QUESTION: What is the Student Earned Income Exclusion and how would that help me?

The Student Earned Income Exclusion (SEIE) is a special earned income deduction for students who receive SSI and earn income while attending school. Through the Student Earned Income Exclusion, Social Security allows students to keep more of their SSI check, continue taking classes, and thereby improve their future employment outcomes.

In 2017, if you are receiving SSI benefits, are under age 22, and are regularly attending school, Social Security will completely disregard up to $1,790 per month of your earned income. The maximum yearly exclusion is $7,200. The amount excluded is adjusted each calendar year.

Social Security will consider you to be “regularly attending school” if you’re taking one or more courses of study and attending classes:

- in a college or university for at least 8 hours a week; or
- in grades 7–12 for at least 12 hours a week; or
- in a training course to prepare for employment for at least 12 hours a week (15 hours a week if the course involves shop practice), or
– for less time indicated above for reasons beyond the student’s control, such as illness.

If you’re home schooled because of a disability, you may be considered “regularly attending school” by studying a course or courses given by a school (grades 7–12), college, university or government agency, or by having a home visitor or tutor who directs the study.

If you’re home schooled by choice (instead of due to a disability or illness) you may be considered regularly attending school if you are taught at home in grades 7-12 for at least 12 hours a week. Your homeschool instruction must be in accordance with the homeschool laws of your state.

If you participate in an online education program you may be considered a student regularly attending school if you study courses given by an online school in grades 7-12, a college or university, or a government agency; and the online school is authorized by the laws of the state in which the online school is located.

Here is how the Student Earned Income Exclusion (SEIE) works:

1. If you receive SSI and you start working, you must report your wages to Social Security. There are several ways you can do this. Contact your local WIPA Project for help!

2. If you meet the qualifications described above, ask Social Security if you are eligible for the Student Earned Income Exclusion. You may have to show some type of proof that you are a student such as a student ID, tuition receipt, or a letter from your school. Be sure to bring the name and address of the school you are attending.

3. If you are eligible for the SEIE, Social Security will completely disregard up to $1,790 of your wages in a month up to the point that your full calendar year exclusion of $7,200 has been used up.

4. If you meet the qualifications described above, ask Social Security if you are eligible for the Student Earned Income Exclusion. You may have to show some type of proof that you are a student such as a student ID, tuition receipt, or a letter
from your school. Be sure to bring the name and address of the school you are attending.

5. If you are eligible for the SEIE, Social Security will completely disregard up to $1,790 of your wages in a month up to the point that your full calendar year exclusion of $7,200 has been used up.

For most students who get SSI, using the Student Earned Income Exclusion means that NONE of the wages they earn count and the SSI check is not reduced at all! This is a real advantage for young SSI recipients who work while they go to school!

All services are free Contact WIPA at 888-768-7085

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