Beware of Social Security Phone Scams

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

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
my Social Security – Registration

Step 1: Visit socialsecurity.gov and select my Social Security

Step 2: Select “Create An Account”

Step 3: Verify your Identity

Step 4: Choose a Username and Password

With a my Social Security Account:

- Check your application status online;
- Get your benefit verification letter;
- Change your address and phone number;
- Start or change your direct deposit;
- Request a replacement Social Security card;
- Get your SSA-1099 and much more!
Who Cannot Sign Up for my Social Security via Internet?

- 50% of the public cannot set up my Social Security accounts online, requiring a visit to the SSA office to assist in creating the account due to:
  
  - Credit Freeze
  - Multiple Address Changes
  - Name does not match SSA Records
  - Unable to answer security/identity questions
  - Suspended due to incorrect answers to questions
How You Qualify for Benefits

• You need to work to earn Social Security “credits”

• Each $1,410 in earnings gives you one credit

• You can earn a maximum of 4 credits per year

Example: To earn 4 credits in 2020, you must earn at least $5,640. 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

If You’re a Worker and Retire

• At age 62, you get a permanent lower monthly payment

• At your full retirement age, you get your full benefit

• You get an even higher monthly payment if you delay receiving benefits past your full retirement age

www.socialsecurity.gov
### Full Retirement Age

www.ssa.gov/planners/retire/ageincrease.html

<table>
<thead>
<tr>
<th>Year of Birth</th>
<th>Full Retirement Age</th>
<th>% at age 62</th>
<th>% at age 70</th>
</tr>
</thead>
<tbody>
<tr>
<td>1943-1954</td>
<td>66</td>
<td>75.0%</td>
<td>132.00%</td>
</tr>
<tr>
<td>1955</td>
<td>66 + 2 months</td>
<td>74.2%</td>
<td>130.67%</td>
</tr>
<tr>
<td>1956</td>
<td>66 + 4 months</td>
<td>73.3%</td>
<td>129.33%</td>
</tr>
<tr>
<td>1957</td>
<td>66 + 6 months</td>
<td>72.5%</td>
<td>128.00%</td>
</tr>
<tr>
<td>1958</td>
<td>66 + 8 months</td>
<td>71.7%</td>
<td>126.67%</td>
</tr>
<tr>
<td>1959</td>
<td>66 + 10 months</td>
<td>70.8%</td>
<td>125.33%</td>
</tr>
<tr>
<td>1960 or later</td>
<td>67</td>
<td>70.0%</td>
<td>124.00%</td>
</tr>
</tbody>
</table>
Retirement Estimator
www.socialsecurity.gov/estimator

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

<table>
<thead>
<tr>
<th>If you start your benefits:</th>
<th>And you earn an average of:</th>
<th>Your benefit will be about:</th>
</tr>
</thead>
<tbody>
<tr>
<td>At age 65</td>
<td>$45,000 a year</td>
<td>$1,434 a month</td>
</tr>
<tr>
<td></td>
<td>(from now until age 65)</td>
<td></td>
</tr>
<tr>
<td>At full retirement</td>
<td>$40,000 a year</td>
<td>$1,525 a month</td>
</tr>
<tr>
<td>(age 67)</td>
<td>(from now until full retirement)</td>
<td></td>
</tr>
<tr>
<td>At age 70</td>
<td>$40,000 a year</td>
<td>$1,891 a month</td>
</tr>
<tr>
<td></td>
<td>(from now until age 70)</td>
<td></td>
</tr>
<tr>
<td>At age 62</td>
<td>$40,000 a year</td>
<td>$1,040 a month</td>
</tr>
<tr>
<td></td>
<td>(from now until age 62)</td>
<td></td>
</tr>
</tbody>
</table>
### You Can Work and Receive Benefits

<table>
<thead>
<tr>
<th>If You Are</th>
<th>You Can Make Up To</th>
<th>If You Make More, Some Benefits Will Be Withheld</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under FRA* in 2020</td>
<td>$18,240/yr. ($1,520/mo.)</td>
<td>$1 for every $2</td>
</tr>
<tr>
<td>Turning FRA in 2020</td>
<td>$48,600/yr. ($4,050/mo.)</td>
<td>$1 for every $3</td>
</tr>
<tr>
<td>Month You Attain Full Retirement Age &amp; Continuing</td>
<td>No Limit</td>
<td>No Limit</td>
</tr>
</tbody>
</table>

*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.
Earnings Test Calculator
www.socialsecurity.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 6  Day 2  Year 1954

Your estimated earnings: $ 32000

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: $ 1355 (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.

Submit request  Reset
Special Payments After Retirement

Bonuses, Vacation Pay, Commissions, Sick Pay, Insurance Commissions, Carryover Crops, and Other Special Payments

What are “special payments”?
After you retire, you may receive payments for work you did before you started getting Social Security benefits. Usually, those payments will not affect your Social Security benefit if they are for work done before you retired. This fact sheet describes some of the more common types of special payments, helps you to decide if you received any and tells you what steps to take if you did.

What qualifies as a special payment?
If you worked for wages, income received after retirement counts as a special payment if the last task you did to earn the payment was completed before you stopped working. Some special payments to employees include bonuses, accumulated vacation or sick pay, severance pay, back pay, standby pay, sales commissions, and retirement payments. Another example of a special payment is deferred compensation reported on a W-2 form for one year, but earned in a previous year.

How do earnings limits affect benefits?
If a person who gets Social Security retirement benefits is younger than their full retirement age, there are limits to how much they can earn from work before it affects their benefits. Your full retirement age varies based on the year you were born. You can visit www.socialsecurity.gov/planners/retire/ageincrease.html to find your full retirement age. We reduce benefits, if earnings exceed certain limits.

- If you are younger than your full retirement age, we deduct $1 in benefits for each $2 you earn above the earnings limit. In 2020, the limit is $18,240.
- In the year you reach your full retirement age, we reduce your benefits $1 for every $3 you earn above the earnings limit. In 2020, the limit is $48,600.
- Starting with the month you reach full retirement age, you can get your full benefits no matter how much money you earn.
Other Benefits on the Retiree’s Record
www.ssa.gov/planners/retire/apPLYING7.html

Your Child

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

Your Spouse

- Age 62 or older
- At any age, if caring for a child under age 16 or disabled

www.socialsecurity.gov
Spouse’s Benefit Computation
www.ssa.gov/planners/retire/applying7.html#h2

50% - Spousal benefits
You could be entitled up to half of your spouse's benefit.

• Benefit is 50% of worker’s unreduced benefit

• Permanent Reduction for early retirement

• If spouse’s own benefit is less than 50% of the worker’s, the benefits are combined

• Does not reduce payment to worker

www.socialsecurity.gov
Divorced Spouse’s Benefits
www.ssa.gov/planners/retire/yourdivspouse.html

- Marriage lasted at least 10 years
- Be unmarried at the time of filing
- Ex-spouse 62 or older
- Divorced at least two years and you and your ex-spouse are at least 62, you can get benefits even if ex-spouse is not receiving benefits
- Ex-spouse’s benefit amount has no effect on the amount the worker or the worker’s current spouse can receive
New Deemed Filing Rules
https://www.ssa.gov/planners/retire/applying6.html
https://www.ssa.gov/planners/retire/claiming.html

For those born BEFORE January 2, 1954
At your full retirement age, you can choose to receive only spouse’s benefits and delay receiving your retirement benefit until a later date.

For those born on January 2, 1954 or LATER
You do not have the option of filing for just spouse’s benefits. If you file for spouse’s benefits, you must also file for retirement benefits.

Basically, you file for one benefit and you will be effectively filing for all retirement or spousal benefits.
Effective April 30, 2016
If you suspend your benefits, everyone else collecting on your record is suspended as well with the exception of divorced spouses. Also, if you do suspend your benefits, we will only permit reinstatement beginning with the month after the month of the request.

• If you have reached full retirement age, but are not yet age 70, you can ask to suspend your retirement benefit payments.

• If you suspend your benefits, they will start automatically the month you reach age 70.
Survivor Benefits
www.ssa.gov/planners/survivors

Widow or Widower:
- Full benefits at full retirement age
- Reduced benefits at age 60
  If disabled as early as age 50
- At any age if caring for child under 16 or disabled
- Remarriage after age 60
  (50 if disabled) is protected
- Divorced widows/widowers may qualify

Your Child if:
- Not married under age 18
  (under 19 if still in high school)
- Not married and disabled before age 22
100% - Survivor benefit

You could be entitled up to 100% of your deceased spouse’s (divorced spouse’s) benefit

• You will be entitled up to 100% of a deceased spouse's (divorced spouse’s) benefit or your own, *whichever benefit is higher*

• At full retirement age, **100%** of deceased worker’s benefit

• At age 60, **71.5%** of deceased worker’s benefit
  (remember there is a permanent reduction for starting benefits early)

• Option to reduced benefits on one record and switch to other record later

[Survivor Benefit Computation](www.ssa.gov/planners/survivors/onyourown.html#h5)
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
If you file a “joint return” and your combined income ** is:

- Between $32,000 and $44,000, you have to pay income tax on up to 50% of your benefits.
- More than $44,000, up to 85% of your benefits may be taxable.

If you file as an “individual” and your combined income ** is:

- Between $25,000 and $34,000, you have to pay income tax on up to 50% of your benefits.
- More than $34,000, up to 85% of your benefits may be taxable.

** Combined income is:

Your adjusted gross income + Nontaxable interest + \( \frac{1}{2} \) of your Social Security = Your “Combined Income”
How to apply for benefits

• You can apply for benefits three months before you want your payments to start.

• Benefits are paid the month after they are due. (Go to https://www.ssa.gov/pubs/EN-05-10031.pdf for a payment calendar)

• Apply online at www.socialsecurity.gov. It is the most convenient way to apply; or

• Call Social Security to schedule an appointment 1-800-772-1213 (TTY 1-800-325-0778)
Contacting Social Security
www.socialsecurity.gov/agency/contact/

Visit the website

www.socialsecurity.gov

Call the toll-free number

1-800-772-1213

Specific questions can be answered from 7 a.m. to 7 p.m., Monday through Friday. Information is provided by automated phone service 24 hours a day.

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

Visit a local office

Most offices are open to the public Monday through Friday from 9 a.m. to 4:00 p.m. except Federal holidays.