

# **SOCIAL SECURITY BENEFITS AND SUPPLEMENTAL SECURITY INCOME (SSI) PAYMENTS FOR CHILDREN**

**A GUIDE FOR SCHOOL PROFESSIONALS TOOLKIT**

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# CONTENTS

<b>Background</b> .....	<b>1</b>
<b>How Can Schools Help</b> .....	<b>1</b>
<b>Benefits for Children With Disabilities</b> .....	<b>1</b>
Supplemental Security Income (SSI) .....	1
Conditions Meeting Disability Criteria .....	2
Information We Need From Teachers and Other Educational Personnel .....	2
Sending School Records .....	3
How to Apply .....	3
Resources .....	3
<b>Social Security Benefits for Children</b> .....	<b>4</b>
What are child’s benefits? .....	4
How to Apply .....	4
Resources .....	4
<b>Benefits for Children in Foster Care</b> .....	<b>4</b>
Supplemental Security Income (SSI) for Children in Foster Care .....	5
Social Security Child Benefits for Children in Foster Care .....	5
Resources .....	5
<b>How We Serve People Who Have Limited English Proficiency</b> .....	<b>5</b>
<b>How Schools Can Help Share Information With Parents, Students, and Guardians</b> .....	<b>5</b>
<b>Email Blast or Newsletter Article</b> .....	<b>5</b>
Important Information: Financial Help From Social Security May Be Available for Students .....	5
<b>Social Media</b> .....	<b>6</b>
<b>Information to Give Parents of Children Who May Be Eligible for SSI</b> .....	<b>6</b>

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The Social Security Benefits and Supplemental Security Income (SSI) Payments for Children Toolkit is prepared specifically for educators, teachers, and counselors within the school system. It provides an overview of the types of benefits students may be eligible for.

We want to ensure that educators know about requirements and evidence needed to determine if a child is eligible for benefits under the SSI and Retirement, Survivors, and Disability Insurance (RSDI) programs.

## BACKGROUND

For nearly 90 years, Social Security has helped families secure today and tomorrow by providing benefits and financial protection for millions of people.

Although Americans may be most familiar with the importance of Social Security for seniors, our programs also serve over 3 million children. In fact, Social Security pays more benefits to children than any other federal program.

For example, Social Security **child's benefits** can help support a child if their parent or guardian is retired, deceased, or has a disability.

Children with disabilities may also be eligible to receive financial assistance from the **Supplemental Security Income (SSI)** program if their families meet certain income and resource limits. In some cases, a child could receive both Social Security child's benefits and SSI at the same time.

Many families with children who are eligible for Social Security child's benefits and SSI are not aware these programs are available to them. Children in foster care often face additional barriers receiving benefits.

Parents and guardians of children with disabilities often encounter challenges gathering needed documentation to apply for and maintain their SSI payments.

This toolkit explains the various benefits available for your students and provides resources you can use to help students and their families access them.

## HOW CAN SCHOOLS HELP

You can tell parents and guardians that financial help from Social Security may be available for students, and how they can get that help. You can also help them gather the required school records and other related documents to apply for benefits.

We have prepared a toolkit to guide them. Our toolkit explains the various benefits available for students, including those from the SSI program. It also explains benefits that may be available for students who have experienced the loss of a parent or have parents who are receiving retirement or disability benefits. This resource details how to apply for SSI payments and Retirement, Survivors, and Disability Insurance (RSDI) benefits.

Please share this information with parents and guardians of your students. Your help in sharing this information will help us reach families who may not be aware of the benefits available to them.

## BENEFITS FOR CHILDREN WITH DISABILITIES

### SUPPLEMENTAL SECURITY INCOME (SSI)

Supplemental Security Income (SSI) is a federal program that provides monthly payments to more than 7 million people who have limited income and few resources. SSI is for people who are 65 or older, as well as people of any age, including children, who are blind or have qualifying disabilities.

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- Eligibility:
  - For children to be eligible, they must have a physical or mental condition(s) that seriously limits their activities. The condition(s) must have lasted, or be expected to last, at least 1 year or result in death.
- Limited Income and Resources:
  - Students under the age of 18 with disabilities may be able to get SSI if their family has limited income and resources in the household.
  - For students over the age of 18 with disabilities, we don't count the income or resources of parents in the household.
  - For students over the age of 18 with disabilities who engage in substantial gainful activity (SGA), we will count their income and resources.

*Note: If a child was not eligible for SSI before their 18th birthday because their parent's income and resources were too high, they may become eligible for SSI at age 18.*

A student regularly attending school, under age 22, who has a disability or is blind, may have limited earnings that do not affect their SSI payments. For more information about the earnings limit, visit [Spotlight on Student Earned Income Exclusion](#).

## CONDITIONS MEETING DISABILITY CRITERIA

Some of the conditions that meet the criteria for a disability finding include:

- Total blindness.
- Total deafness.
- Cerebral palsy.
- Down syndrome.
- Muscular dystrophy.
- Severe intellectual disability (child aged 4 or older).

## INFORMATION WE NEED FROM TEACHERS AND OTHER EDUCATIONAL PERSONNEL

School records and appropriate educational personnel are two of the best sources of evidence about how a school-age child is functioning.

We ask school administrators to ensure that appropriate points of contact with schools and with school personnel are set up year-round. This is very important to ensure timely disability determinations for children throughout the year, especially during the summer.

We rely upon your professional expertise and judgment to help us. Your information is not the only information we consider when we determine if the child is eligible for SSI, but it is very important to us. We make our determination based on all the medical, school, and other information that we get.

In general, we ask schools to provide the following:

- Copies of a child's school records, including records of:
  - Academic performance, psychological evaluation, attendance, and behavior.
  - Standardized and other specialized testing.
  - School-based therapeutic interventions (e.g., speech and language therapy) and the use of other special services, including placement in special education classes or other specially adapted settings.
  - Individualized education programs (IEP).

- Other periodic assessments of the child (e.g., comprehensive assessments that occur once every 3 years).
- Assessments by teachers and other qualified personnel (school psychologist, school counselors, school nurses, etc.) about the child's activities and functioning, that is, what the child can and cannot do or is limited in doing. We use a federally approved form, the *Teacher Questionnaire* (SSA-5665), to request information from teachers.
- School records about the kinds of evaluation, testing, instruction, and special education services the child receives, as well as the kinds of therapy the child may be given. We use a federally approved form, the *Request for Administrative Information* (SSA-5666), to request information from teachers.

## SENDING SCHOOL RECORDS

The information provided by schools on the *Teacher Questionnaire* (SSA-5665) and the *Request for Administrative Information* (SSA-5666) helps the Disability Determination Services (DDS) and Social Security determine if the student is eligible for disability benefits. DDS will typically send the forms to the administrative office in a child's school or to the central administrative office for a school district, depending on where the child's academic records are maintained.

When the school receives a request for school records or other information about a person who has applied for disability, you can choose the method of sending the information:

- Online to Social Security's secure website.
- Fax to your state DDS or to Social Security.

The records the school sends are automatically associated with the child's disability claims folder. Based on the information provided in the applicant's claims file, DDS will determine which records are needed to make a decision. Generally, the requested information should be submitted within 30 days.

If you would like to learn more about submitting records online, send an email to [electronic-records-express@ssa.gov](mailto:electronic-records-express@ssa.gov) or call **1-866-691-3061**. You may also contact the Professional Relations Office of your state's DDS.

For more information, please visit our page, [A Guide for School Professionals and Information for School Officials](#).

### How to Apply

Parents or guardians can begin the SSI application process online at [Apply for Supplemental Security Income \(SSI\) | SSA](#) or by phone. They can call us to make an appointment to file an application at **1-800-772-1213**. If the parent or guardian is deaf or hard of hearing, they can call us at TTY **1-800-325-0778**.

### Resources

- [Benefits for Children with Disabilities from Low-Income Families \(one-page fact sheet\)](#)
  - [Childhood Disability-SSI Program: Guide for School Professionals \(ssa.gov\)](#)
  - [What You Need To Know About Your Supplemental Security Income \(SSI\) When You Turn 18 \(Publication No. 05-11005\)](#)
  - [Child Disability Starter Kit \(ssa.gov\)](#)
  - [Benefits for Children With Disabilities \(Publication No. 05-10026\)](#)
  - [Turning 18 — Youth Toolkit 2023 \(Publication No. 64-122\)](#)
  - [Qualifying for Benefit Continuation After You Turn 18 \(Publication No. 64-118\)](#)
  - [Spotlight On Student Earned Income Exclusion](#)
  - [Medicaid and School Based Services | Medicaid](#)
  - [Deeming Parental Income and Resources](#)
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## SOCIAL SECURITY BENEFITS FOR CHILDREN

### WHAT ARE CHILD'S BENEFITS?

Children who have experienced the loss of a parent or have a parent receiving retirement or disability benefits may be eligible to receive monthly benefits through the Retirement, Survivors, and Disability Insurance (RSDI) programs. Under certain circumstances, a stepchild, grandchild, step-grandchild, or adopted child may also be eligible.

Who is eligible to receive child's benefits?

- To receive benefits, the child must have either:
  - A parent who is receiving Social Security retirement or disability benefits.

A parent who has died and had a work history where they paid Social Security taxes. The child must be:

- Under age 18 and unmarried.
- Age 18-19 years old and a full-time student (no higher than grade 12).
- Age 18 or older with a disability that began before age 22

*Note: Normally, these benefits stop when the child reaches age 18, unless they have a disability. However, if the child is still a full-time student at a secondary (or elementary) school at age 18, benefits will continue until the child graduates or until 2 months after they turn age 19, whichever is first.*

### How to Apply

Parents or guardians can apply for benefits by calling our national toll-free service at **1-800-772-1213**. If they are deaf or hard of hearing, they can call us at TTY **1-800-325-0778**, or by making an appointment to visit their local Social Security office. We do not have an online option to apply for children's benefits at this time.

### Resources

- Social Security Benefits for Children After the Death of a Parent (one-page fact sheet)
- *Benefits for Children* (Publication No. 05-10085)
- *Survivors Benefits* (Publication No. 05-10084)
- *How Social Security Can Help You When a Family Member Dies* (Publication No. 05-10008)
- *Understanding the Benefits* (Publication No. 05-10024)
- *Disability Benefits* (Publication No. 05-10029)
- *Retirement Benefits* (Publication No. 05-10035)
- *Benefits For Children With Disabilities* (Publication No. 05-10026)

## BENEFITS FOR CHILDREN IN FOSTER CARE

We are committed to ensuring that foster youth receive the benefits they are eligible for. Schools should inform guardians to notify us whenever a child in foster care moves. This ensures timely payment of benefits to the child.

## Supplemental Security Income (SSI) for Children in Foster Care

Children receiving federal foster care (Title IV-E) payments are not usually eligible for SSI because the foster care payment exceeds the SSI federal benefit rate. Eligibility for federal foster care payments usually ends at age 18. However, if you are aware of a student who may be eligible for payments, please encourage them to apply. Social Security may accept an SSI application from a youth up to **180 days before** their foster care eligibility will end.

For more information, visit our section on How to Apply for SSI.

## Social Security Child Benefits for Children in Foster Care

To find out more information about how a child may be eligible, see our section on Social Security Benefits for Children.

### Resources

- [Spotlight On SSI Benefits For Disabled Or Blind Youth In Foster Care](#)

## HOW WE SERVE PEOPLE WHO HAVE LIMITED ENGLISH PROFICIENCY

Our free interpreter services are available to people who prefer to conduct business in a language other than English. We offer interpreters in more than 200 languages to help customers communicate and understand important information. Customers can obtain these services by calling our toll-free number at **1-800-772-1213** or asking for an interpreter when making an appointment to visit a local office.

Our website provides online resources in Spanish including information on retirement benefits, disability benefits, and Supplemental Security Income (SSI) payments.

We offer many of our publications in languages other than English. For more information, visit [Social Security Information in Other Languages](#) page.

## HOW SCHOOLS CAN HELP SHARE INFORMATION WITH PARENTS, STUDENTS, AND GUARDIANS

We continue to honor all educators who prepare America's children for the future. We know that well-informed educators can have a powerful and positive influence on students, parents, and guardians. This toolkit will help parents and guardians understand the benefits students may be eligible for. Please help us educate them about Social Security benefits and SSI by sending the below email about Social Security benefits and share the social media posts. We appreciate your help sharing this information.

## EMAIL BLAST OR NEWSLETTER ARTICLE

### IMPORTANT INFORMATION: FINANCIAL HELP FROM SOCIAL SECURITY MAY BE AVAILABLE FOR STUDENTS

Parents and guardians:

We want to tell you about payments that may be available to your child.

Your child could be eligible for Supplemental Security Income (SSI) if they have a disability, and your family has limited income and resources.

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Your child could also receive Social Security benefits if they have a parent who receives retirement or disability benefits or who has died.

We believe every student should have the resources they need to succeed in life. If you're interested in learning more about these programs and how to apply, please visit Parents and Guardians | SSA. You can also reach out to our school for more information.

## SOCIAL MEDIA

Attention parents and guardians! Financial help from @SocialSecurity may be available to students. Learn more about available programs and eligibility requirements: <https://www.ssa.gov/pubs/EN-05-10024.pdf>.

Did you know that students may be eligible for financial help from @SocialSecurity? Learn more about the programs available: <https://www.ssa.gov/pubs/EN-05-10085.pdf>.

We believe students should have the resources they need to succeed in life. Find out if the student in your life is eligible for financial assistance from @SocialSecurity: <https://www.ssa.gov/pubs/EN-05-10085.pdf>.

If you are a parent or guardian of a student, find out if they are eligible for @SocialSecurity benefits: <https://www.ssa.gov/family>.

Parents and guardians: Financial help from @SocialSecurity may be available for students. Learn more about eligibility requirements and the application process: <https://www.ssa.gov/family>.

Did you know that @SocialSecurity benefits may be available for eligible students? Learn more: <https://www.ssa.gov/family>.

Important news for parents! Your child could be eligible for Supplemental Security Income (SSI) if they have a disability, and your family has limited income and resources. Your child could also receive Social Security benefits if they have a parent who receives retirement or disability benefits or who has died. Learn more: <https://www.ssa.gov/pubs/EN-05-10024.pdf>.

## INFORMATION TO GIVE PARENTS OF CHILDREN WHO MAY BE ELIGIBLE FOR SSI

- Infographic: Supplemental Security Income (SSI) for Children
- Form: SSA-3820 BK - Disability Report — Child





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