the SSI resource limit, you can write a PASS to set aside some or all of your excess resources to achieve a vocational goal and, as a result, qualify for SSI. The SSI resource limit is \$2000 for an individual and \$3000 for a couple. [Read More...](#)

##### **Earned Income Only and not Currently Receiving SSI**

If you have earned income only, you can set aside your countable earnings in a PASS, and you may then qualify financially for SSI and Medicaid while you work to achieve your vocational goal.

##### **Both Earned and Unearned Income and not Currently Receiving SSI**

If you have both earned income and unearned income, you can set aside just your countable

wages or your Title II, etc., or both to establish eligibility for SSI/Medicaid benefits by using a PASS. [Read more...](#)

### **Earned Income and Already Receiving SSI/Medicaid**

If you have earned income and you are receiving SSI checks, you can set aside your countable earnings in a PASS in order to achieve a work goal, and thus prevent/reduce deductions from your SSI checks when you work. [Read more...](#)

### **Earned Income (in the future) and Already Receiving SSI/Medicaid**

If you have SSI only, but will begin working in the near future, you can establish a PASS to set aside the countable amount of your new wages, starting with the first month of employment. If all of your countable earnings are set aside in a PASS, there will be no deduction to the your SSI check each month. [Read more...](#)

### **In School or Training**

If you are a student in school or in a training program, and you are currently receiving services from rehabilitation agencies, or you are interested in rehabilitation and becoming self-supporting, you may want to investigate using a PASS to help you achieve your vocational goal, if you also have or will have countable income and/or resources.

### **Who May Help Set Up a Plan?**

Anyone may help you write your PASS plan. Some examples might be vocational counselors, social workers, case managers, employment specialists, or employers. Vocational Rehabilitation/Tribal Vocational Rehabilitation (VR/TVR) Counselors are especially good candidates to help with a PASS since their involvement in the applicant's PASS indicates belief in the goal and blends public resources, which SSA encourages. When needed, VR and TVR counselors can pay a third person to write the PASS.

### **PASS Approval Requirements**

#### **1. Feasible Occupational Goal**

Your occupational goal should be stated as either a specific job, a specific business, maintaining your supported employment job, or obtaining a vocational profile or similar information that will help you to get a job/start a business. Although SSA must assume that your occupational goal is "feasible" for you, and that it will generally help you to become more self-supporting, the PASS Cadre does need some information about your proposed vocational goal. That information includes the job title (or if self-employed, the type of business), your age, any prior work/volunteer history, your previous education and training, and the type of disability you have. Your PASS must also indicate any current earnings you may have, and your estimated earnings after your PASS is complete.

#### **2. Interval Steps/Milestones**

Your PASS should include specific steps/milestones that document your progress toward achieving your stated PASS goal. These should be written as statements (e.g., begins school/job coaching, hired for job, etc.) that clearly show the steps to achieving your goal.

#### **3. Definable Timetable**

You will need to establish specific time frames for meeting the milestones in your PASS, and for your PASS as a whole. Provide time frames for completing each step, indicating the month and

year each step is expected to begin and end. Also provide an overall time frame (month and year) of when your PASS itself will begin and end.

#### 4. Sources of funds to Be Set Aside

Your plan must state the sources and amount of income you will set aside (earnings, benefits, savings accounts, etc.). The sources and amounts must be enough to achieve your goal, but cannot be excessive. Any money you plan to save for later use in your PASS must be kept in a separately identifiable PASS account. If there is a cost for this separate account, you can include it as a PASS expense. SSA will also ask for the names of any other persons or organizations that support your vocational goal and that have contributed or will be contributing funds or equipment/supplies to help you reach their goal.

#### 5. Expenditures

Your PASS must state how the money you are setting aside in your PASS will be spent to achieve your occupational goal. You will need to include a list of your planned expenditures, with an explanation of their connection to the occupational goal. Expenses must be reasonable to be approved. Cost estimates for goods and services should indicate how the cost was calculated.

#### 6. Organization of your PASS

Your PASS must be in writing, but there is no mandatory format. Social Security PASS forms are available to assist you. (click here to download a PASS form, [pdf](#) or [word document](#)) and are a good idea to use so you can be sure you cover all the areas that Social Security requires.

#### **Examples of Possible PASS Expenditures:**

- Equipment, supplies, operating capital, and inventory required to establish a business;
- Any cost associated with an educational or occupational training facility, including tutoring, counseling, etc.;
- Attendant care;
- Child care;
- Equipment or tools either specific to the individual's condition or designed for general use;
- Uniforms, specialized clothing (including dress business clothing), safety equipment;
- Least costly alternatives for transportation including:
  - Public Transportation,
  - Hire of private or commercial transportation,
  - Lease or purchase of a private vehicle;
- Dues and publications for academic or professional purposes;
- Modifications to buildings or vehicles to accommodate disability and make work possible;
- Licenses, certifications, and permits necessary for employment/self-employment.

A PASS can fund any goods/services that will enable you to achieve your work goal and reduce your reliance on benefits. In some instances, the PASS Cadre may decide that paying for PASS items must be prioritized according to their relative importance in your plan. For example, a vehicle may be a high priority at the outset of planning, but due to the expenses of other items that are also needed for the success of the plan, a less expensive used model may be preferable to a new vehicle, in order to assure that your PASS can also pay for the other items you need.

### ***Funding Supported Employment Services Through PASS Plans***

Supported Employment (SE) services may be funded using a PASS because SE increases the potential for self-support. "Increased self-support" in most PASS plans implies an increase in earnings and a decrease in SSI/SSDI benefits. In Supported Employment PASS plans, your vocational goal may be to maintain your supported employment position, including increasing the hours you work and reducing the hours of job coaching you receive.