

Social Security Help: Before Seeing a Social Security Lawyer

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

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. One major difference is that, while children may sometimes be eligible for benefits under Social Security Disability Insurance (talk to a social security lawyer for details), under SSI they will not. 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. Your dependent childrens ability to get benefits will generally be based on your past earnings. 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: If I have money in my bank account, can I be approved for SSI benefits?

A: Any social security lawyer will tell you: because SSI is a need based program, all resources and income will be counted towards qualification. 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€¢ Coins and Currency â€¢ Money in the Bank â€¢ Stocks and Bonds â€¢ Land, Homes, etc. â€¢ Life Insurance â€¢ Vehicles â€¢ Owned 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.

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: 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 do make money from the sale of a home, the amount of money you make will be the deciding factor in the effect on your SSI. 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 this happens, it is important to speak to a social security lawyer in order to know your next steps.

About the Author

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