

Clergy Care Collective Guide Navigating SSI Applications and ABLE Accounts

Simple Steps to Help You Access Support While You Wait

What Is SSI?

Supplemental Security Income (SSI) is a federal program that gives monthly payments to people with very low income who are 65 or older, blind, or disabled. If you are approved, you'll receive a monthly benefit and may also qualify for Medicaid.

Who Can Apply for SSI?

You may be eligible if:

- You are age 65 or older, or
 - You are blind or disabled (including serious mental illness)
 - You have limited income and few financial resources (generally less than \$2,000 in assets)
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How to Apply for SSI

1. Gather Documents:

- Social Security number
- Birth certificate or proof of age
- Proof of income, rent, and bank statements
- Medical records or doctor's contact information

2. Apply Online or In Person:

- Website: <https://www.ssa.gov/ssi>
- Call Social Security: 1-800-772-1213
- Or visit your local Social Security office

3. Stay in Touch:

- Check your mail regularly

- Respond quickly to any requests for more information
- Keep copies of everything you submit

4. If Denied:

- You can appeal the decision—don't give up
 - Contact legal aid or a disability advocate
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What Is an ABLE Account?

An ABLE account is a special savings account for people with disabilities. Money in this account doesn't count against SSI's \$2,000 asset limit. You can use the funds for things like housing, transportation, medical care, and basic living expenses.

Who Can Open an ABLE Account?

You must:

- Have a qualifying disability that began before age 26 (or before age 46 starting in 2026)
 - Be receiving SSI or SSDI, or have a doctor's diagnosis of disability
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How to Open an ABLE Account

1. Choose a Program:

- Each state offers its own ABLE plan
- Visit: <https://www.ablenrc.org> to compare options

2. Apply Online:

- You'll need your Social Security number and a few basic documents
- Some accounts have no fees or minimums

3. Start Saving Safely:

- You can contribute up to \$18,000 per year (as of 2025)
- Friends, family, or churches can help contribute

Tips and Encouragement

- Keep a folder with all your application papers
- Don't be afraid to ask for help—from social workers, legal aid, or clergy
- If you're struggling emotionally, you're not alone. You matter. Help is out there.
- Our team at Clergy Care Collective is working to support you in this journey

Need More Help?

Email: matthew@clergycarecollective.org

Website: <https://clergycarecollective.org>

This guide is for informational purposes only and is not legal advice. Contact a qualified attorney or advocate for personalized support.