

Documenting Expenses

Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)

When do I need to document expenses while receiving SSI or SSDI?

- **If you are a representative payee** (someone who manages SSI or SSDI benefits for someone else), you might need to tell the Social Security Administration (SSA) how you spent the other person's benefits.
- **If you receive SSI or SSDI while working**, you might be able to deduct some expenses from your earnings. For more information, see our fact sheet titled "Work and Disability Benefits."
- **If you receive SSI and have housing expenses** (e.g., rent, utilities, etc.), you will need to tell SSA how much you, or your parent(s) if you are a child, spend each month.

Will I need to give receipts to SSA?

Sometimes. If you are a representative payee, SSA might ask you to explain how you spent the other person's benefits, and you might have to give SSA a receipt as proof for a particular expense.

If you are working and want SSA to deduct expenses from your earnings—for example, as an impairment-related work expense, as a blindness-related work expense, or as part of a Plan to Achieve Self Support (PASS)—you will need to give SSA receipts for those expenses.

If you receive SSI and have housing expenses, SSA might ask for receipts.

It is a good idea to keep receipts or cancelled checks for **at least** two years.

Do I need to keep receipts for everything I pay for with my SSI or SSDI benefits?

If you are not in one of the situations listed above, you generally do not need to document how you spend your SSI or SSDI benefits. If you are unsure, you may want to keep the receipt in case SSA asks for it.

Do I need to keep receipts if I have an ABLE account?

Because there are limits to how you can spend funds in an Achieving a Better Life Experience (ABLE) account, it is a good idea to keep receipts for all purchases you make with those funds.

How can Project HEAL help?

Project HEAL (Health, Education, Advocacy, and Law), a community-based program of the Maryland Center for Developmental Disabilities at Kennedy Krieger Institute, can help answer specific questions about documenting expenses while applying for or receiving SSI or SSDI.

For more information on Project HEAL and its services, visit: KennedyKrieger.org/ProjectHEAL

To connect with Project HEAL, call **443-923-4414** or complete an [online intake form](#).

*** SSA's policies may change. Contact SSA (ssa.gov) or Project HEAL for updates. ***

