

Helping Hand™

Supplemental Security Income (SSI)

What SSI is

SSI is a government program that gives money to people who have low income and few resources and who are aged 65 or older, blind or disabled. You *do not* have to have worked, but there are citizenship and financial requirements.

What income is considered

- Income includes cash, checks, and gift items received, such as food and shelter.
- It is divided into two groups:
 - ~ Earned income wages, net earnings from self-employment, certain royalties and monies from sheltered workshops.
 - ~ Unearned income Social Security benefits, workers' or veterans' compensation, pensions, support, annuities, rent and other income not earned.

How income is considered

- If you are **married**, your spouse's income and resources are included.
- If you are **younger than age 18**, part of your parents' income and resources are included.
- If you are a sponsored noncitizen, your sponsor's income and resources may be included.
- If you are a **student**, some of the wages or scholarships you receive may not count.

What resources are considered

- Include real estate, bank accounts, cash, stocks and bonds.
- Your resources must be worth less than \$2000 as an individual and \$3000 for a couple.

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What resources are considered, continued

- The following are **not** counted:
 - ~ The home you live in and the land it is on.
 - ~ Life insurances policies with a value of \$1500 or less.
 - ~ Your car.
 - ~ Burial plots and burial funds up to \$1500.

Income numbers may change so contact Social Security for current information.

How to apply

At your local Social Security Administration office or by calling 1-800-772-1213.

What you need to apply

- Social Security card or record of your Social Security number.
- Birth certificate or other proof of your age.
- Information about your home including mortgage or lease and landlord's name.
- Payroll slips, bank books, insurance policies, burial fund records and information about your income and things you own.
- Names, addresses, and telephone numbers of all your doctors, hospitals and clinics.
- Proof of US citizenship or eligible noncitizen status.
- Your checkbook or other papers that show your bank, credit union or savings account number.

Please go to www.ssa.gov for detailed information.