

Plan for Achieving Self Support (PASS)

2026 Fact Sheet on Work Incentives

A Plan for Achieving Self Support (PASS) is a work incentive Social Security developed to help SSI recipients work. It allows people with disabilities or blindness to set aside resources and/or various kinds of income for a specified period of time to use toward an occupational work goal or start a business.

A PASS can help an individual to save income and/or resources to use to achieve a work goal and become self-sufficient.

For more information and support on your work incentives, contact:

INDIANA WORKS
Work Incentives
Planning and Assistance

In Northern and
Central Indiana:
1-855-641-8382
(Toll free)

In Southern Indiana:
1-502-548-4492

How It Helps You:

A PASS can be developed to cover the costs of:

- Obtaining an education,
- Receiving vocational training,
- Starting a business,
- Getting support services which may help you work, and
- Eventually depend less on Supplement Security Income (SSI).

Examples of things allowed in a PASS are vocational evaluation, some transportation-related expenses, job-related equipment and uniforms, items needed to start a business, or other equipment and services to support work activities.

How It Works:

A special form (SSA 545) is available at the Social Security Office to develop a PASS. A Community Work Incentives Coordinator or a Benefits Information Network Liaison may be available to support you in writing the PASS as well as a Work Incentive Liaison at the Social Security Office. When considering what items or services will qualify for a PASS, the individual applying for the PASS must:

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

Once you have written the PASS, a representative in the Social Security Office will ensure it has been completed properly, or request additional information. When the PASS is completed, it will be sent to a regional PASS Specialist in the Social Security Administration who will review the PASS and make a final decision on the plan.

Several special rules and requirements apply to PASS Plans. A Community Work Incentives Coordinator or a Benefits Information Network Liaison can provide information on how to meet those requirements, and help you monitor your progress toward your work goal.

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