



**“Participation in this presentation does not constitute an endorsement by the Social Security Administration (SSA) or its employees of the organizations and information and products not provided by SSA.”**



Securing today  
and tomorrow







# Social Security: With You Through Life's Journey...



Securing today  
and tomorrow



Produced at U.S. taxpayer expense



# How Do You Become Eligible for Retirement Benefits?

- By earning “credits” when you work and pay Social Security taxes
- You need 40 credits (10 years of work) and you must be 62 or older
- In 2025, each \$1,810 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

***Note: To earn 4 credits in 2025, you must earn at least \$7,240.***

**[ssa.gov/benefits/retirement/planner/credits.html](https://ssa.gov/benefits/retirement/planner/credits.html)**



Securing today  
and tomorrow

SSA.gov





# How Social Security Determines Your Benefit

Benefits are based on earnings

Step 1 - Your wages are adjusted for changes in wage levels over time

Step 2 - Find the monthly average of your 35 highest earnings years

Step 3 - Result is “average indexed monthly earnings”

**[ssa.gov/OACT/COLA/Benefits.html](https://ssa.gov/OACT/COLA/Benefits.html)**

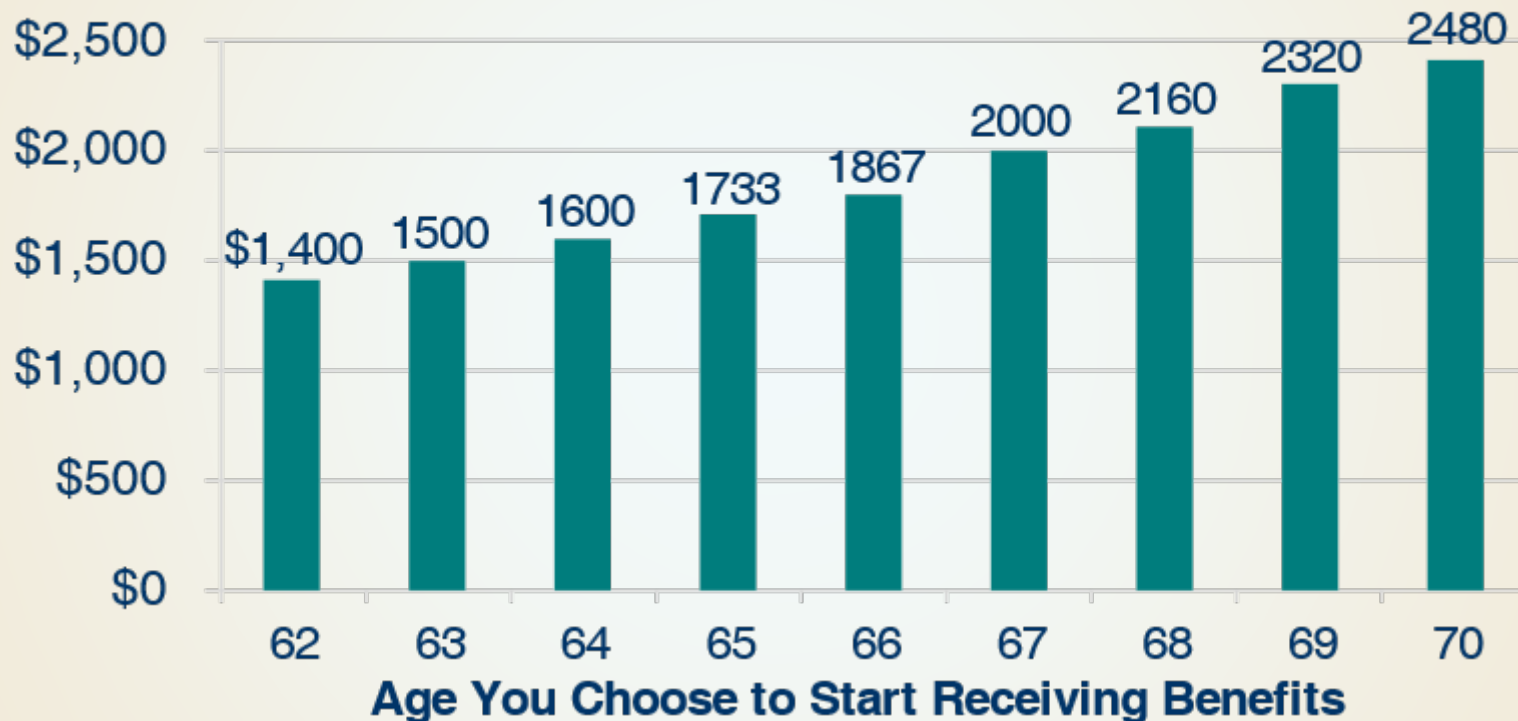


Securing today  
and tomorrow

**SSA.gov**

# What Is the Best Age to Start Receiving Social Security Retirement Benefits?

Monthly Benefit Amounts Differ Based on the Age You Decide to Start Receiving Benefits



*Note: This example assumes a benefit of \$2,000 at a full retirement age of 67*



Securing today  
and tomorrow

SSA.gov

# Benefits Chart by Age

Year of Birth	Full Retirement Age	A \$1000 retirement benefit taken at age 62 would be reduced by	A \$500 spouse benefit taken at age 62 would be reduced by
1943-1954	66	25%	30%
1955	66 and 2 months	25.83%	30.83%
1956	66 and 4 months	26.67%	31.67%
1957	66 and 6 months	27.5%	32.5%
1958	66 and 8 months	28.33%	33.33%
1959	66 and 10 months	29.17%	34.17%
1960 +	67	30%	35%

**[ssa.gov/oact/quickcalc/earlyretire.html](https://ssa.gov/oact/quickcalc/earlyretire.html)**



Securing today  
and tomorrow

SSA.gov

# Working While Receiving Benefits

If you are	In 2025, you can earn up to	If you earn more, some benefits will be withheld
Under Full Retirement Age	\$23,400/yr. (\$1,950 /month)	\$1 for every \$2 earned above the limit
The Year Full Retirement Age is Reached	\$62,160/yr. (\$5,180/month) before month of full retirement age	\$1 for every \$3 earned above the limit
Month of Full Retirement Age and Above	No Limit	No Limit



Securing today  
and tomorrow

**Retirement Earnings Test Calculator:**  
**[ssa.gov/OACT/COLA/RTeffect.html](https://ssa.gov/OACT/COLA/RTeffect.html)**

**SSA.gov**



# We're There for Your Family



Securing today  
and tomorrow

[SSA.gov](https://www.ssa.gov)





# Auxiliary Benefits for Children

A child must have:

- A parent entitled to benefits due to disability or retirement; 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 high school student;
- 18 or older and have a disability that started before age 22.

**[ssa.gov/family](https://ssa.gov/family)**



Securing today  
and tomorrow

**SSA.gov**



# Benefits for a Spouse

- Maximum benefit = 50% of worker's unreduced benefit
- Reduction for early retirement
- If spouse's own benefit is less than 50% of the worker's, benefits will be combined to equal 50% of the higher amount.
- Does not reduce payment to the worker
- Benefit is unreduced if claiming spouse is caring for the worker's child who is under age 16 or who has a disability
- Spouse benefits are not payable until worker collects

**[ssa.gov/family](https://ssa.gov/family)**



Securing today  
and tomorrow

**SSA.gov**



# Benefits for Divorced Spouses

You may receive benefits on your former spouse's record (even if they have remarried) if:

- Marriage lasted at least 10 years
- You are unmarried
- You are age 62 or older
- Your ex-spouse is at least 62 and eligible for Social Security retirement or disability benefits, even if not collecting
- Benefit you would receive based on your own work is less than benefit you would receive based on ex-spouse's work

**[ssa.gov/family/eligibility](https://ssa.gov/family/eligibility)**



Securing today  
and tomorrow

**SSA.gov**



# Survivors Benefits

Child	May receive benefits if unmarried and younger than age 18, or between ages 18 and 19 and a full-time high school student
Disabled Child	May receive benefits after age 18 if unmarried and has a disability that started before age 22
Surviving Spouse or Divorced Surviving Spouse  Note: Remarriage after age 60 will not affect benefits.	May receive full benefits at full retirement age or reduced benefits: <ul style="list-style-type: none"><li>• as early as age 60</li><li>• as early as 50 and has a disability</li><li>• at any age if caring for a child of a deceased worker who is under age 16, has a disability, and receives child's benefits</li></ul>

**[ssa.gov/survivors](https://ssa.gov/survivors)**



Securing today  
and tomorrow

**SSA.gov**



# Survivor Benefits

When you pass away, your surviving spouse may:

- Claim survivor benefits at age 50 or older if they have a disability, otherwise any age between 60 and full retirement age;
- At age 60, receive 71.5% of your full benefit and increases each month they wait up to 100% if they start at full retirement age; or
- At full retirement age, receive 100% of your unreduced benefit.



Securing today  
and tomorrow

[SSA.gov](https://www.ssa.gov)



You can take survivor benefits as early as age 60, then switch to retirement on your own record as early as age 62 and as late as age 70 if that benefit rate is higher than your survivor benefit rate.

OR

You can take retirement benefits as early as age 62, then switch to survivor benefits at a later date if the benefit rate is higher. The maximum survivor benefit rate is payable somewhere between your 62nd birthday and full retirement age.



Securing today  
and tomorrow

[SSA.gov](https://www.ssa.gov)



# How to Apply for Benefits



File online for Retirement, Spouse, Disability, or Medicare Only

- If you are disabled, you can file for Retirement and Disability with same application if you are at least 62 but not yet FRA.
- Survivor\* application is not available online.



Schedule phone appointment at 1-800-772-1213, 8 a.m. – 7 p.m. Monday through Friday.



Schedule in-office appointment at 1-800-772-1213.

***\*Child and survivor claims can only be done by phone or in the office.***



Securing today  
and tomorrow

SSA.gov



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



Social Security

Benefits ▼

Medicare ▼

Card & record ▼

Search SSA.gov



Español

Sign in

## Securing your **today** and **tomorrow**



### Prepare

Check eligibility for benefits

Plan for retirement



### Apply

Apply for benefits

Sign up for Medicare

### After you apply

Check application or appeal status

Appeal application decision

Feedback

## Manage benefits & information



### Documents

Get benefit verification letter

Get tax form (1099/1042s)



### Number & card

Replace card

Request number for the first time

Report stolen number



Securing today  
and tomorrow

SSA.gov

# my Social Security



Social Security

Benefits ▾

Medicare ▾

Card & record ▾

Search SSA.gov



Español

| Account

## Create your personal my Social Security account today

A free and secure my Social Security account provides personalized tools for everyone, whether you receive benefits or not. You can use your account to request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive.

Create an Account

Sign In

[Finish Setting Up Your Account](#)



## [ssa.gov/myaccount](https://ssa.gov/myaccount)



Securing today  
and tomorrow

SSA.gov





# How to Open/Sign In to a *my* Social Security Account

1. Visit [www.ssa.gov/myaccount](https://www.ssa.gov/myaccount)
2. Select: “Sign In or Create an Account”
3. If you already have an account, select Sign In and enter:
  - Existing my Social Security username and password
  - Existing Login.gov or ID.me credentials
4. To create a new account, select Create an Account on this and the next screen. You will be directed to Login.gov for next steps.
5. After creating your Login.gov account, you will be directed back to our website where you will provide personal information so we can verify your identity.
6. Complete the registration process using the activation code we send you.



Securing today  
and tomorrow

SSA.gov

# *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, 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](https://ssa.gov/myaccount/what.html)**



Securing today  
and tomorrow

SSA.gov

# *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 (Social Security beneficiaries only);
- Start or change direct deposit of your benefit payment (Social Security beneficiaries only);
- 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](https://ssa.gov/myaccount/what.html)**





Securing today  
and tomorrow


**SSA.gov**



# Social Security Fairness Act

 [Employers: Use Business Services Online \(BSO\) to submit W-2s.](#)

 [Information about the Social Security Fairness Act \(WEP/GPO\)](#)

 An official website of the United States government [Here's how you know](#) ▾




Social Security


Benefits ▾

Medicare ▾

Card & record ▾



 Español

 Account

Social Security Fairness Act: Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) update [Subscribe](#) [En español](#)

Last updated January 24, 2025

What is the Social Security Fairness Act and who does it help? +

Will every teacher, firefighter, police officer, or public worker receive a benefit increase because of the new law? +

When will a person see their Social Security benefit increase because of the Social Security Fairness Act? +

By how much may a person's monthly benefit increase? +

For someone already receiving benefits affected by WEP or GPO, how far back might they receive increased benefits under the Social Security Fairness Act? +

What should people do now that the Social Security Fairness Act is law? +

What if a person pays their Medicare premium directly to the Centers for Medicare & Medicaid Services due to the Windfall Elimination Provision or Government Pension Offset reduction? ×



Securing today  
and tomorrow

SSA.gov