

Student Earned Income Exclusion (SEIE) & SSI Benefits

SSI Fact Sheet 2026

What is SEIE?

SEIE is a Supplemental Security Income (SSI) work incentive for beneficiaries, under age 22, who are regularly attending school. SEIE allows them to work and make a significant amount of money without having their SSI cash benefits reduced.

How does SEIE work?

Social Security considers 'regularly attending school' to be 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 than indicated above, if for reasons beyond the student's control, such as illness.

Note: If home-schooled because of a disability, then the beneficiary may be considered 'regularly attending school' by:

- Following a state-approved curriculum
- Being taught at home by a state-approved tutor or home visitor

How to apply for SEIE?

If the qualifications described above appear to be met, then the beneficiary and/or Representative Payee should speak to a Social Security Claims Representative to confirm eligibility for SEIE. It is highly recommended that a formal letter from the school or program be submitted to Social Security to facilitate this process.

How does SEIE work?

In 2026, students on SSI can earn up to \$2,410 per month or \$9,730 per year without reducing their SSI benefits. If they earn more than these limits, their SSI payment will go down. These limits usually increase each year for cost-of-living adjustments.

How to report to Social Security?

Report all work activity, as well as all monthly income, to the local Social Security Field office by the 6th of every month. To report, mail paystub copies or use either the SSI Phone-in Wage Reporting System (1-866-772-0953), or the free SSI Mobile Wage Reporting application. It is advisable to request a receipt for what was reported. Reporting can also be made online by creating an account at www.ssa.gov. Note: Each of these reporting methods requires permission from Social Security.

SEIE helps working students who receive SSI to earn income while attending school, to keep more of their SSI cash benefit, and to improve their employment outcomes.

A Community Work Incentives Coordinator can help with understanding the SEIE process and eligibility criteria.

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