

# Know which Social Security program is right for your situation

Applying for Social Security benefits can be a real challenge. Just trying to wade through the eligibility qualifications for Supplemental Security Income or Social Security Disability can be frustrating. Many people opt to seek assistance when they are applying for SSI or SSD.

One important factor that you have understand is which program you should apply for. The SSI and SSD programs are completely different. One of the big differences is how your work history plays a part in your eligibility for each program. Asset and income limits are also considered, as are your disability and the effects it has on your ability to work.

## SSI

The SSI program is for people who haven't worked or have only worked every now and then. The benefit amount for SSI is set by the federal government as a fixed amount that is universal for all recipients.

One important point about SSI is that there are some income and asset limits that must be met. One vehicle and one home aren't counted as assets for the purpose of determining assets. Your other assets can't equal more than \$3,000 if you are a married couple or \$2,000 if you are an individual. We can help you learn more about these asset limits.

## SSD

The SSD program is for people who have a good work history but became unable to work because of a disability. The amount of

the monthly benefit you would receive would be determined by how much you paid into the program via payroll taxes. There aren't any asset limits for SSD.

If you need to apply for benefits, don't let the process stop you. Instead, let us help you apply for the benefits you need. If you have already applied and have been denied, we can help you launch an appeal of the denial.