

PASS

Your Path to Success!
Answers To Your Work Questions
From NYS PROMISE

Plan for Achieving Self-Support

How You Can Use PASS to Grow Your Assets

Elizabeth Jennings
Jim Sheldon

www.NYSPROMISE.org



New York State
PROMISE
your Path to Success!

This brochure includes calculations and numbers that reflect 2018 standards.

In This Guide

The purpose of this guide is to educate New Yorkers with disabilities about how to build assets with a Plan for Achieving Self Support.

- 3** Plan for Achieving Self-Support (PASS)
- 4** Decide on a Work Goal
- 4** Determine Items and Services Necessary to Achieve Your Goal
- 5** Fill Out the PASS Application
- 6** The Approval Process
- 7** More About PASS
- 7** For More Information

Plan for Achieving Self-Support (PASS)

If you receive Supplemental Security Income, a Plan for Achieving Self Support (PASS) is a Social Security work incentive that allows you to save money above the \$2,000¹ asset limit.

The PASS allows you to set aside money or things you own to pay for items or services needed to achieve a specific work goal. The money and items set aside in the PASS will not count as an asset or resource while you are working on your plan. These resources may not count against any other public benefits that you receive.

If you would like to use a PASS to build assets and achieve your work goal, follow these four steps as outlined in this guide:

Step 1: Decide on a Work Goal

Step 2: Determine Items and Services to Achieve Your Goal

Step 3: Fill Out the Pass Application

Step 4: The Approval Process

¹\$3,000 for an SSI recipient married to another SSI recipient.

1. Decide on a Work Goal

- Consider your talents, strengths, skills, and abilities.
- If you are uncertain, request a vocational assessment or community based assessment from Vocational Rehabilitation.
- Review your budget to determine your monthly income needs.

Tips for Success

- You must state a specific work goal (going to college or buying a car is not a specific work goal).
- You must have a reasonable chance of achieving the goal.
- You can include the cost of a vocational assessment in your PASS, if necessary.

2. Determine Items and Services Necessary to Achieve Your Goal

- Find out what training, items, or services you will need.
- Make a list of supplies, including equipment and tools, transportation, school expenses, uniforms, and other required work gear and items you may need to start a business.
- Find out how much these items and services will cost.
- Determine which items will be paid in full and which will be paid through installments (like a wheelchair or a vehicle).

Tips for Success

- You must have expenses that are necessary to achieve your work goal.

- You must have expenses other than your monthly living expenses.
- Expenses in a PASS must be reasonably priced.
- Expenses must be paid by a beneficiary.

Fill Out the PASS Application

- Use the PASS form (SSA-545-BK) which can be downloaded at: www.socialsecurity.gov/online/ssa-545.html
- If your goal is self-employment, include a business plan with your PASS form.
- If you need help, request assistance from your Vocational Rehabilitation Counselor, your disability service provider, your Support Coordinator, a family member or other support, or the local Social Security office.
- You must sign your plan and, if applicable, your Representative Payee should sign as well.
- Bring or mail your PASS form to the Social Security office. (Social Security will send your plan to the regional PASS Specialists)

Tips for Success

- Your plan must have reasonable time frames for completing steps towards achieving your goal.
- You should include a start date for your plan and end date for achieving your goal.
- Your plan must have milestones that show steps towards completing your plan.
- Include in your last step how your job will be obtained.

The Approval Process

- The PASS Specialist (sometimes called PASS Cadre, a Social Security staff member who is an expert on PASS) will contact you about your plan.
- The PASS Specialist will discuss your work goal with you to determine if the goal is reasonable.
- The PASS Specialist will review your plan to make sure that items and services listed on the PASS are necessary to achieve your work goal and that the items are reasonably priced.
- The PASS Specialist will discuss any changes that may be needed to approve your plan.
- If your PASS is not approved, you have the right to appeal the decision.

Tips for Success

PASS Specialist for New Jersey & part of New York State

(New York City, Long Island and the following counties in New York State: Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester.)

- Call toll free: **1-800-551-9583**
(local number, **212-264-0969**)
- Email: **NY.FO.Downtown@SSA.GOV**

PASS Specialist for all other counties in New York State

(If you contact the PASS Cadre by EMAIL, please do not send your Social Security number. SSA cannot guarantee the security of the Internet.)

- Call toll free: **1-800-510-5680**
(local number, **716-551-4640 ext. 242, 246, or 286**)
- Email: **NY.FO.Buffalo@SSA.GOV**

More About PASS

- You can use any money for a PASS other than SSI.
- If setting aside your SSDI (Social Security Disability Insurance) would allow you to meet SSI's income requirements, then you could qualify for both SSI and PASS. (You will need to show that you can live on the SSI payment and that you will be able to use your other income to pay for the items and services you need to achieve your goal.)
- To build assets for your PASS, you will open a PASS account with your local bank. A PASS account is a checking account that will be used for your PASS plan banking transactions.

For More Information

- Social Security Administration
- www.socialsecurity.gov/disabilityresearch/wi/pass.htm
- Cornell University Yang-Tan Institute on Employment and Disability
- www.passonline.org
- New York Makes Work Pay
- www.newyorkmakesworkpay.org (click on "Resources," then select PASS article under Newsletters and/or Policy to Practice Briefs)
- The University of Montana Rural Institute
- www.passplan.org

Questions about how earnings
impact your disability benefits?
Call us toll-free at 1-888-224-3272

The NYS PROMISE produced this document under a cooperative agreement with the U.S. Department of Education, Office of Special Education Programs associated with PR Award #H418P130011. Andrew Karhan, Thomas Golden, and Hassan Enayati served as the project officers. The views expressed herein do not necessarily represent the positions or policies of the Department of Education or its federal partners. No official endorsement by the U.S. Department of Education of any product, commodity, service or enterprise mentioned in this publication is intended or should be inferred. This product is in the public domain. Authorization to reproduce it in whole or in part is granted. While permission to reprint this publication is not necessary, the citation should be:

NYS PROMISE. 2018. Plan for Achieving Self-Support, Cornell University, Ithaca, NY, Elizabeth Jennings, Jim Sheldon.



K. Lisa Yang and Hock E. Tan
Institute on Employment and Disability
Cornell University
201 Dolgen Hall
Ithaca, New York 14853

voice: 607-255-6270
fax: 607-255-2763
email: nyspromise@cornell.edu
web: www.nyspromise.org

www.NYSPROMISE.org

© 2018 Cornell University