

Student Earned Income Exclusion (SEIE)

What is the Student Earned Income Exclusion (SEIE)?

The Student Earned Income Exclusion (SEIE) is a work incentive for individuals ages 18-22 who receive Supplemental Security Income (SSI) benefits and are in an approved educational and/or vocational program. This work incentive allows qualified individuals to reduce what Social Security Administration calculates as their income by a certain monthly and yearly cap, which allows them to maintain their benefits while earning more money.

In 2024, the monthly cap for SEIE is \$2,290, and the yearly cap is \$9,230. This means if a qualified individual earns \$2,000 in a month from work, none of that income is counted against them when determining their SSI cash benefit in each month until they reach the yearly cap.

What would an example of the SEIE look like?

Juanita is 19 years old, receives SSI and Medicaid, and is enrolled in the Career-Life Engagement and Readiness (CLEAR) Vocational Training Program at San Juan College. Juanita will be in this program for 2 year and can earn a Certificate of Occupational Training to help her start her career. Juanita finds a part-time position for laundering towels, sheets, and clothing in an industrial facility. She earns a wage of \$1,200 monthly from January to December 2024. How does this impact her overall benefits?

Using the Student Earned Income Exclusion (SEIE), Juanita can exclude \$1,200 of her earnings each month from January to July ($\$1,200 \times 7 = \$8,400$). Through July, Juanita will use up \$8,400 of her \$9,230 yearly limit. Including \$830 from her August earnings will use up her yearly limit. Her remaining wages, after deducting monthly and yearly limits, will still be subject to the earned income exclusion of \$85 per month and one-half of the remaining earned income.

Resources

Each income situation is different. It is best to contact the Social Security Administration directly if you have any questions about SEIE.

Social Security Administration: <https://www.ssa.gov/oact/cola/studentEIE.html>

SSA phone number: 1-800-772-1213 or 1-800-325-0778 (TTY)