



Where Boomers Find New Ideas for:

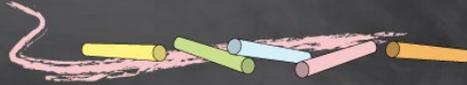
REINVENTING

REDESIGNING

RECHARGING

RETHINKING

REIMAGINING



Social Security Checklist for SINGLE INDIVIDUALS



- ✓ Print your current Social Security Statement
- ✓ Confirm you have worked enough quarters to qualify for Social Security, especially if you are a teacher or work for a state government
- ✓ Review your wage history and decide how many more years you must work to maximize your benefit
- ✓ Review your estimated benefits at FRA and age 70; compare how waiting to claim can make a difference
- ✓ If you are working, decide how long you will continue
- ✓ Use the retirement estimators on SSA.gov to see how different claiming dates impact your monthly payment

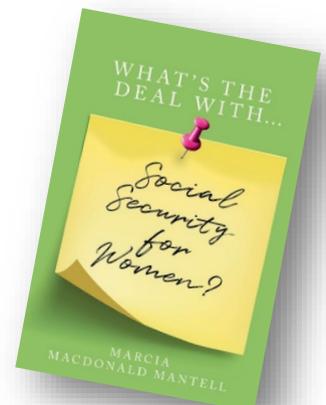
Read about Social Security's important benefits for single workers, in my book, *What's the Deal with Social Security for Women*. Then, **take action!** Here's more information about the steps you can take to get a better handle on your own Social Security benefit.

Take a good look at your Social Security estimates

- ❑ Set up your personal account at SSA.gov/mySocialSecurity. Print your statement. Check your credits and eligibility.
- ❑ Double check to make sure there is no other worker's record you can claim on.
- ❑ Compare your benefit estimates at your Full Retirement Age, age 70, and age 62.
- ❑ Consider how important this benefit will be as you age. Ask these questions:
 - Would it make the best financial sense to wait until FRA to claim?
 - Would it make the best financial sense to wait until age 70 before claiming? Age 70 is where you receive your maximum benefit payment.
- ❑ Note that your payments will be reduced if you claim at any time before FRA.
- ❑ If you are still working, check the earnings limit to see if claiming early will reduce your own benefit temporarily.
- ❑ If you have a public pension where Social Security was not included, adjust your payments for WEP.

When It's Time to Claim

- ❑ Use the [online application at SSA.gov](https://SSA.gov) for a fast and easy process.
- ❑ Fill out your request 2 – 3 months before you want payments to begin.
- ❑ Track the status of your enrollment in your *mySocialSecurity* online account.



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