

III. HOW DO I APPLY?

A. Where do I apply?

- Pick up an application at your local Social Security office, call SSA at 1-800-772-1213 for an appointment, or go online at www.socialsecurity.gov.
- A claims representative will interview you and help you complete the forms.
- Parents or guardians can apply for blind or disabled children under 18.

B. When do I apply?

- Apply for benefits as soon as possible. You may be able to receive retroactive benefits based on the date of your application.
- If you are applying for disability benefits, then apply as soon as you become disabled. These applications usually take longer to process than other types of Social Security benefits.

C. How do I verify my eligibility?

Bring original documents to your interview, but do not leave them with SSA. Ask for a date-stamped copy of each document they copy. SSA will help you get the documents needed to show that you meet the eligibility requirements.

You must prove the following things:

- **Social Security Number**

Bring Social Security cards or numbers for each person applying.

- **Age**

Bring a birth certificate, passport or driver's license.

- **Tax Information**

Bring a copy of your W-2 form or federal tax return for the past year.

- **Living Arrangements**

Bring a deed or property tax bill; lease or rent receipts; medical assistance cards for all household members; and information about

household costs, food and utilities.

- **Financial Need (only if you are applying for SSI)**

Bring:

1. paycheck stubs and receipts for any income you receive; AND
2. information about your assets (bank statements, insurance policies, car registration, deeds for property you own).

Financial Need for SSI

Your income determines your eligibility and your monthly benefit amount. The monthly income limit is \$579 (individual) and \$869 (couples). There are two types of income: earned and unearned. Earned includes wages and net income from self employment. Unearned includes money from other sources (SSA, pensions, state disability, unemployment benefits, in-kind income, deemed income). SSA excludes the:

- first \$20 of any income
- first \$65 of earnings and half the amount over \$65
- food stamps
- income tax refunds
- loans that are repaid to you.

The asset limit is \$2000 (individual) and \$3000 (couple). Assets include cash, life insurance, land, personal belongings, deemed assets, and anything you own and could convert to cash. SSA excludes: your home, household goods, burial plots for immediate family, and one car (depending on use or value).

What Are Deemed Income and Assets and In-Kind Income?

When determining whether you meet the income and asset limits, SSA may count the income and assets of your spouse if he or she is not eligible for SSI, the parent you live with if you are under 18, or your sponsor if you are a qualified alien. This is called deeming income and assets. SSA may also count in-kind-income which is the value of non-cash items you receive like food or shelter.