

PASS

Mapping Your Path to Work  
Answers To Your Work Questions  
From New York Makes Work Pay

# Plan for Achieving Self Support

How You Can Use PASS to Grow Your Assets

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New York **Makes Work Pay**

# In This Guide

The purpose of this guide is to educate New Yorkers with disabilities about how to build assets with a Plan for Achieving Self Support.

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This booklet is part of a series of New York Makes Work Pay publications that help New Yorkers with disabilities plan a path to employment.



## **Plan for Achieving Self Support (PASS)**

If you receive Supplemental Security Income, a Plan for Achieving Self Support (PASS) is a Social Security work incentive that allows you to save money above the \$2,000 asset limit.

The PASS allows you to set aside money or things you own to pay for items or services needed to achieve a specific work goal. The money and items set aside in the PASS will not count as an asset or resource while you are working on your plan. These resources may not count against any other public benefits that you receive.

If you would like to use a PASS to build assets and achieve your work goal, follow these four steps as outlined in this guide:

Step 1: Decide on a Work Goal

Step 2: Determine Items and Services to Achieve Your Goal

Step 3: Fill Out the Pass Application

Step 4: The Approval Process

# 1

## Decide on a Work Goal

- Consider your talents, strengths, skills, and abilities.
- If you are uncertain, request a vocational assessment or community based assessment from Vocational Rehabilitation.
- Review your budget to determine your monthly income needs.

### Tips for Success

- ✓ You must state a specific work goal (going to college or buying a car is not a specific work goal).
- ✓ You must have a reasonable chance of achieving the goal.
- ✓ You can include the cost of a vocational assessment in your PASS, if necessary.

# 2

## Determine Items and Services Necessary to Achieve Your Goal

- Find out what training, items, or services you will need.
- Make a list of supplies, including equipment and tools, transportation, school expenses, uniforms, and other required work gear and items you may need to start a business.
- Find out how much these items and services will cost.
- Determine which items will be paid in full and which will be paid through installments (like a wheelchair or a vehicle).

### Tips for Success

- ✓ You must have expenses that are necessary to achieve your work goal.
- ✓ You must have expenses other than your monthly living expenses.
- ✓ Expenses in a PASS must be reasonably priced.
- ✓ Expenses must be paid by beneficiary.

# 3

## Fill Out the PASS Application

- Use the PASS form (SSA-545-BK) which can be downloaded at: [www.socialsecurity.gov/online/ssa-545.html](http://www.socialsecurity.gov/online/ssa-545.html)
- If your goal is self-employment, include a business plan with your PASS form.
- If you need help, request assistance from your Vocational Rehabilitation Counselor, your disability service provider, your Support Coordinator, a family member or other support, or the local Social Security office.
- You must sign your plan and, if applicable, your Representative Payee should sign as well.
- Bring or mail your PASS form to the Social Security office. (Social Security will send your plan to the regional PASS Cadres)

### Tips for Success

- ☑ Your plan must have reasonable time frames for completing steps towards achieving your goal.
- ☑ You should include a start date for your plan and end date for achieving your goal.
- ☑ Your plan must have milestones that show steps towards completing your plan.
- ☑ Include in your last step how your job will be obtained.

# 4

## The Approval Process

- The PASS Cadre (a Social Security staff member who is an expert on PASS) will contact you about your plan.
- The PASS Cadre will discuss your work goal with you to determine if the goal is reasonable.
- The PASS Cadre will review your plan to make sure that items and services listed on the PASS are necessary to achieve your work goal and that the items are reasonably priced.
- The PASS Cadre will discuss any changes that may be needed to approve your plan.
- If your PASS is not approved, you have the right to appeal the decision.

### Tips for Success

#### PASS Cadre for New Jersey & part of New York State

(New York City, Long Island and the following counties in New York State: Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester.)

- Call toll free: **1-800-551-9583**
- Email: **NY.FO.Downtown@SSA.GOV**

#### PASS Cadre for all other counties in New York State

(If you contact the PASS Cadre by EMAIL, please do not send your Social Security number. SSA cannot guarantee the security of the Internet.)

- Call toll free: **1-800-510-5680**
- Email: **NY.FO.Buffalo@SSA.GOV**

# PASS Plans

## More About PASS

- You can use any money for a PASS other than SSI.
- If setting aside your SSDI (Social Security Disability Insurance) would allow you to meet SSI's income requirements, then you could qualify for both SSI and PASS. (You will need to show that you can live on the SSI payment and that you will be able to use your other income to pay for the items and services you need to achieve your goal.)
- To build assets for your PASS, you will open a PASS account with your local bank. A PASS account is a checking account that will be used for your PASS plan banking transactions.



## For More Information

- **Social Security Administration**  
[www.socialsecurity.gov/disabilityresearch/wi/pass.htm](http://www.socialsecurity.gov/disabilityresearch/wi/pass.htm)
- **Cornell University Employment and Disability Institute**  
[www.passonline.org](http://www.passonline.org)
- **The University of Montana Rural Institute**  
[www.passplan.org](http://www.passplan.org)
- **Institute for Community Inclusion**  
[www.communityinclusion.org/article.php?article\\_id=66](http://www.communityinclusion.org/article.php?article_id=66)
- **Work World**  
[www.workworld.org/wwwwebhelp/pass.htm](http://www.workworld.org/wwwwebhelp/pass.htm)

For more information on this or any other asset building strategy, please contact Elizabeth Jennings, Research Project Coordinator, Burton Blatt Institute at [evjennin@law.syr.edu](mailto:evjennin@law.syr.edu).

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