

# Career Goal Public Benefits Programs

Fact Sheet 2023

## What are some available programs to help me achieve my career goals?

- Plan to Achieve Self-Support (PASS)
- Achieving a Better Life Experience (ABLE)
- Individual Development Accounts (IDA)
- Ticket to Work

## What are the basics of PASS?

The goal is to be independent of public benefits. PASS may be used by both Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) recipients. Individuals can save money to pay for items/services that will help them achieve vocational goals. In addition, public benefits will not be impacted by PASS savings.

Expenses can include, but are not limited to, the following:

- Education and vocational training
- Start-up business costs
- Car, laptop, etc.

## What are the basics of ABLE?

These are tax free accounts which allow individuals to save and pay for qualified disability expenses. There is an annual maximum contribution of \$15,000 and a maximum accumulative account balance of \$400,000.

- Anyone can contribute
- Savings up to \$100,000 will not risk eligibility to other welfare programs
- Individual must be diagnosed before age 26
- SSI or SSDI benefits are not required

Qualified disability expenses can include, but are not limited to, the following:

- Education
- Housing
- Transportation
- Employment supports
- Healthcare expenses

## What are the basics of IDAs?

These are matched savings accounts that help those who are low income to save toward the purchase of a lifelong asset. Savings in an IDA are matched. This means that for every dollar saved, another dollar (or more) is deposited.

IDAs can be used to buy a house, pay for education, and job training, or to start a small business.

## What are the basics of Ticket to Work?

Social Security's Ticket to Work program is for SSI and SSDI beneficiaries between the of ages 18-64 who are considering work, looking for work, or already working. Free employment services can be accessed from State Vocational Rehabilitation and Social Security approved Employment Networks. An individual can choose the organization that best meets their needs. Participants are exempt from Continuing Disability Reviews if they are making timely progress toward their vocational goal.

## For more information on these programs:

[PASS](#) | [ABLE](#) | [IDA](#) | [Ticket to Work](#)

For more information about  
**Work Without Limits Benefits Counseling**  
contact **1-877-YES-WORK** (1-877-937-9675)  
or visit [workwithoutlimits.org](http://workwithoutlimits.org)