

When combined with a STABLE Account, many students could save at least \$9,460 in 2025, for qualified disability expenses, and still receive their full monthly SSI cash benefit.

The Student Earned Income Exclusion allows SSI recipients under age 22, who regularly attend school, to exclude as much as \$2,350 of gross earned income per month, up to an annual exclusion of \$9,460.



STUDENTS WHOSE HIGH SCHOOL YEARS INCLUDE PAID COMMUNITY WORK EXPERIENCE ARE MORE THAN TWICE AS LIKELY TO HAVE PAID EMPLOYMENT IN THEIR FIRST TWO YEARS OF ADULTHOOD.

Research conducted by Cornelius Vanderbilt Professor of Special Education at Vanderbilt University, Erik Carter and others.

WHAT DOES "REGULARLY ATTEND" MEAN?

Social Security's definition of "regularly attending school" means one or more courses of study in a college or university for at least 8 hours a week; 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 if the course involves shop practice). Adjustments are made for those home bound and home schooled.



As long as the student attends school regularly before summer break and returns to regular attendance after summer break, the exclusion is effective through the summer months.

The exclusion is NOT optional – if the student is eligible, the exclusion must be applied.