

# What are Social Security work credits?

We have covered a variety of aspects regarding filing for Social Security Disability. We have previously discussed the fact that you have to have a qualifying disability. You also have to have a suitable work history. If you recall, SSD is a different program than Supplemental Security Income, which doesn't require you to have a work history. The Social Security Administration uses a system of credits to determine if a person's work history is suitable for the person to qualify for SSD.

## What are work credits for SSD?

You earn one work credit each time you reach a certain income amount. For example, in 2015, you would earn one work credit for each \$1,220 you earn. The work credits apply to self-employment income or income from a job.

## How many credits do I need to qualify for SSD?

The number of work credits you need to qualify for SSD depends on how old you are when you become disabled. In most cases, you will need to have a total of 40 work credits in order to qualify for SSD. Of those 40 credits, 20 have to have been earned in the 10 years prior to you seeking disability benefits.

Determining if you qualify for SSD requires looking at a variety of points. The number of work credits you have and when they were earned are only part of what determines your eligibility for SSD. It is vital that you look into the eligibility requirements so you can decide if you should apply

for SSD benefits. If you decide to apply, you must make sure your application is complete and accurate.