



Where Boomers Find New Ideas for:

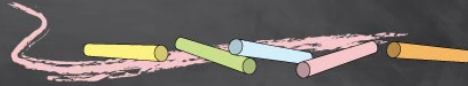
REINVENTING

REDESIGNING

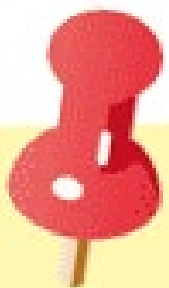
RECHARGING

RETHINKING

REIMAGINING



Social Security Checklist for a **SURVIVING SPOUSE, WITH MINOR CHILDREN**

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- ✓ Confirm with Social Security your child-in-care spousal payment
 - ✓ Double check your minor children are receiving payments up to the Family Maximum
 - ✓ Understand your payments will stop once your youngest child reaches 16
 - ✓ Payments to each child continue until age 18, or 19 if still in high school
 - ✓ Plan for a gap in benefits between your last payment and age 60 or your survivor FRA
 - ✓ Map out your claiming options for key ages: 60, 62, your survivor FRA, your own FRA, and 70
 - ✓ Refer to the *Surviving Spouse, No Minor Children* checklist for retirement benefits

Read benefits as a surviving spouse caring for your deceased spouse's minor children in my book, *What's the Deal with Social Security for Women*. **Then take action!** This additional information may help you sort through your options and timing of benefits.

You will be entitled to two different benefit periods

1st Benefit Period:

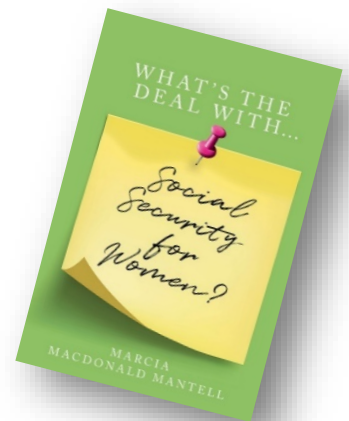
- ❑ If you are younger than 60 when widowed, and caring for the deceased spouse's children, you are also entitled to a surviving spouse benefit.
 - Your payments last until the youngest child is 16.
 - It will be reduced if you are working and earning above the earnings limit.
 - If you remarry, your benefits will stop, but payments to your children continue until each reaches age 18, or 19 if still in high school.
- ❑ The funeral director should notify Social Security about your situation, but confirm.
- ❑ Social Security should contact you and for required documents, including:
 - Marriage and Death certificates.
 - Your original birth certificate or passport.
- ❑ If you are also requesting family benefits for your children, you'll need their original birth certificates and proof of citizenship.
- ❑ Have your checking account numbers available to set up direct deposit of benefits.

2nd Benefit Period:

- ❑ 60 is the earliest age to claim surviving spouse retirement benefits, unless you are disabled.
- ❑ See the **Surviving Spouse, No Minor Children** checklist for more information about claiming retirement benefits.

Tips

- ❑ If you remarried, you may ultimately have multiple records to consider for your highest benefit.
- ❑ Interview several retirement income planning financial advisors. Look for Social Security experts to guide you through your options.



If you haven't read my book, [order your copy on Amazon](#).