

# Plan to Achieve Self-Support (PASS)

## Reaching Your Goals Fact Sheet 2026

### What is PASS?

PASS is a Supplemental Security Income (SSI) work incentive that Social Security developed that allows people with disabilities or individuals who are blind to set aside resources and/or income with minimal to no negative impact on their Social Security benefits. An approved PASS allows a beneficiary to use those resources and/or income toward achieving a work goal and becoming self-sufficient or independent of benefits.

Social Security Disability Insurance (SSDI) recipients who are interested in PASS usually set aside enough resources and/or income to qualify for SSI, so they can eventually apply for PASS.

### How can PASS help you?

Money that is saved in a PASS can be used towards paying expenses associated with your employment goal. Here are some common costs:

- Education, certifications, and licensing
- Vocational training or evaluation
- Job-related equipment and supplies
- Transportation-related expenses
- Start-up costs for equipment/services

### How can you apply for PASS?

Beneficiaries can request a PASS application ([Form SSA-545](#)) at their local Social Security office, or they can locate [a PASS application](#) on Social Security's website. In completing the application, a beneficiary is asked to describe the steps needed to reach their employment goal, according to the specific guidelines and requirements that apply to PASS.

### What must an individual have or what must they do when applying for PASS?

An individual must:

- Have a feasible and realistic work goal
- Have a specific savings/spending plan for work-related items or services and explain how it is related to their employment goal
- Have a clear, identifiable accounting of the funds to be set aside in their PASS account
- Follow the PASS plan as agreed with Social Security

### What happens once a PASS is written?

A representative in the Social Security office will ensure the PASS has been completed properly, or they will request additional information. Once the PASS is considered complete, it will be sent to a regional PASS Cadre or Specialist who will review the plan and make a final decision as to whether it will be approved. Beneficiaries can appeal denial decisions.

### What happens after a PASS is approved?

After a PASS is approved, the PASS Cadre will contact the beneficiary periodically to ensure they are following their plan. As part of this review, PASS Cadres will request receipts for PASS-related expenses that the beneficiary has incurred. A PASS plan does not require an end date but will be completed when the goal of the PASS is achieved. If necessary, an amendment can be made to a PASS, if it is approved by the PASS Cadre.

# Plan to Achieve Self-Support (PASS)

Reaching Your Goals Fact Sheet 2026

*A Work Without Limits Community Work Incentives Coordinator (CWIC) can help you understand the process of a PASS plan and whether this work incentive is right for you. They can also support you in the process of writing your plan.*

For more information about

**Work Without Limits  
Benefits Counseling**

call us toll-free

**1-877-YES-WORK**  
(1-877-937-9675)

or visit

[WorkWithoutLimits.org](http://WorkWithoutLimits.org)