

## SSDI Trial Work Period Work Sheet

Social Security's Trial Work Period works like this: Wages below \$560 (Annually Indexed, effective 2002) gross per month do not affect your benefits or count as trial work months. You are allowed one 9 month trial work period within five years. Every month you have reported earned income of \$560 or above counts as one trial work month, (**prior to 2002 the amount was \$200; for year 2002 it was \$530**). The nine months do not have to be consecutive but can fall within a 60 month period.

Once you use up all nine trial work months, Social Security looks at how much you earned for each month to determine if you have **Substantial Gainful Activity (SGA)**. Social Security considers monthly reported earned income of \$780 gross or above as **SGA**. When Social Security determines that you have **SGA** you will be notified that the \$\$ portion of your benefit will be terminated after an additional 3 month "Grace Period".

How **SGA** is determined once you have completed the Trial Work Period:

- If you earn above \$560 each of your 9 trial months you can keep working and not lose your SSDI \$\$ benefit.
- If you earned below \$780 each of your 9 trial months and continue to work, the first month thereafter that you earn over \$780 you will be notified by Social Security that you have **SGA** and that you will lose your \$\$ benefit after 3 months.
- If you earned over \$780 each of your 33 months of EPE (following your TWP and 3 month Grace Period) and continue to work above \$780 per month, you will be notified by Social Security that you have **SGA** and should not receive a \$\$ benefit.

**If your \$\$ benefit is suspended during the 33 months EPE period, you can have your benefit reinstated if your income falls below \$780 or you stop working within that period of time. Medicare stays in place through the 9 trial months, the 3 month Grace Period and the 33 month Extended Period of Eligibility (EPE). A federal law passed in 1999 continues Medicare for another four and a half years after EPE, but recipients will have to pay Part B premiums.**

### SAMPLE TRIAL MONTH/SGA WORK SHEET

MONTH/YEAR	REPORTED EARNED INCOME	TRIAL MONTH TAKEN	SGA TAKES AFFECT
JANUARY-2002	\$400	NO	NO
FEBRUARY-2002	<b>\$561</b>	#1 TRIAL MONTH	NO
MARCH-2002	<b>\$600</b>	#2 TM	NO
APRIL-2002	<b>\$665</b>	#3 TM	NO
MAY-2002	\$550	NO	NO
JUNE/2002	<b>\$9000</b>	#4 TM	NO
JULY-2002	<b>\$750</b>	#5 TM	NO
AUGUST-2002	<b>\$575</b>	#6 TM	NO
SEPTEMBER-2002	<b>\$675</b>	#7 TM	NO
OCTOBER-2002	<b>\$695</b>	#8 TM	NO
NOVEMBER-2002	<b>\$570</b>	#9 TM ENDS	NO
DECEMBER-2002	\$650		NO
JANUARY-2003	\$650		NO
FEBRUARY-2003	\$625		NO
MARCH-2003	\$780		Reach SGA

## SSDI Trial Work Period/SGA Work Sheet

<b>YEAR:</b>	<b>JAN</b>	<b>FEB</b>	<b>MAR</b>	<b>APR</b>	<b>MAY</b>	<b>JUN</b>	<b>JUL</b>	<b>AUG</b>	<b>SEP</b>	<b>OCT</b>	<b>NOV</b>	<b>DEC</b>
<b>Countable Earnings</b>												
<b>Benefit Status</b>												
<b>YEAR:</b>	<b>JAN</b>	<b>FEB</b>	<b>MAR</b>	<b>APR</b>	<b>MAY</b>	<b>JUN</b>	<b>JUL</b>	<b>AUG</b>	<b>SEP</b>	<b>OCT</b>	<b>NOV</b>	<b>DEC</b>
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<b>Countable Earnings</b>												
<b>Benefit Status</b>												
<b>Trial Work Month Taken: (TWM)</b>			<b>3 Month Grace Period: (GP) / Extended Period of Eligibility begins:(EPE)</b>							<b>Extended Period of Eligibility begins:(EPE)</b>		