

Student Earned Income Exclusion

2026

What is the Student Earned Income Exclusion?

If you are under 22 and are attending school regularly, Social Security (SSA) does not count up to \$2,410 of your monthly earnings when figuring out your SSI check. The most they leave out for the whole year is \$9,730. These dollar amounts are for 2026 and change every year.

How does it work?

If you work part-time at a grocery store and earn \$2,000 in a month, SSA will ignore that income when calculating your SSI check (if you meet the rules and haven't used the maximum \$9,730 in the calendar year).

Social Security needs to be told when you are in school and working. You, your family, or support team, like teachers or counselors, need to tell SSA you want to use the Student Earned Income.

What does "regularly attending school" mean?

It means you are taking one or more classes and going to them:

It means you go to classes and study:

- At a college or university for **8 hours or more each week**,
- In **grades 7-12 for 12 hours or more each week**,

- In a job training program for **12 hours or more each week** (or **15 hours** if it includes shop work),
- Or for less time if you can't attend more because of things you can't control, like being sick.

If you are homeschooled, you may count as “regularly attending school” if:

- You study **grades 7-12 for at least 12 hours each week**, and
- Your homeschooling follows your state’s laws.

If you are homeschooled because of a disability, you may count as “regularly attending school” if:

- You take courses from a school, college, or government program, and
- You have a tutor or home visitor who helps guide your learning.

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Vocational Rehabilitation

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