

SSI and borrowing questions

Identify the benefit program before applying a rule. SSI, SSDI and retirement benefits are not interchangeable. This worksheet prepares questions for SSA; it does not predict eligibility, resources or benefit amounts.

Program(s) shown in your benefit documents

Date loan proceeds were received or are expected

First day of the following calendar month

Amount expected to remain at that boundary (\$)

Questions to clarify

Is the arrangement a bona fide loan under the applicable rules? What evidence is needed? How would retained proceeds be treated at the next month boundary? Do any exclusions or reporting obligations apply?

Your questions (no claim number or Social Security number)

Record the answer and next step

Date and channel of SSA or other responsible-program contact

Rule or source identified in the response

Documents requested and appropriate secure submission route

Answer received, including relevant conditions

Next action and date

Source: SSA POMS SI 01120.220, Cash Loans. Consult secure.ssa.gov/poms.nsf/lnx/0501120220 and the program directly. Bona fide loan proceeds and money retained into a later month are different questions. Do not assume that this worksheet establishes how your facts are classified.