

Total disability does not have to mean total loss of finances

Whether you became disabled because of a serious injury or illness or have lived with the impairment since birth, chances are you have thought about, at some point in your life, how it can affect your finances. This is especially true if you are totally disabled and unable to work.

How will you support yourself and pay for day to day expenses? Will you have enough money to cover the cost of medical care? Will you have to rely on someone financially for the rest of your life? These are the questions that are most often asked by people with total disability and can be the cause of some anxiety for many. Thanks to a beneficial program through the Social Security Administration though, this anxiety may not be necessary, especially if you are approved for the benefits.

We're talking about [Supplemental Security Income](#); and while some of our more frequent readers may be familiar with the subject, we realize that those who are new to our blog may not know what this program is or what it can offer people with disabilities. Often called SSI for short, this program is run by the SSA and provides benefits to people who have low income and resources because of their disability.

Because there is no age limit on when you can receive SSI benefits, a child with a disability may not need to worry about financial security when they are older because they will likely be eligible for benefits into adulthood. There is one limitation though: they must be considered totally disabled in order to qualify for benefits.

In order to meet the SSA definition of [total disability](#), you must meet three criteria:

- Your medical condition prevented you from ever working
- Your medical condition prevents you from switching to other work
- Your medical condition will last for more than a year or cause death

But even if one or more of these criteria are met, there is no guarantee that your application will be approved on the first try. A person may need to appeal their claim several times before they receive the benefits they deserve. And in some cases, people can only achieve this with the help of a skilled lawyer at the side. It's something to keep in mind if you are considering this program for yourself or someone you know.