

SSI & Work Income Calculator

How to Use This Tool

A Step-by-Step User Manual
For SSI Beneficiaries & Their Families

Provided by Additional Needs Inc. & Dirigo Strategic Advisors

2026 Edition • For educational purposes only

1. Introduction

The SSI & Work Income Calculator is a free tool that helps SSI (Supplemental Security Income) beneficiaries understand exactly how working affects their monthly benefits and total income.

One of the most common misconceptions about SSI is that getting a job means losing your benefits. This tool is designed to show you the truth: **working almost always puts more money in your pocket, not less.**

The Key Rule to Know: SSI's "1 for 2" Rule

- For every \$2 you earn working, SSI only reduces your payment by \$1.
- This means you ALWAYS come out ahead financially when you work.
- Example: Earn \$400/month → SSI drops by about \$165 → You gain ~\$235 total.

What This Tool Is For

- Estimating how your SSI payment changes when you start or increase work
- Planning your income across the year using the Monthly Tracker
- Comparing different work scenarios side-by-side
- Understanding work incentives like IRWE and SEIE
- Printing a Summary Report to share with your benefits counselor

■ ■ Important Disclaimer

This tool provides ESTIMATES for educational purposes only. Always verify your exact benefit amount with your local Social Security office or a WIPA counselor before making financial decisions.

2. Getting Started

Accessing the Calculator

The SSI Benefits Calculator is available to members of the Additional Needs Inc. community at:

additionalneeds.info/ssi-benefits-calculator

You must be logged in to your Additional Needs Inc. community account to access the tool. If you are not yet a member, joining is free and gives you access to this calculator and all community resources.

The Disclaimer Screen

The first time you open the calculator in each browser session, you will see a "Before You Begin" screen. This screen:

- Explains what the tool does
- Reminds you that results are estimates
- Confirms that no personal information is stored

Click "I Understand — Get Started" to proceed to the calculator. This screen appears once per session.

The Calculator Tabs

The calculator is organized into 7 tabs across the top. You can click any tab at any time:

Tab	What It Does
Calculator	Enter your income details and see your SSI payment and total income in real time
Monthly Tracker	Track your wages and IRWE for each month of the year
What-If Compare	Compare up to 5 different work scenarios side-by-side
2-Month Lag	Understand the 2-month payment timing rule
Work Expenses	Learn about Impairment Related Work Expenses (IRWE)
Summary Report	View and print a full report of your situation
Learn More	Detailed explanations of SSI rules and work incentives

3. The Calculator Tab

This is the main tab where you enter your information and see your results. It is divided into two sections: Your Information (inputs) and Your Monthly Summary (results).

Step 1: Select Your Month

Use the "Calculating for Month" dropdown to select the month you want to calculate for. The calculator defaults to the current month.

Step 2: Select Your Base SSI Rate (FBR)

Use the "Base SSI Rate" dropdown to select your Federal Benefit Rate:

- **Full Amount — \$994.00/month:** Most adult SSI recipients receive this amount
- **Reduced Amount — \$649.00/month:** Common for young adults still living at home
- **Other — Enter my amount:** If your rate is different, select this and type in your actual amount

How do I know my rate?

Check your most recent SSA award letter, your my Social Security account at ssa.gov, or ask your local Social Security office. When in doubt, select the Reduced Amount as it applies to many young adults.

Step 3: Enter Your Income

- **Monthly Gross Wages (before taxes):** Enter your total wages BEFORE any taxes are taken out
- **Monthly Unearned Income:** Enter any other income such as child support or gifts over \$20
- **Monthly IRWE Amount:** Disability-related work expenses paid out of pocket (see Work Expenses tab)
- **State SSI Supplement:** If your state adds money on top of the federal amount, enter it here

■ Tip: Clicking in any dollar field

When you click into any dollar amount field, the 0 will automatically be selected so you can just start typing your amount. You do not need to delete the zero first.

Step 4: Student Toggle

If you are under 22 and attending school regularly, turn on the "I'm a student (under 22)" toggle. This activates the Student Earned Income Exclusion (SEIE), which allows up to \$2,350/month (or \$9,460/year) of earned income to be excluded from SSI calculations.

Reading Your Results

Your Monthly Summary shows three key numbers:

- **Work Income:** Your gross wages from working
- **SSI Payment:** Your estimated SSI payment after the reduction from earnings
- **Total Income:** Work Income + SSI Payment combined

The Step-by-Step Breakdown shows exactly how SSA calculates your payment from Step 1 through the final calculation.

4. The Monthly Tracker Tab

The Monthly Tracker lets you enter your wages and IRWE for every month of the year. As you fill in each month, the tracker calculates your expected SSI payment and total income automatically.

How to Use the Monthly Tracker

1. Click on the Monthly Tracker tab at the top of the calculator
2. For each month, enter your Wages (gross, before taxes) in the first column
3. If applicable, enter any IRWE amounts in the second column
4. The SSI Payment and Total Income columns calculate automatically
5. The 2026 Year Summary at the bottom shows your totals for the full year

How the Tracker connects to the Calculator tab

When you switch back to the Calculator tab, the SEIE Used This Year amount is automatically calculated from your Monthly Tracker data. You do not have to manually track how much of your annual SEIE limit you have used.

5. The What-If Compare Tab

The What-If Compare tab lets you compare up to 5 different work scenarios side-by-side. Useful for answering: "What if I work part time vs. full time?" or "How much does my IRWE deduction help?"

How to Use What-If Compare

1. The tool starts with 3 pre-loaded scenarios: Part Time, Full Time, and Full Time with IRWE
2. You can edit the name of any scenario by clicking on it and typing
3. Enter different wage and IRWE amounts for each scenario
4. The bar chart updates instantly to show total monthly income for each scenario
5. The detailed table below shows the full breakdown for every scenario
6. Click "Add Scenario" to add up to 2 more custom scenarios

The gain column shows how much MORE you would have compared to not working at all. Notice that every working scenario shows a positive gain — this is the "1 for 2" rule in action.

6. Example Scenario 1: Maria

First Job at a Retail Store

Background

Maria is 24 years old and lives on her own. She receives the full SSI Federal Benefit Rate of \$994/month. She has been offered a part-time job at a local retail store working 20 hours per week at \$13/hour. She is worried that taking the job will cause her to lose her SSI benefits.

What Maria Enters in the Calculator

Field	Maria's Entry
Calculating for Month	January
Base SSI Rate	Full Amount — \$994.00/month
Monthly Gross Wages	\$1,040.00 (20 hrs × 4.33 wks × \$13)
Monthly Unearned Income	\$0.00
Monthly IRWE Amount	\$0.00
State SSI Supplement	\$0.00
I'm a student (under 22)	Off (Maria is 24)

Maria's Results

	Not Working	Working Part-Time	Difference
Work Income	\$0	\$1,040	+\$1,040
SSI Payment	\$994	\$587	-\$407
Total Monthly Income	\$994	\$1,627	+\$633

How the Calculation Works

- \$20 General Income Exclusion is applied first
- \$65 Earned Income Exclusion is applied to wages
- Remaining wages are divided in half (the "1 for 2" rule)
- Countable Earned Income: $(\$1,040 - \$65) \div 2 = \$487.50$
- SSI Payment: $\$994 - \$487.50 + \$20 \text{ GIE} = \text{approximately } \$587$

■■ Maria's Takeaway

By taking the part-time job, Maria's total income increases by \$633 per month — from \$994 to \$1,627. She does NOT lose her SSI; it simply adjusts. Working is clearly the better financial choice.

7. Example Scenario 2: Marcus

Student Working Part-Time with Work Expenses

Background

Marcus is 20 years old, attends community college half-time, and receives the reduced SSI rate of \$649/month because he lives with his parents. He works 15 hours per week at \$15/hour. He also has \$120/month in disability-related work expenses (transportation to work) that qualify as IRWE.

What Marcus Enters in the Calculator

Field	Marcus's Entry
Calculating for Month	March
Base SSI Rate	Reduced Amount — \$649.00/month
Monthly Gross Wages	\$975.00 (15 hrs × 4.33 wks × \$15)
Monthly Unearned Income	\$0.00
Monthly IRWE Amount	\$120.00
State SSI Supplement	\$0.00
I'm a student (under 22)	On

Marcus's Results

	Not Working	Working + SEIE + IRWE	Difference
Work Income	\$0	\$975	+\$975
SSI Payment	\$649	\$649	\$0
Total Monthly Income	\$649	\$1,624	+\$975

Why Marcus's SSI Doesn't Change

Marcus benefits from TWO powerful work incentives that together eliminate any SSI reduction:

- **SEIE (Student Earned Income Exclusion):** Because Marcus is a student under 22, up to \$2,350/month of his wages are excluded entirely. His \$975 wages are well under this limit.
- **IRWE (Impairment Related Work Expense):** His \$120 transportation cost is deducted from countable wages before the calculation.

Result: After applying SEIE, Marcus has \$0 in countable earned income, so his SSI stays at \$649. He keeps ALL of his wages AND his full SSI.

■ ■ Marcus's Takeaway

Marcus gains his full \$975 in wages without losing a single dollar of SSI. The Student Earned Income Exclusion is one of the most powerful SSI work incentives available, and this calculator helps students see exactly how it works.

■ ■ Important Note About SEIE

The SEIE applies per year, not just per month. The annual limit is \$9,460 for 2026. The Monthly Tracker tab automatically keeps track of how much SEIE you have used across the year so you always know your remaining limit.

8. The Summary Report Tab

The Summary Report tab pulls together everything you have entered and creates a printable report designed to be shared with:

- Your SSI caseworker or Social Security office
- A WIPA (Work Incentives Planning and Assistance) counselor
- A family member or support person helping you plan

What the Summary Report Includes

- Monthly Calculation Summary with your key income numbers
- Federal Benefit Rate and Your Base SSI Rate
- Important guidance on avoiding overpayments
- ABLE account information specific to your state
- Contact information for Idella T. Hernandez, M.S., CRC, CPWIC — a Certified WIPA counselor

Printing Your Report

Click the "Print Report" button in the upper right corner of the Summary Report tab to print or save as a PDF.

■ ■ About Avoiding Overpayments

SSI payments are based on income from 2 months ago (the 2-month lag rule). Always report your actual wages to SSA by the 6th of each month to help SSA adjust your payments correctly and minimize the chance of overpayments.

9. Tips & Common Questions

Q: My wages vary each month. What should I enter?

Enter your expected wages for the specific month you are calculating. Use the Monthly Tracker tab to plan out the whole year month by month if your income varies.

Q: What is the "2-Month Lag" tab about?

SSA pays your SSI based on your income from 2 months prior. So if you start working in January, your April payment will reflect your January wages. The 2-Month Lag tab explains this timing so you are not surprised.

Q: What is IRWE and how do I know if I qualify?

IRWE (Impairment Related Work Expense) is any expense you pay out of pocket that is related to your disability and necessary for you to work. Examples include specialized transportation, medications, or certain equipment. See the Work Expenses tab for a full list.

Q: The calculator shows my SSI goes to \$0. Does that mean I lose SSI forever?

No. If your income is high enough that your SSI reaches \$0, you enter "1619(b) status." This special rule lets you keep your Medicaid coverage even when your SSI payment is \$0, as long as you still meet the disability criteria.

Q: Can I use this tool in Spanish?

Yes! Click the globe icon in the upper right corner of the calculator to switch between English and Spanish. All labels, tips, and explanations are available in both languages.

Q: My results don't match what SSA told me. Who is right?

SSA is always the official source. This calculator provides estimates and may not capture every detail of your specific situation. Use this tool to understand and plan, but always verify with SSA or a WIPA counselor for official numbers.

10. Getting More Help

If you need help understanding your SSI benefits or planning your return to work, the following resources are available:

WIPA Counselor

Idella T. Hernandez, M.S., CRC, CPWIC is a Certified Community Partner Work Incentives Counselor and the expert behind this tool. Her contact information is available on the Summary Report tab within the calculator.

Additional Needs Inc.

Additional Needs Inc. connects individuals with disabilities and their families to services, community, and resources. Visit additionalneeds.info to explore the community.

Social Security Administration

- Website: ssa.gov
- Phone: 1-800-772-1213 (TTY: 1-800-325-0778)
- My Social Security account: my.ssa.gov

Work Incentives Planning and Assistance (WIPA)

WIPA programs offer free benefits counseling to Social Security disability beneficiaries who are working or thinking about working. Visit choosework.ssa.gov or call 1-866-968-7842.

ABLE Accounts

ABLE accounts allow people with disabilities to save money without it counting against SSI asset limits. The Summary Report tab in the calculator includes a direct link to your state's ABLE program. Visit ablenrc.org to learn more.

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