

Social Security Benefits: Practical Tips for Teachers, Families, and Students

Social Security benefits provide resources that can enable students with disabilities to successfully transition to adult life. The following tips will help guide teachers, families, and students with the process of applying for and managing benefits.

Teachers

Share information with families.

Don't panic. No one expects you to be an expert regarding Social Security benefits. While much of this information may be new to you, assume that it will be the same for most families. Share local [Social Security contact information](#) with families in order for them to set up a meeting to discuss benefits.

Help to dispel the myths around Social Security benefits and paid employment.

Too many people believe the myth that you will lose all of your benefits if you are employed while receiving Supplemental Security Income (SSI). Educate your students and their families that the rules of Social Security actually encourage people to work. You may want to use the analogy of having two buckets of money when you work and collect SSI. One bucket has your SSI payment and the other bucket will have the money you collect as income from your employer. Generally speaking, for every \$2 you put into your bucket from your employer, you will take out \$1 from your bucket with your SSI payment.

Refer students for benefits counseling services before paid employment is secured.

Recognize that this is a confusing issue for students and their families. Having the opportunity to meet with a benefits counselor who can provide [Work Incentives Planning and Assistance](#) to help them understand their options and payments in terms that are specific to their situation.

Remember that not every student will get the exact same type of Social Security benefit.

Having a general knowledge of the different types of benefits will help you to have general discussions about benefits and qualification requirements. Have a copy of the descriptions of the [types of benefits](#) at the IEP meeting for families to review.

Fill out the Teacher Questionnaire forms accurately and promptly.

If a current or former student files a claim for disability benefits, you will need to fill out the [Teacher Questionnaire](#). This questionnaire is used to help make a decision about eligibility for benefits. Be accurate, honest, and timely, or it could cause a significant delay in receiving benefits. Please keep in mind when completing this questionnaire that the comparison is made with typical peers, not with students with disabilities.

Families

Be informed.

Learn about Social Security benefits and how to qualify. Work with your child's teacher, physician, Community Services Board (CSB) case manager, and/or Division of Rehabilitative Services (DRS) counselor to complete the forms.

If you applied for SSI for your child under 18 and were denied, you may want to consider re-applying once your child turns 18.

In the SSI program, the income and resources of parents are no longer counted for young people 18 years of age and older.

If your child receives SSI and Medicaid, be prepared for the age 18 redetermination process, which will occur at some time during your child's 18th year.

Since the definition of disability is more stringent for adults than for children it is possible for your child to be denied continued SSI benefits after the redetermination.

Report changes in your financial situation. The income and resources of parents counts for children on SSI who are under age 18.

Any changes in your income, savings, or investments should be reported to Social Security to make sure your child does not get SSI payments that he/she is not entitled to. Once your child

turns 18, the SSI program will not consider parental income and resources when determining your child's eligibility for SSI or when calculating the amount of the monthly payment.

Be prepared to describe your child's disability to the Social Security employees.

Explain the name of your child's disability that is identified on medical and educational records. Talk with them about how his disability affects activities of daily living and working.

Save medical and school records such as the IEP.

When you go to the Social Security office to apply for services, you have to provide plenty of documentation. Make sure you list all of your child's disabilities (mental and physical) and all relevant details regarding your child's medical doctors. When it comes to processing Social Security Disability Insurance (SSDI) and SSI cases, more information is always better. This will reduce processing time. You may have to bring the following items as well:

- Proof of US citizenship
- Any work history
- Places of medical treatment (names, dates, phone numbers, locations of doctors and therapists)
- Contact information for any professional who would know about your child's functional limitations
- Resources (such as an inheritance, stocks, etc.) and income

Stay organized!

Make copies of everything you give to Social Security. Keep a folder of these documents and put in notes from meetings and phone calls with Social Security.

It's natural to feel overwhelmed!

It's a lot of information to take in and to gather. Know that there are resources out there to help you through this process.

Students

Be informed.

Before you turn 18 years old, your parents will be handling most of the paperwork and referrals to see if you qualify, or to manage your benefits. However, this does not mean that you do not need to be involved and have an understanding of the process. When you turn 18, most likely you will be responsible for making decisions and managing your own eligibility and payments. Learn now so you will be informed and prepared when you become an adult.

Aspire to be employed.

Work is a very large part of the lives of most adults in the United States. Not only is it how we support ourselves, but it is also the place where we form many of our friendships. Understand that it is very possible to work and not lose your Social Security benefits. In fact, you will always have more money by working than by not working when you receive SSI. However, make sure you get benefits counseling before you accept paid employment so you are informed about how work will affect your benefits. The best time to start working is when you are in school, because Social Security has a special program just for students.

Take responsibility for your benefits by knowing what information needs to be reported to Social Security.

A knowledgeable benefits counselor can offer [Work Incentives Planning and Assistance](#) to help you understand your responsibilities and learn how to report information correctly.

Be careful about sharing information.

As with any type of personal information, it is important to know with whom you should and should not share.