

Student Earned Income Exclusion (SEIE)

2026 Fact Sheet on Work Incentives

Student Earned Income Exclusion (SEIE) helps working students who receive SSI, to earn income while attending school, keep more of their SSI check and improve their employment outcomes.

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:

If you are receiving SSI benefits and you are under age 22, and regularly attending school, Social Security will not count up to **\$2,410** of earned income (wages) per month while attending school and working. The maximum yearly exclusion is **\$9,730**. These amounts are for the year 2026; they will be adjusted for future years based on the cost-of-living.

Social Security definition of "regularly attending school" as take one or more courses of study and attend 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 indicated above for reasons beyond the student's control, such as illness.

Note: if you are home schooled because of a disability, you may be considered "regularly attending school" by:

- *Studying a course or courses given by a school (grades 7 – 12), college, university or government agency; or*
- *Having a home visitor or tutor who directs the study.*

How It Works:

1. If you receive SSI and you start working, you must report your earnings to Social Security. You can do this by calling or visiting your local Social Security Office and talking to an SSI Claims Representative.
2. If you meet the qualifications described above, ask the SSA Claims Representative if you are eligible for the Student Earned Income Exclusion.
3. If so, you can earn up to **\$2,410** in a month and your SSI benefits will not be reduced. If your earnings for the year reach **\$9,730**; part of your earnings will then begin to affect your SSI benefits.
4. Social Security also uses a countable income formula in calculating SSI checks. After the Student Earned Income Exclusion is deducted, Social Security will also deduct a \$20 General Income Exclusion and a \$65 Earned Income Exclusion. Following these exclusions, they will count \$1 for every \$2 that you earn when they calculate the amount of your new SSI payment.

A Community Work Incentives Coordinator or a Benefits Information Network Liaison can help you understand the Student Earned Income Exclusion and the Countable Income Formula that Social Security uses to calculate your new SSI payment.