Student Earned Income Exclusion

What is the Student Earned Income Exclusion?
The Student Earned Income Exclusion (SEIE) is for students who work and receive Supplemental Security Income (SSI). It allows eligible students to maximize their earnings while they work. Social Security sets a limit each year for SEIE. In 2019, the limit is $1,870 per month up to $7,550 for the year. That means a student can earn up to $1,870 per month, up to a yearly maximum of $7,750, with no change to her SSI payment.

What are the requirements?
- The student must be SSI eligible, namely,
  - Be a person with a disability
  - Have resources below $2,000 ($3,000 for a couple)
    If a child under age 18 lives with one parent, the resources limit is $2,000.
    If a child under age 18 lives with two parents, the resources limit is $3,000.
- The student must be under Age 22
- The student must be regularly attending school
  - 7th to 12th grade for at least 12 hours each week
  - College/University for at least 8 hours each week
  - Training course for employment for 12 hours each week
  - Approved homeschooling for 12 hours each week
  - There are exceptions to hours for circumstances outside the student’s control

Example:
Barney, a 17-year-old full time high school student, works part-time at a movie theatre. Barney is paid $350 per month. This is below the limit of $1,820 per month, so his SSI payment will stay the same. If he earns this amount every month throughout the year, he will have earned $4,200. This is also below the annual limit of $7,350. For the whole year, Barney’s SSI payment will not go down because of his income.

How does SEIE work?
- Report your work to Social Security. You can hand in your paystubs in person, mail your paystubs to Social Security, use the online wage reporting app or use the automated telephone wage reporting system. Be sure to keep records of your reporting!
- Provide proof of school enrollment. Proof can include class schedule, school tuition receipt, an Individualized Education Program (IEP), or direct contact with school staff.
- Let Social Security know if you stay in high school after age 18. Social Security is not automatically notified if you still in high school past age 18.
- Even when you are not in school in the summer, you can still use the SEIE. You just have to intend to return in the fall.

Who can I contact if I have questions?
You may call Mobilization for Justice, Inc.’s Government Benefits Project on Mondays from 10:00 a.m. to 12:00 noon at 212-417-3732.

DISCLAIMER: This fact sheet gives general information for NYC residents; it is NOT legal advice.