



Social Security Online Services and Benefits

Note: This event is public. Please do not share any personal information, such as date of births or social security numbers, about yourself or others during the event.



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Beware of Social Security Phone Scams



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Telephone scammers are pretending to be government employees. They may threaten you and may demand immediate payment to avoid arrest or other legal action. Do not be fooled!

If you receive a suspicious call:

- 1. HANG UP!**
- 2. DO NOT GIVE THEM MONEY OR PERSONAL INFORMATION!**
- 3. REPORT THE SCAM AT [OIG.SSA.GOV](https://oig.ssa.gov)**



What to look out for



The caller says there is a **problem** with your Social Security number or account.



Scammers **pretend** they're from Social Security or another government agency. Caller ID or documents sent by email may look official but **they are not**.



Any call asking you to pay a fine or debt with retail gift cards, cash, wire transfers, or pre-paid debit cards.



Callers threaten you with arrest or other legal action.

Be Alert

Social Security may call you in some situations but will **never**:

- » Threaten you
- » Suspend your Social Security Number
- » Demand immediate payment from you
- » Require payment by cash, gift card, pre-paid debit card, or wire transfer

Be Active

Protect yourself and your friends and family!

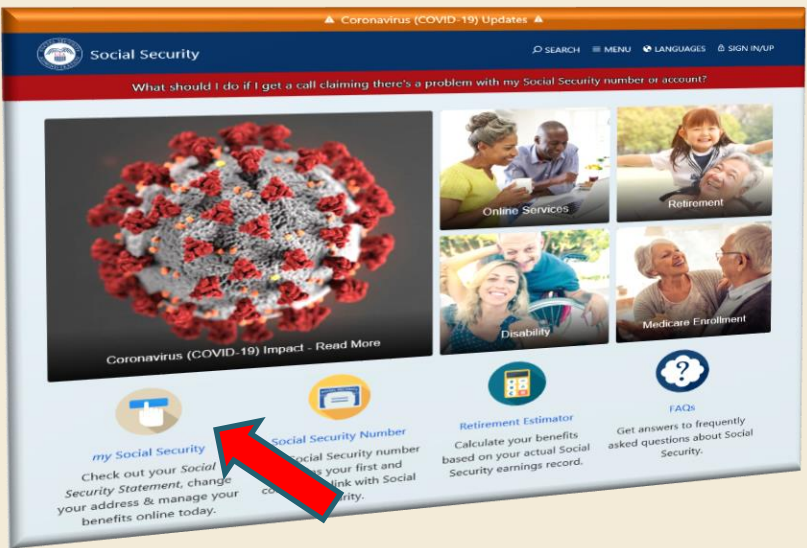
- » If you receive a questionable call, just hang up and report the call at oig.ssa.gov
- » Learn more at oig.ssa.gov/scam
- » Share this information with others





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my Social Security – Registration



Step 1: Visit ssa.gov and select *my Social Security*

Step 2: Select “Create An Account”

Step 3: Verify your Identity

Step 4: Choose a Username and Password

You will have challenges creating a *my Social Security* account online if the following apply:

- Credit Freeze
- Multiple Address Changes
- Name does not match SSA Records
- Unable to answer security/identity questions

my Social Security Services

If you receive benefits or have Medicare, you can:

- Opt out of mailed notices for those available online;
- Request a replacement Social Security card if you meet certain requirements;
- Report your wages if you work and receive Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits;
- Get a benefit verification letter as proof that you are getting benefits;
- Check your benefit and payment information and your earnings record;
- Change your address and phone number;
- Start or change direct deposit of your benefit payment;
- Submit your advance designation of representative payee request;
- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.

ssa.gov/myaccount/what.html



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my Social Security Services

If you do not receive benefits, you can:

- View retirement benefit estimates at different ages or dates when you want to start receiving benefits;
- View possible spouse's benefits;
- Request a replacement Social Security card if you meet certain requirements;
- Check the status of your application or appeal;
- Get a benefit verification letter as proof that you are not getting benefits;
- Get your *Social Security Statement* to review:
 - Estimates of your future retirement, disability, and survivor benefits;
 - Your earnings record, to verify the amounts that we posted are correct; and
 - The estimated Social Security and Medicare taxes you've paid.

ssa.gov/myaccount/what.html



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Social Security Statement

- The *Statement* is one of Social Security's most far-reaching educational tools.
 - In 2020, we provided more than 83 million *Statements* in print and online.
- Workers age 18 and older can access their *Statement* online using *my* Social Security. We mail a *Statement* to workers age 60 and older who do not have an online account.

ssa.gov/myaccount/statement.html



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How You Qualify for Benefits

- You need to work to earn Social Security “credits”
- Each \$1,470 in earnings gives you one credit
- You can earn a maximum of 4 credits per year



Example: To earn 4 credits in 2021, you must earn at least **\$5,880**. Earning 40 credits (10 years of work) throughout your working life will qualify you for a retirement benefit.



Your Age at the Time You Elect Retirement Benefits Affects the Amount

Year of Birth	Full Retirement Age	% at age 62	% at age 70
1943-1954	66	75.0%	132.00%
1955	66 + 2 months	74.2%	130.67%
1956	66 + 4 months	73.3%	129.33%
1957	66 + 6 months	72.5%	128.00%
1958	66 + 8 months	71.7%	126.67%
1959	66 + 10 months	70.8%	125.33%
1960 or later	67	70.0%	124.00%

If You're a Worker and Start Retirement Benefits

- At age 62, you get a permanent lower monthly payment
- At your full retirement age, you get your full benefit
- After your full retirement age, you get an even higher monthly payment for delaying



Retirement Estimator

www.ssa.gov/benefits/retirement/estimator.html

Your Retirement Benefit Estimate

The age that you start your benefits determines how much you receive each month.

We created estimates for you at three common retirement ages using your earnings information. You can also add your own custom estimates by changing your stop work age and future earnings.

If you start your benefits:	And you earn an average of:	Your benefit will be about:
At age 65	\$45,000 a year (from now until age 65)	\$1,434 a month
At full retirement (age 67)	\$40,000 a year (from now until full retirement)	\$1,525 a month
At age 70	\$40,000 a year (from now until age 70)	\$1,891 a month
At age 62	\$40,000 a year (from now until age 62)	\$1,040 a month

- Convenient, secure, and quick financial planning tool
- Immediate and accurate benefit estimates
- Lets you create “What if” scenarios based on different ages and earnings

Spouse vs. Surviving Spouse Benefits

Spouse (living)	Surviving Spouse (deceased)
May start as early as age 62	May start as early as age 60 or as early as 50 if disabled
50% if you wait until FRA or later	100% if you start at FRA or later
Less than 50% if you start before FRA (reduced for each month taken early)	71.5% at age 60, increases each month you wait.
Can receive at any age, if caring for a child under age 16 or disabled	Can receive at any age, if caring for a child under age 16 or disabled

Certain conditions must be met. Ex-spouses may be eligible.



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Auxiliary Benefits for Children

A child must have:

- A parent who's disabled or retired and entitled to Social Security benefits; or
- A parent who died after having worked long enough in a job where they paid Social Security taxes.

The child must also be:

- Unmarried;
- Younger than age 18;
- 18-19 years old and a full-time student (no higher than grade 12);
- 18 or older and disabled from a disability that started before age 22.

ssa.gov/planners/retire/applying7.html



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You Can Work and Receive Benefits

If You Are	You Can Make Up To	If You Make More, Some Benefits Will Be Withheld
Under FRA* in 2021	\$18,960/yr. (\$1,580/mo.)	\$1 for every \$2
Turning FRA in 2021	\$50,520/yr. (\$4,210/mo.)	\$1 for every \$3
Month You Attain Full Retirement Age & Continuing	No Limit	No Limit

*FRA = Full Retirement Age

Note: If some of your retirement benefits are withheld because of your earnings, your benefits will be increased starting at your full retirement age to take into account those months in which benefits were withheld.



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Earnings Test Calculator

www.ssa.gov/OACT/COLA/RTeffect.html

Retirement Earnings Test Calculator

Automatic Determinations

Complete the form to see the effect of the Retirement Earnings Test on retirement benefits.

Please note that the retirement earnings test always uses the *normal (full) retirement age applicable to retired workers*.

[Exempt amounts](#) under the Retirement Earnings Test

Enter your **date of birth**: Month Day Year

Your **estimated earnings**: \$

If you reach your [normal \(or full\) retirement age](#) this year, enter only those earnings made prior to the month you reach this age. The retirement earnings test does not apply once you reach normal retirement age.

Your estimated **monthly benefit**: \$ (before application of the retirement test)

Is the current year the first year you are receiving benefits?

Yes No

Note: [special rules](#) apply in the first year you retire.



Social Security Disability Insurance (SSDI)

What is it?

SSDI provides a monthly benefit to people who are no longer able to work because of a significant disabling condition(s). SSA does not pay partial or temporary disability benefits.

Who is it for?

People who cannot perform substantial work activity may qualify if they:

- have medical condition(s) expected to last at least 12 months or result in death
- are younger than full retirement age (FRA) and earn less than the substantial gainful activity (SGA) limit
- have recent work and a certain number of work credits based on age

ssa.gov/disability



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Social Security Disability

www.ssa.gov/benefits/disability

Who Can Get Disability Benefits?

Worker

- Must have paid into Social Security five out of last 10 years
- For younger workers, under age 31 less work is required

Spouse

- At age 62
- At any age if caring for child under 16 or disabled
- Divorced spouses may qualify

Child

- Not married under age 18 (under 19 if still in high school)
- Not married and disabled before age 22



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Applying for Benefits

3 options available to apply:



Online www.ssa.gov



By phone 1-800-772-1213

If deaf or hard of hearing, call Social Security's TTY number, 1-800-325-0778.



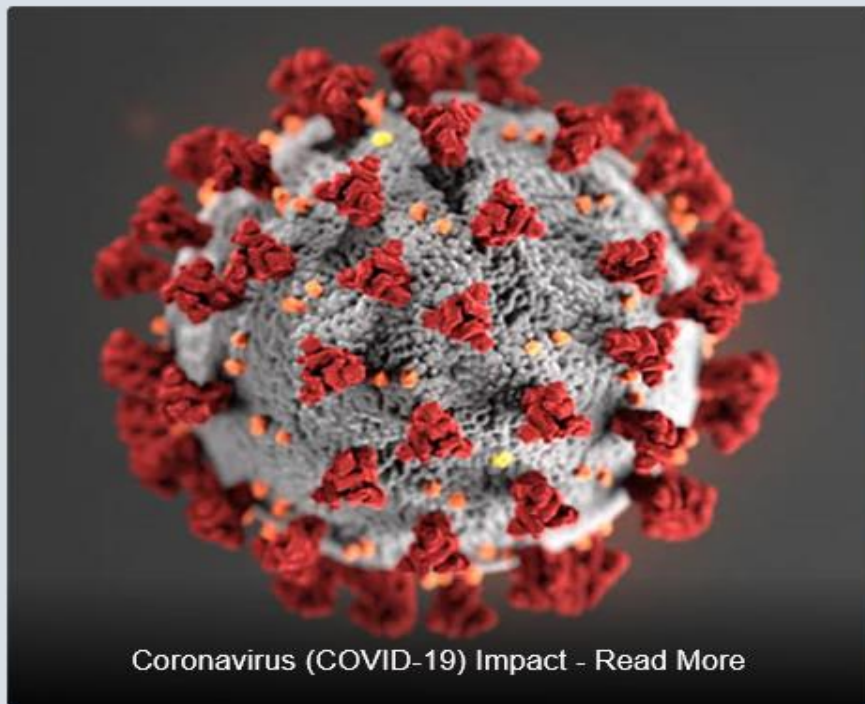
Call your local office (www.ssa.gov/locator)

You choose the most convenient option for you!

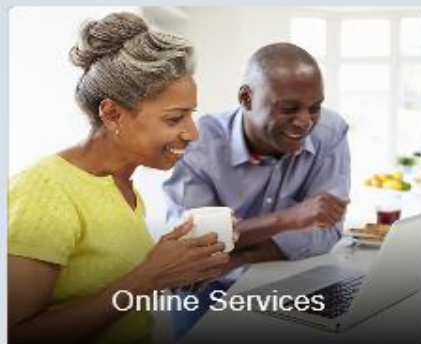
Note: Child and survivor claims can only be done by phone or in a field office (not online)



What should I do if I get a call claiming there's a problem with my Social Security number or account?



Coronavirus (COVID-19) Impact - Read More



Online Services



Retirement



Disability



Medicare Enrollment



my Social Security

Check out your *Social Security Statement*, change your address & manage your benefits online today.



Social Security Number

Your Social Security number remains your first and continuous link with Social Security.



Retirement Estimator

Calculate your benefits based on your actual Social Security earnings record.



FAQs

Get answers to frequently asked questions about Social Security.





Newsroom

Social Security Board of Trustees: Combined Trust Funds Projected Depletion One Year Sooner Than Last Year

The Social Security Board of Trustees today released its annual report on the long-term financial status of the Social Security Trust Funds...

How to Change Your Second Factor Authentication for Your Personal my Social Security Account

Did you recently get a new cell phone number or email address? If you did, you will need to update your personal my Social Security account to reflect the new number or email. You will be required to use...

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Replacement Social Security Card



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Social Security Statement



Direct Deposit



Closings & Emergencies

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Ticket to Work

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Emergency Assistance for Homeowners and Renters

Explore the Benefits You May Be Due