

# Learn About Social Security Benefits

Having to apply for benefits through the Social Security Agency is something that many people hope they will never have to do. If the time comes when you need to apply for benefits, there are several decisions that you have to decide. The first of these will be which program you should apply under. In some cases, that is a simple decision because Supplemental Security Income (SSI) is the program for people who haven't worked, but Social Security Disability Insurance (SSD) is the program for people who have a steady work history.

We know that you might have some questions about applying for SSI or SSD. We can help you to get the answers to those questions. We can even help you through the application process. You don't have to try to navigate the system on your own.

## SSI Income Limits

When you apply for SSI, you have to know about the income limits and asset limits. One car and one home don't count toward the asset limit; however, you are limited to \$3,000 in assets beyond that if you are married or \$2,000 if you aren't married.

## SSD And Income

If you are applying for SSD benefits, you don't have to worry about the income and asset limits because the only thing that matters for SSD is your inability to work. This means you can have unlimited assets and your spouse can have income if you are applying for SSD.

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We know that these programs, the application process, and the appeals process can be difficult to understand. We can help you to decide how to handle each step of the process. Contact us to learn more about the process, and to get the help you need.