Plan for Achieving Self-Support (PASS)

2026 Fact Sheet on Work Incentives

What it is:

- A Plan for Achieving Self-Support (PASS) is a work incentive Social Security developed to help Supplemental Security Income (SSI) recipients work.
- It allows people with disabilities or blindness to set aside resources and/or various kinds of income for a specified period to use towards an occupational work goal or start a business.
- PASS can help an individual save income and/or resources to achieve a work goal and become self-sufficient.

How it helps:

PASS can be developed to cover the costs of:

- Obtaining an education
- Receiving vocational training
- Starting a business
- Getting support services that may help you work
- Eventually depend less on SSI

How it works:

A special form (SSA 545) is available at the Social Security Office to develop a PASS. A Community Work Incentives Coordinator and/or a Work Incentive Liaison at the Social Security Office may be available to support you in writing the PASS. In considering what items or services will qualify for a PASS, the individual applying for the PASS must:

- Have a feasible work goal
- Have a specific savings/spending plan for work-related items or services and how it is related to employment
- Have a clearly identifiable accounting of the funds set aside in the PASS
- Follow the PASS plan as agreed with the Social Security Administration (SSA)

Once you have written the PASS, a representative in the Social Security Office will ensure it has been completed correctly or request additional information. When the PASS is completed, it will be sent to a regional PASS Specialist in SSA, who will review the PASS and make a final decision on the plan.

Several special rules and requirements apply to PASS Plans. A Community Work Incentives Coordinator can provide information on how to meet these requirements and help you monitor your progress toward your work goal.

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

This fact sheet has been prepared under the guidance of a certified Community Partner Work Incentives Counselor (CPWIC) through training authorized by the Social Security Administration. This is not a Social Security Administration document.