

## Bring these Questions to Your Social Security Lawyer

Q: If I get Supplemental Security Income benefits, will my children get them, too?

A: When applying for Social Security (whether you work with a social security lawyer or navigate the process on your own), you need to keep in mind the differences between Social Security Disability Insurance and Supplement Security Income, or SSI. While those that qualify for Social Security Disability Insurance Benefits may be able to obtain benefits for their children (a social security lawyer can help with the process), those that apply only for SSI cannot. Because SSI is considered to be a need based program, dependant benefits are not offered.

With Social Security Disability Insurance Benefits, however, you may be able to obtain benefits for your minor children. Whether or not your children will receive benefits depends on your earnings records. Everybody who is approved for Social Security Disability Insurance benefits is not necessarily approved for dependent benefits. Those with a short work history may not qualify. For more information, speak with a social security lawyer.

Q: Can I still get SSI benefits if I have money in the bank?

A: If you speak to a social security lawyer, he or she will explain to you the consequences of SSI being a need based program. Put simply, those that receive SSI benefits do not have much money or many assets. And while every state has a slightly different resource limit for qualifying for SSI, there are a few general guidelines that a social security lawyer will give you when looking over your application.

See below for some of the things that are generally considered a resource, and which will be considered a part of your income.

â€¢ Cash â€¢ Bank Accounts â€¢ Stocks and other Investments â€¢ Land, Homes, etc. â€¢ Life Insurance Policies â€¢ Vehicles â€¢ Owned Property

While you may qualify for SSI benefits if you own a car or your own home, having too many resources or too much money in the bank will affect your eligibility. In general you must have less than \$2000 in the bank for an individual, or \$3000 for a couple, to qualify for SSI. However, you will want to talk to a social security lawyer about the specific requirements for your state.

Q: If I sell my home and make a profit, will I lose my benefits?

A: Like with most social security questions, the correct answer to this varies from person to person, and it is a good idea to consult a social security lawyer. If you sell your home and make a profit, the amount of profit will determine your continued SSI benefits. If the profit from your home takes you over the "allowable value" of your resources at the beginning of the month, you will not be eligible for benefits for that month. And if that money stays in your possession into future months, your approval to receive SSI benefits may be questioned. If you are planning to sell a home, it is a good idea to consult a social security lawyer to understand how that sale may affect your benefits.

## About the Author

Read more about social security lawyer, stop by [www.hillandponton.com](http://www.hillandponton.com).

Source: <http://biglearn.net>