

Student Earned Income Exclusion

2026 Fact Sheet on Work Incentives



What it is:

Student Earned Income Exclusion (SEIS) helps working students who receive SSI earn income while attending school and improve their employment outcomes.

How it helps:

Suppose you are receiving SSI benefits, under age 22, and regularly attending school. In that case, the Social Security Administration (SSA) will not count up to \$2,410 of earned income (wages) per month while attending school and working. The maximum yearly exclusion is \$9,730 in 2026.

SSA's definition of "regularly attending school" is that 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 than indicated above for reasons beyond the student's control, such as illness.

Note: if you are home-schooled because of a disability, you may be considered "regularly attending school" by:

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

How it works:

If you receive SSI and start working, you must report your earnings to Social Security. You can call or visit your local Social Security Office and talk to an SSI Claims Representative. If you meet the qualifications described above, ask the SSA Claims Representative if you are eligible for the SEIE.

SSA also uses a countable income formula in calculating SSI payments. After the SEIE is deducted, SSA will also deduct a \$20 General Income Exclusion and a \$65 Earned Income Exclusion. Following these exclusions, they will count \$1 for every \$2 you earn when they calculate your new SSI payment amount.

A Community Work Incentives Coordinator can help you understand the SEIE and the Countable Income Formula that SSA uses to calculate your new SSI payment.

How to find more information and help:

[Kentucky Disability Benefits 101](#)

Ticket to Work Helpline

1-866-968-7842

Work Incentives Planning & Assistance (WIPA)

Center for Accessible Living

844-689-6620 (voice)

888-813-8652 (TTY)

wipa@calky.org

WIPA Goodwill Industries of Kentucky

866-336-3316 (voice)

866-833-2976 (TTY)

workincentives@goodwillky.org