

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 \$2,410 of earned income per month when SSI calculates your payment amount. The maximum yearly exclusion is \$9,730. These amounts are for the year 2026. 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
- ◆ In a home school situation (grades 7 to 12) for at least 12 hours per week, with the home schooling meeting the rules of your home state; or
- ◆ For less time for reasons, such as an illness, that are beyond the student's control.

If home taught because of a disability, you are 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 SSI program applies this exclusion before the general income exclusion (\$20) or the earned income exclusion (\$65 earned income exclusion and 50 percent exclusion of what remains).

Example: Julie, age 17, receives SSI of \$1,081 per month, and earns \$1,000 gross monthly 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. The full \$1,000 per month is not counted and her SSI payment will still be \$1,081 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 \$9,730 in 2026. (If she dropped out of school and was not eligible for the student exclusion her countable income would be \$457.50 ($\$1,000 - 85 = \$915/2 = \457.50) and her SSI payment would be reduced to \$623.50.)

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