

Student Earned Income Exclusion

If you are under age 22 and regularly attending school, the Supplemental Security Income (SSI) program will not count up to \$1,820 of earned income per month when SSI calculates your payment amount. The maximum yearly exclusion is \$7,350. These amounts are for the year 2018. They are adjusted each year based on the cost-of-living.

“Regularly attending school” means you take one or more courses of study and attend classes:

- ◆ In a college or university for at least 8 hours a week; or
- ◆ In grades 7-12 for at least 12 hours a week; or
- ◆ In a training course to prepare for employment for at least 12 hours a week (15 hours a week if the course involves shop practice); or
- ◆ For less time for reasons, such as an illness that are beyond the student's control.

If you are home taught because of a disability, you may be considered "regularly attending school" by:

- ◆ Studying a course or courses given by a school (grades 7-12), college, university or government agency; and
- ◆ Having a home visitor or tutor who directs the study.

The Social Security Administration (SSA) applies the Student Earned Income Exclusion before the general income exclusion (\$20) or the earned income exclusion (\$65 earned income disregard and 50 percent disregard of what remains).

Example: Julie is age 17, receives SSI of \$773 per month, and earns \$1,000 gross monthly pay at a summer job during July and August. She just finished her third year of high school and will return for her senior year in September.

Julie is eligible for the student earned income exclusion. All of the \$1,000 per month will be disregarded and her SSI payment will remain at \$773 per month. If she works less hours during the school year, her monthly income will continue to be excluded until she earns the maximum of \$7,350 in 2018.

Note: This document is produced, printed, and disseminated at U.S taxpayer expense. One hundred percent of the funding for this document is through a Social Security cooperative agreement that funds our Western NY Work Incentives Planning and Assistance (WIPA) Project. Although Social Security reviewed this document for accuracy, it does not constitute an official Social Security communication.