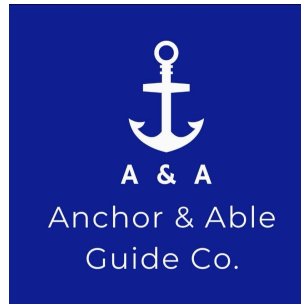




LITE EDITION - FREE SUMMARY

Childhood SSI Benefits

A parent's summary of how to apply - clear steps,
stronger records, and confidence in what comes next.

This is a summary. This Lite edition gives you the big picture and the first steps from *Childhood SSI Benefits: A Parent's Guide to Applying*. It is not the full guide. **The full SSI guide is available for purchase** - it carries the complete checklists, the full daily-life journal method, the step-by-step application walkthrough, and the full appeals process. See the last page for how to get it.

A note from Beth

I'm Beth. For more than 20 years, I've been learning how to navigate the disability benefits system for my own child - the applications, the denials, the appeals, and the parts nobody explains.

If you're reading this, you're probably scared, tired, or both. You don't need an attorney to start. You need clear information, organized records, and someone to tell you the truth about how the process actually works. This summary is your starting point.

Your child's daily life is the evidence. You already know it better than anyone. This summary will help you start putting it on paper.

Volume 1 of The Parent Guide Series - Lite Summary Edition

What Childhood SSI is - and who can qualify

Supplemental Security Income (SSI) is a federal program run by the Social Security Administration (SSA). It pays a monthly benefit to children with disabilities who have limited income and resources. The benefit helps cover the extra costs of raising a child with a disability - and those costs are real.

It is federal

The rules are the same in every state, though some states add a small extra payment on top.

It is needs-based

SSA looks at your household income and resources, not just your child's disability.

It is monthly

If approved, the payment comes every month for as long as your child qualifies.

It can open health coverage

In most states, a child approved for SSI automatically qualifies for Medicaid.

Three things must be true at the same time

- 1. Your child is under 18.** Childhood SSI is for children under 18. When your child turns 18, SSA reviews the case under adult rules - start preparing around age 17.
- 2. Your child has a qualifying disability.** SSA's standard is a physical or mental condition that causes marked and severe functional limitations, and that has lasted or is expected to last at least 12 months, or is expected to result in death. In plain language: the condition seriously limits what your child can do compared to other children the same age.
- 3. Your household meets the income and resource limits.** Because your child is under 18, SSA counts some of the parents' income and resources as if they belonged to the child. This is called deeming. Countable resources generally cannot exceed \$2,000. The home you live in, one vehicle, and basic household goods generally do not count.

Do not guess whether you are over the limit. Apply and let SSA do the math. Families often assume they earn too much when they actually qualify.

SSA judges daily life, not just a diagnosis

This is the most important idea in the full guide. Two children with the same diagnosis can get different decisions. What matters is how the condition affects your child's daily life. SSA evaluates functioning in six areas:

1. Learning and using information

Can your child learn, remember, and use what they have learned, like other kids their age?

2. Focusing and finishing tasks

Can they pay attention, stay on task, and finish things without constant redirection?

3. Getting along with others

How do they handle family, peers, adults, changes, and frustration?

4. Moving and handling objects

Walking, balance, coordination, and using hands for age-appropriate tasks.

5. Taking care of themselves

Eating, dressing, bathing, hygiene, and staying safe - alone or with help?

6. Health and physical well-being

How often are they sick? How do medications and treatments disrupt normal life?

SSA is looking for **marked** limitations (serious interference) in **two** of these areas, or an **extreme** limitation (very serious interference) in **one** area. Your job is to show, in detail, what your child's real day looks like.

What assessors often miss - do not let them miss yours

- **Prompting.** Every reminder, cue, and step-by-step walk-through is evidence. If it only happens because you prompt it, write that down.
- **Supervision.** Can your child be left alone safely, and for how long? Say it plainly.
- **Structured routines.** If your child does okay only because of scaffolding you built, document the scaffolding - and what falls apart when the routine breaks.
- **The hard days.** Appointments catch good days. Your records should show the full range: meltdowns, missed school, sleepless nights.
- **Medication side effects.** Drowsiness, appetite changes, and mood effects are part of the picture. Document them.

Start the folder, start the journal, then file

Your paperwork folder - the short list

- ☐ Birth certificate and Social Security number for your child
- ☐ Medical records: diagnoses, hospitalizations, specialist reports, and a list of all medications with doses and side effects
- ☐ Therapy records: physical, occupational, speech, and behavioral evaluations and progress notes
- ☐ School records: IEP or 504 plan, report cards, teacher notes, and attendance records
- ☐ A list of every doctor, therapist, clinic, and hospital, with phone numbers and visit dates
- ☐ Household financial records: pay stubs, bank statements, and other income records

The full guide carries the complete checklist, including mental health records and private evaluations. You do not need everything gathered to start the application.

Keep a daily-life journal - start today

This is the single most powerful thing you can do, and it costs nothing. Several days a week, write down what your child needed help with and how much help, how long things took, behaviors and what triggered them, disrupted activities, and sleep or medication problems. Always date your entries. Months from now, when SSA asks how the disability affects daily life, you will have proof instead of guesses.

Applying, in brief

- **File** online through SSA, by phone, or in person at your local SSA office. Your application date matters - benefits can go back to it, so do not delay for perfect records.
- **Complete the interview and forms honestly.** Describe the hard days. Do not minimize. Submit your own copies of important records; do not rely on SSA to collect everything.
- **While you wait:** keep every appointment, respond to every SSA letter quickly, keep journaling, and save every letter in your folder.

A denial is not the end - appeal on time

Many children are approved on appeal after an initial denial. A denial does not mean your child's case lacks merit. The appeals ladder is: Reconsideration, then a hearing before an administrative law judge, then Appeals Council review, then federal court.

The deadline matters: you generally have 60 days from the date on your denial notice to file each appeal. File the appeal first and gather evidence after - a missed deadline can end a case. While you appeal, keep getting treatment, keep journaling, and get updated letters from doctors and teachers.

Quick-start checklist

- ☐ Start your daily-life journal today
- ☐ Begin gathering medical and school records
- ☐ Write your one-page "typical day" summary
- ☐ File the application - do not wait for perfect records
- ☐ Respond to every SSA request immediately
- ☐ Save every letter from SSA in your folder
- ☐ If denied, file your appeal within 60 days

Get the full guide

This Lite edition is a summary. The full guide - *Childhood SSI Benefits: A Parent's Guide to Applying* - is available for purchase and includes everything this summary condenses: the complete paperwork checklist, the full daily-life journal method, the step-by-step application walkthrough, what to do while SSA reviews your case, and the full appeals process.

\$9 - anchorandableco.com

Also on Gumroad at anchorable.gumroad.com. Questions? anchorandableco@gmail.com

I'm not an attorney, and this isn't legal advice - just what 20+ years of navigating this system for my own child has taught me. Every family's situation is different. When in doubt, talk to a qualified attorney or advocate in your area.

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