Chapter 1 : SSDI and SSI Application Benefits Programs | Apply or Sign Up For SSI Online

You can complete an application for Retirement, Spouse's, Medicare or Disability Benefits online. If you do not wish to use the online application, or the application for the benefit you want is not available online, you can: If you live outside the U.S. you can contact the nearest U.S. Social.

If you have questions or issues on applying for these benefits, then you would need to contact your local office. To find a location near you, please use our Social Security office locator. Social Security recommends you apply online, however if you prefer to apply in-person you should call your local office and setup an appointment. This is not required, but an appointment may speed up the application process. When making your appointment, you can ask the person to verify what documents you need to bring to complete your retirement benefits application. Social Security does highly recommend you apply using their online system. You can easily complete the application process in as little as 15 minutes at your house using your internet connection. Usually once your application has been submitted, you are done. There are no forms to sign and in most cases, no documentation is required. Social Security will process your online application and contact you if any additional information is needed. If you prefer to complete your application in a language other than English, the online application will give you the option to schedule an appointment to apply for benefits in your preferred language. The online application is currently only available in English. Who is able to apply online for retirement benefits? You can apply online for retirement benefits or benefits as a spouse if you: Are not currently receiving benefits on your own Social Security record Are at least 61 years and 9 months old Have not already applied for retirement benefits Want your benefits to start no more than 4 months in the future. Can I apply for the Medicare program? If you already have Medicare, you can still use this application to apply for retirement benefits. After receiving retirement benefits after two years, you may automatically be entitled to Medicare. Before you apply for your retirement benefits Before you apply for retirement benefits, there are certain Social Security basics you need to know about: Your full retirement ageDepending on your birthdate, that may be between age 66 and This could affect the amount of your benefits and when you want your benefits to start. When you can start benefitsYou may start receiving benefits as early as age 62 or as late as age Benefits are reduced for ageYour monthly benefits will be reduced if you start them any time before full retirement age. Working while you receive benefitsIf you elect to receive benefits before you reach full retirement age, you should understand how continuing to work can affect your benefits. Delayed retirement creditsDelayed retirement credits may be added to your benefits if they start after your full retirement age. Life expectancyIf you live to the average life expectancy for someone your age, you will receive about the same amount in lifetime benefits whether you choose to start receiving benefits at age 62, full retirement age, age 70 or any age in between. However, a lot of us will live much longer than the "average" retiree, and most women live longer than men. More than one in three 65 year olds today will live to age 90, and more than one in seven will live to age Social Security benefits, which last as long as you live, provide valuable protection against out living savings and other sources of retirement income. Again, you will want to choose a retirement age based on your circumstances so you will have enough income when you need it. How to use the online retirement benefits application Below are the steps on how to use their online system to fill out and submit your application for retirement benefits: You would need to first access the online application system. You will be taken through a series of screens that will ask you questions about yourself, your family, and your work. Fill out the online application: You can complete your application in a single session or start the application now and finish it sometime later. If you get stuck on a question, go ahead and skip it. When you finish the online application, they will ask you if there are any questions you still need to answer. This allows you to go get the required information and come back and enter it into your saved application. After you completely fill out the application, they will ask you to confirm the truthfulness of the answers to the best of your knowledge, under penalty of perjury, and your response will be recorded. You can be held liable for intentionally providing false or misleading information. The final step of the online application is when you click the Submit Now button, which will appear at the end after you finished filling out the online form. Why

apply for benefits using the online system Using the Social Security online application has a number of benefits: You can avoid trips to your Social Security office, saving you time and money. You can answer questions on your schedule. You can start and stop the application without losing any of the information you entered. You will have a chance to correct mistakes. You can go back and make changes until you finish the application. If you have trouble answering a question, you can find additional information in their [More Info] links. You can print the receipt and keep for your records. You can check the status of your online application. Your receipt includes a confirmation number you can use to check the status of your application. However, if you choose to apply for benefits more than two months in the future, you will not be able to check the status of your application until one month before you start receiving benefits. How long are you allowed to stay on each page? For security reasons, there are time limits for viewing each page. You will receive a warning after 25 minutes without doing anything, and you will be able to extend your time on the page. After the third warning, you must move to another page or your time will run out and your work on that page will be lost. After you apply Once they have received your application, they will then review it. After the review, they will contact you if any additional information is needed or if they need to see your documents. They can also contact you to let you know: Other family members may be able to receive benefits on your work record. When they have all of the necessary information and documents, they will process your application and send you a letter about their decision in the mail. If you prefer not to apply online then you can apply for retirement benefits:

Chapter 2 : How to Apply for Social Security Retirement Benefits

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Applying for Social Security benefits is a big step, but it can be a smooth one if you know what to expect and have the right information at your fingertips. Depending on the benefit you want, you may have the option of applying in person, by phone or online. This can be easy but it might take time. Call to make an appointment at the Social Security Administration SSA office nearest you and call when phone lines are least busy â€" typically later in the day, later in the week and later in the month. Click on Search, type in "find an office," and when the office locator pops up, enter your zip code. If you call outside those hours, you can still get some information about benefits, eligibility and online services. You can apply online for some, but not all, Social Security benefits. In some cases, you may begin your application process online but will complete it in person or over the phone. The online application system is available Monday through Friday, 5 a. ET; Saturday, 5 a. ET; and Sunday, 8 a. On federal holidays, the system is available on the usual hours for that day of the week. Here are some basic guidelines on applying for widely sought benefits. Required materials include your Social Security number; birth certificate original or certified copy or a religious record of your birth, such as a baptismal certificate before you were age 5; Form W-2 earnings statements from each of your employers or your tax return from the prior year if self-employed; military discharge papers; and proof of U. File in person, by phone or online. Get hold of the Social Security number of the deceased, your own Social Security number and those of any dependent children , your birth certificate or acceptable religious record, Form W-2 earnings statement or tax return if self-employed, death certificate of the deceased, and your marriage certificate or divorce papers. File in person or by phone as early as the month the covered worker or retiree dies. You may file for disability benefits as soon as you become disabled and be aware that it can take a while to make your case. Dependent family members may file for auxiliary benefits based on the record of a disabled worker. You generally will need the following information and documents: File for these benefits as soon as you need them. Requirements may vary depending on the specific SSI benefit. You may be asked for your Social Security number, your birth certificate or religious record of your birth or other proof of age, documentation on where you live such as a lease or utility bill with your name on it , financial records including payroll slips and bank statements, details of assets you own such as property and vehicles , and proof of citizenship or legal residency, possibly including documents from the Department of Homeland Security. File in person or by phone. For more details on applying for Social Security benefits, go to ssa. More on Social Security.

Chapter 3 : Social Security Application

Applying for Social Security benefits is a big step, but it can be a smooth one if you know what to expect and have the right information at your fingertips. Depending on the benefit you want, you may have the option of applying in person, by phone or online.

Applications for Social Security benefits can only be processed a maximum of four months before benefits are scheduled to begin. However, benefit payments come after each full month of eligibility. For example, if you turn 62 on December 15, your first full month of eligibility is January and your payment for that month will arrive in February. If you have already reached age 62 and met all other eligibility criteria, you may begin collecting benefits in the same month you apply, though your first payment would still not arrive until the following month. Note that receiving Social Security at age 62 , the earliest age at which you can receive benefits, means that you will receive a reduced payment compared to waiting for full aka normal retirement age , or even longer until age 70 to begin. The Process Applying for Social Security benefits is a fairly simple process. Applications can be submitted either online, over the phone or in person at your local Social Security office. The most convenient way to apply is through the online platform found on the Social Security Administration SSA website. The application itself takes about 10 to 30 minutes and can be saved at any point for future completion. In addition, this application can also be used to apply for Medicare. It is generally recommended you apply three months in advance of when you would like to start receiving the checks. In order to ensure a quick and easy application process, it is best to have all the necessary information on hand before beginning. This can include, but is not necessarily limited to, the birth and marriage dates of your and your spouse, your Social Security number, proof of citizenship, tax information, employment history, military records, health insurance information and bank account information for direct deposit. Sometimes, there are requests for documents, including original birth certificates, marriage licenses and tax returns. An agent usually contacts you if any clarification or additional documentation is needed. Once you have completed your application and supplied all requested information, you are supplied with a receipt for your records as well as a confirmation number you can use to check the status of your application online after submission. You can also follow up over the phone or in person at your local Social Security office. Depending on your situation and what documentation may be required, your application may be approved within the same month you apply. In addition, benefit payment schedules are now dictated by date of birth. For those with birthdays between the 1st and 10th, payments will be made on the second Wednesday of every month. For those born between the 11th and 20th, payment is made on the third Wednesday. This means that if you turn 62 on December 15th, your first payment will arrive on the third Wednesday of the following February.

Chapter 4 : When to apply for Social Security retirement benefits | Investopedia

Other experts agree that online is the best way to apply for Social Security. "I am a firm believer in applying online for benefits," says Kurt Czarnowski, a principal with Czarnowski Consulting.

Chapter 5 : How and When to Apply for Social Security Retirement Benefits

You've worked hard your whole life, and receiving your Social Security benefits should be the icing on the cake at your retirement party. We're working hard to make it as quick and seamless as possible for you to apply for benefits from Social Security.

Chapter 6 : Social Security Disability Application Help, Online Application Forms - Apply for Disability

Most Americans have the ability to start collecting Social Security retirement benefits at any time between their 62nd and 70th birthdays, but many aren't quite sure how the application process works.

Chapter 7 : Application Process

Check out your Social Security Statement, change your address & manage your benefits. Online Services Whether you are applying for or receiving benefits, learn what you can do online.

Chapter 8 : Social Security Benefits & Signup Guide

Drawing Social Security Benefits. The Social Security Administration is responsible for processing all applications for benefits. It is a good idea to begin your application process about four months before you actually want to begin receiving benefits.

Chapter 9 : Social Security â€" News and Resources

If you're a Social Security Administration beneficiary, you can claim benefits by completing the retirement and spouse's benefit application online as early as age 62 upon early retirement or as late as age 70 at delayed retirement.