



Student Training and Employment Program



Benefits and Incentives



Substantial Gainful Activity (SGA)

If your student receives Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI), **they can earn up to:**

- ▶ \$1,620/month (for most disabilities) or
- ▶ \$2,700/month (for those who are legally blind)

Earning below these limits in 2025 will not impact SSDI benefits, creating opportunities for your student to **work and enroll in the Student Training and Employment Program (STEP)** to gain valuable job experience!

[Learn More About SGA and STEP](#)



Student Earned Income Exclusion (SEIE)

If your student with disabilities is **regularly attending:**

- ▶ K-12
- ▶ College
- ▶ Vocational training

They can **earn up to \$2,350/month (up to \$9,460/year) without reducing their SSI benefits** through SEIE. These limits allow students with disabilities to gain work experience while still receiving their SSI benefits.

[Learn More](#)



Earned Income Tax Credit (EITC)

If your student with a disability is working but earning wages below the **SGA threshold** (\$1,620/month in 2025, or \$2,700/month if legally blind), their **tax benefits generally remain unaffected** due to the EITC:

Earned Income Tax Credit (EITC):

- ▶ Your child's earnings do not affect your eligibility to claim the **EITC** for them as long as they still meet the definition of a **qualifying child** (permanently and totally disabled).
- ▶ However, if your child is filing their own taxes and qualifies for EITC based on their income, you may need to review whether they or you should claim it.

[Learn More About Living and Working With Disabilities*](#)

[Learn More About EITC](#)

Dependent Status:

- ▶ You can still claim your child as a **dependent** regardless of their age, as long as they are permanently and totally disabled.
- ▶ Their income generally does not impact this status **unless** they are providing more than half of their own financial support.

Other Tax Credits and Deductions:

- ▶ Your ability to claim **certain tax benefits** (such as the **Child and Dependent Care Credit** or **Medical Expense Deductions**) remains intact as long as your child continues to be considered your dependent.

Funded by

*Please note that **SGA, SEIE, and EITC** thresholds update annually. Data on this resource reflects what was publicly available in January 2025.