## Social Security and Disabled Children Turning Age 18

All disabled children turning age 18 must apply or reapply for Supplemental Security Income (SSI) as an adult. (If receiving social security child's benefits, must apply to begin receiving benefits as a "Disabled Child" who is an adult.)

## TIPS for the Application or Reapplication for benefits

- 1. Keep child's medical and school records updated and complete. All supports being received should be documented. Emphasize support needs and performance on worst days.
- 2. Family's income and resources are no longer considered when determining 18 year old's financial eligibility for SSI. Only 18 year old's earned and unearned income and assets are considered for SSI. Earned income must be below the Substantial Gainful Activity level (\$980 gross per month for 2009) and resources must be below \$2,000 for SSI.
- 3. If resources exceed or might some day exceed \$2,000, look at the First Florida Pooled Trust website <a href="https://www.fndfl.org">www.fndfl.org</a> or 1-800-825-5736.
- 4. Living arrangement and whether the student is responsible for food and shelter expenses can impact the amount of monthly SSI check.
  - a. If student is not responsible for food and shelter, he is considered living in the home of another and will receive a 1/3 reduced monthly SSI rate.
  - b. Will the student pay his fair share of household expenses?? Total household expenses (monthly mortgage or rent, electric, insurance, gas, garbage, sewer, food not nonfood items) divide by number of household members....this would be the fair share
  - c. What is charged for room and board in your neighborhood?? A possibility is charging the student room and board.

## STUDENT EARNED INCOME EXCLUSION

In 2009, students who receive SSI, under age 22 and regularly attending school can work and earn up to \$1,640 per month up to a calendar year maximum of \$6,600 without impacting their SSI check. Monthly earned income must be reported along with proof of school attendance to the local social security office.