



GOODWILL-EASTER SEALS MINNESOTA
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Social Security Disability Insurance (SSDI) Timeline

Work Incentives Connection Fact Sheet

The SSDI work rules that apply to you depend on time periods.

| Trial Work Period | Extended Period of Eligibility | After Extended Period |
|---|---|---|
| 9 months Earn any amount Still receive SSDI | 36 consecutive months Substantial Gainful Activity (SGA) applies Can use work incentives On and off benefits | Substantial Gainful Activity (SGA) applies Can use work incentives Expedited Reinstatement or file a new application |
| Trial Work Period <ul style="list-style-type: none">For 9 months you can earn any amount without affecting your SSDI payment.The 9 months do not need to be consecutiveYou will use one Trial Work Period month if you earn more than \$1,160 gross in 2025.If you have worked since applying for SSDI, you may have used some or all of your Trial Work Period. <p>If you completed your Trial Work Period</p> <ul style="list-style-type: none">Your SSDI payment may stop if you earn more than \$1,620 gross per month (\$2,700 if blind) in 2025.Social Security calls this limit Substantial Gainful Activity (SGA). <p>If your earnings are close to or over Substantial Gainful Activity (SGA), you may be able to use work incentives to reduce your countable earnings. Call the Work Incentives Connection for information.</p> <p>Extended Period of Eligibility (EPE)</p> <ul style="list-style-type: none">The EPE begins immediately following the end of the Trial Work Period. It lasts for 36 consecutive months, whether you work or not.Any month your earnings are <u>below</u> Substantial Gainful Activity you <u>are eligible</u> for your SSDI payment that month. | <ul style="list-style-type: none">If your earnings are <u>above</u> Substantial Gainful Activity, you are <u>not eligible</u> for your SSDI benefit for <u>that month</u>, unless you can use SSDI work incentives.The EPE acts as a safety net—if your earnings are greater than Substantial Gainful Activity (SGA), then later decrease below SGA, your SSDI payment can be restarted without a new application. <p>After your Extended Period of Eligibility</p> <p>If your earnings are over SGA and work incentives do not apply, your SSDI payment will stop. If your earnings later drop below SGA, you may be able to have your SSDI payment restarted. Social Security offers these two options:</p> <ol style="list-style-type: none">File a new applicationUse Expedited Reinstatement <p>Counting Earnings</p> <p>SSDI counts your gross earnings (before payroll deductions). Earnings count when the work is performed. This will likely be different than what you are paid</p> <p>To figure your monthly earnings for SSDI:</p> <ol style="list-style-type: none">Add the hours you work between the first and last day of the calendar monthMultiply your total hours by your hourly rate of pay | |

For more information, call the Work Incentives Connection:
651-632-5113 or 1-800-976-6728
www.mnworkincentives.com