



# Veterans: Maximize your income through work incentives

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Disabled veterans may have heard an urban legend or myth that choosing to work automatically cancels your entitlement to disability benefits from the VA or Social Security.

This is simply untrue, as veterans can earn some income through work, while retaining VA disability compensation and Social Security disability income.

While the analysis can be complicated, the VA has developed an income and benefits calculator to help you figure it out. You can find directions on how to use the calculator at [va.gov/HOMELESS/ssvf/docs/A1\\_Walkthrough\\_VA\\_Income\\_Benefits\\_Calculator.pdf](https://www.va.gov/HOMELESS/ssvf/docs/A1_Walkthrough_VA_Income_Benefits_Calculator.pdf).

## **WALK-THROUGH OF THE VA INCOME AND BENEFITS CALCULATOR**

Use the VA income and benefit calculator to explore how to maximize your income while receiving Social Security Income or Social Security Disability Income. They are available for download as a spreadsheet at [va.gov/HOMELESS/ssvf/docs/VA\\_Income\\_and\\_Benefits\\_Calculator\\_2019\\_Update.xlsx](https://www.va.gov/HOMELESS/ssvf/docs/VA_Income_and_Benefits_Calculator_2019_Update.xlsx).

These tools can provide a powerful example of how you can maximize your income using a number of sources, while dispelling myths about losing disability benefits when returning to work.

These calculators don't require any specialized expertise. The formula cells are locked so that you can't accidentally change a formula or enter information into the wrong box.

These tools are intended to help you understand your employment and benefits. We encourage you to use them to explore different options to answer questions, such as:

- What would happen to my benefits if I work a few extra hours per week?
- What about taking a higher paying job?
- Is it really true that if I try to work, my benefits will end and I'll be worse off? (This one is a myth that you can help bust!)

The calculator will use the values you have entered to estimate your total monthly income, before taxes.

The calculators provide a clear visual that you can print off and keep.