

## Questions You Might Ask a Social Security Lawyer

Q: Will my children get benefits if I get SSI?

A: When you consult a social security lawyer or apply for Social Security on your own, it is important to keep in mind that there are big differences between Social Security Disability Insurance benefits and Supplemental Security Income (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. The reason for this is that SSI is given based only upon need, and so benefits are not offered to dependents.

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 without a sufficient earnings history might not be approved. For more information, speak with a social security lawyer.

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

A: Any social security lawyer will tell you: because SSI is a need based program, all resources and income will be counted towards qualification. Those that qualify for SSI must earn little money and have few 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.

In general, the following are considered "resources" that count towards your income:

â€¢ Cash â€¢ Money in the Bank â€¢ Stocks and Bonds â€¢ Land, Homes, etc. â€¢ Life Insurance â€¢ Automobiles â€¢ Personal Property

Though it is possible to be approved for SSI if you own a vehicle and one home, owning too many assets or "resources" can reduce your chances. In order to be approved for SSI, you must generally have less than \$2000 in a bank account for a single person, or less than \$3000 for two people. But since rules and limits change from state to state, it is best to speak with a social security lawyer.

Q: Will they take away my benefits if I sell my house and make money off of it?

A: The answer to this question will vary from case to case, and it is a good idea to speak with a social security lawyer in this situation. If you sell your home and make a profit, the amount of profit will determine your continued SSI benefits. If you make enough money from selling your house to go over your resources "allowable value," you will become ineligible for SSI during that month. If, however, you maintain those "over value" resources in a bank account into the next months, your eligibility for SSI benefits may come into question. 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

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