



## Social Security Guide

Below is an outline of what you can expect as you begin to initiate and consider the process of applying for Social Security. All information was derived from the Social Security website.

**You can find more information and answers to common questions by visiting [www.ssa.gov](http://www.ssa.gov).**

### When should you apply for Social Security?

You must be at least 61 years and 9 months to apply, and will be able to start benefits as early as 62 or as late as 70.

***Benefits begin a month after your application is approved.***

### When will you receive your Social Security checks?

Checks are deposited on the second, third, or fourth Wednesday of each month, depending on your day of birth as described below:

**If you were born on the:**

<b>1<sup>st</sup> - 10<sup>th</sup></b>	2 <sup>nd</sup> Wednesday
<b>11<sup>th</sup> - 20<sup>th</sup></b>	3 <sup>rd</sup> Wednesday
<b>21<sup>st</sup> - 31<sup>st</sup></b>	4 <sup>th</sup> Wednesday

### How do I apply for Social Security Benefits?

Online by using the Social Security Retirement/Medicare Benefit Application at [www.ssa.gov](http://www.ssa.gov);

Phone at 1-800-772-1213;

In person by visiting your local Social Security office

### What personal information is needed to apply?

#### **Personal information needed for you and your current/former spouse(s):**

- Birthdate and location
- Social Security Number
- Dates and locations of marriage
- Dates of Divorce (if applicable)
- Names of any unmarried children under age of 18
- Citizenship status

### What income and work information is needed to apply?

- Name and address of employer(s)
- Earned income
- Social Security statement copy and record of earnings
- Any dates of active U.S. military service before 1968
- Your routing and account numbers for all of your financial institutions

### Special Circumstances

- If you become unable to work because of illness or injury within the past 14 months.
- If you or your current spouse ever worked in the railroad industry
- If you qualify to receive a pension

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