

# Planning for the Future 2025



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## Social Security, Taxes and Estate Planning

### Intro to Social Security services

Whether planning for a new addition to the family or for retirement, Social Security plays a big role in life's big decisions. With this in mind, NorDak North Publications has partnered with the Social Security Administration and your local advertisers to bring you Planning for the Future 2025.

The section provides all of the information you need on protecting yourself from scams and get ready for all the future will bring. We hope you find this section helpful and remember to support the advertisers who made it possible.

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SUPPLEMENT TO: McLean County Independent, Central McLean News-Journal, and The Leader-News

January 23, 2025



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## Newlyweds: There may be a faster way to get a social security card that shows your new name

*Courtesy of Social Security Public Affairs Office*

If you recently tied the knot and the excitement of the big day is over, you may have at least one more thing to cross off your “To Do” list.

If you need to change your last name on your Social Security card due to your marriage, you may be able to apply online for a replacement card using your personal my Social Security account.

If you got married in one of 21 participating states, you may be able to complete the process online – without the need to visit a Social Security office.

You must have a valid driver’s license or state-issued identification (ID) card and a marriage certificate from a participating state to complete the application electronically. Current partici-

pating states are Arkansas, Colorado, Connecticut, Delaware, Georgia, Hawaii, Idaho, Iowa, Kentucky, Maine, Maryland, Michigan, Missouri, Montana, Nebraska, North Dakota, Rhode Island, South Dakota, Virginia, Wisconsin, and Wyoming. This list will grow as we work to include more states.

If you were married in one of the participating states and you want to apply online for a replacement card in your new name:

- Sign in to your personal my Social Security account.
- Select “Replace Your Social Security Card”.
- Answer the screening questions to confirm eligibility.
- Enter your personal information (name, Social Security number, date of birth, and U.S. mailing address).

You should wait at least 30

days after the date of your marriage to request a replacement card. This allows the state time to update its records.

If you got married in another state or the District of Columbia or you are unable to use our online application, visit Your Number and Card webpage. You can start your application online and possibly self-schedule an appointment to visit a local office to show your marriage certificate.

Once you complete your application (online or in person), we’ll mail an updated card to you, usually within 14 business days. There is no charge.

Be sure to let your employer know about your name change so they can update their payroll records, and we can accurately keep track of your earnings.

## Why it’s important to check your earnings history

*Courtesy of Social Security Public Affairs Office*

It may have been years or even decades since you thought about how much you earned at your first job. Did you know that you can find out how much you made that first year? Or any year you worked and paid Social Security taxes? Your earnings history is a record of your progress toward your future Social Security benefits. We track your earnings so we can pay you the benefits you’ve earned over your lifetime. That is why it’s so important for you to review your earnings record.

Even though it’s your employer’s responsibility to provide accurate earnings information, you should review your earnings history and let us know if there are any errors or omissions. Otherwise, your future Social Security benefits could be lower than you should receive. It’s important to identify and report errors as soon as possible. If too much time passes, it could be hard for you to get older tax documents. Also, some employers may no longer exist or be able to provide past payroll information.

The best way to verify your earnings record is to visit [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) and create or sign in to your personal my Social Security account. You should review your earnings carefully every year and confirm them using your own records, such as W-2 forms and tax returns. Keep in mind that earnings from this year and last year may not be listed yet. When



*(Photo provided by Social Security Public Affairs Office)*

you have a personal my Social Security account, we send you an email once a year, 3 months before your birthday, to remind you to check your earnings and to get future benefit estimates.

If your Social Security earnings record is incorrect and does not match your personal records, you may be able to submit a correction request online using your personal my Social Security at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount). If that feature is available in your personal my Social Security account, you can use the online process to correct missing earnings, inaccurate earnings from a valid employer, or earnings from an employer you did not work for. You’ll need to provide:

- Your address if we need to contact you about your request.
- Details about your correct earnings and employer.
- Evidence or proof of correct earnings, if available.

You can electronically upload your proof (W-2, W-2C, tax return, wage stub, pay

slip, etc.) in a JPG or PDF format. After you successfully submit your evidence, you can print or save a receipt.

Earnings corrections cannot be processed online if they are for:

- The current or prior year, which may not be recorded yet.
- Self-employment.
- Railroad Board.
- Certain years before 1978.

Also, you cannot submit an earnings correction online if you:

- Receive Social Security benefits, Supplemental Security Income (SSI), or Medicare.
- Have applied for Social Security benefits or SSI.

If you cannot correct your earnings online, call us at 1-800-772-1213 (TTY 1-800-325-0778), Monday to Friday, 8:00 a.m. to 7:00 p.m. to request a correction.

Start a conversation today. Ask a family member or friend about their first job and let them know they can find out what they earned that year!



*(Photo provided)*

## Combating elder abuse

*Courtesy of Social Security Public Affairs Office*

Elder abuse is the intentional mistreatment or harming of an adult over age 60. This abuse can take many forms – physical, emotional, sexual, and financial exploitation, as well as neglect. In the United States, an estimated 1 in 10 adults over the age of 60 experience some form of abuse each year. That number is likely much higher because elder abuse is often underreported – especially in underserved communities.

Abuse victims typically show emotional and behavioral red flags, such as depression, unusual fear or anxiety, or intentional isolation. Many victims are abused by someone they know or trust. It’s important to look for unusual changes in behavior around:

- Family members.
- Staff at inpatient facilities.
- Hired or volunteer caregivers.

People in positions of trust like doctors or financial advisors.

You can help make a difference by checking in with older loved ones. The first step to preventing abuse is to look for signs of mistreatment or physical harm, including bruises, burns, and other unexplained injuries.

There may also be signs of neglect such as:

- Hunger and poor nutrition.
- Poor appearance or hygiene.

• Lack of necessary medical aids like glasses or medications that a caretaker should be providing.

There may also be indications of financial abuse, including:

- Unpaid rent or other bills.
- Sudden changes to a will.
- Unusual changes in money management or habits.
- Large, unexplained financial transactions.
- Allowing someone new to access bank accounts.

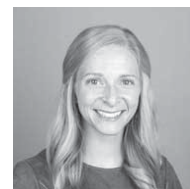
If you suspect that a person is a victim of elder abuse, please report it. If you or someone you care about is in a life-threatening situation, call 911. If you suspect possible abuse – but see no immediate danger – contact:

- Your local Adult Protective Services at [www.napsanow.org/help-in-your-area](http://www.napsanow.org/help-in-your-area).
- The National Center on Elder Abuse at 1-855-500-3537 (ELDR).

You can also find additional local resources by searching the Eldercare Locator for your community at [eldercare.acl.gov/Public/index.aspx](http://eldercare.acl.gov/Public/index.aspx).

Take some time to call or visit an older adult. Ask if they are OK and listen to what they tell you. Pay attention to signs of abuse or unusual behavior. Most of all, don’t be afraid to report suspected abuse. For more information about elder abuse visit [www.ssa.gov/payee/elder\\_abuse.htm](http://www.ssa.gov/payee/elder_abuse.htm).

Please share this information with your loved ones.



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# Eligibility for social security spouse's benefits

*Courtesy of Social Security Public Affairs Office*

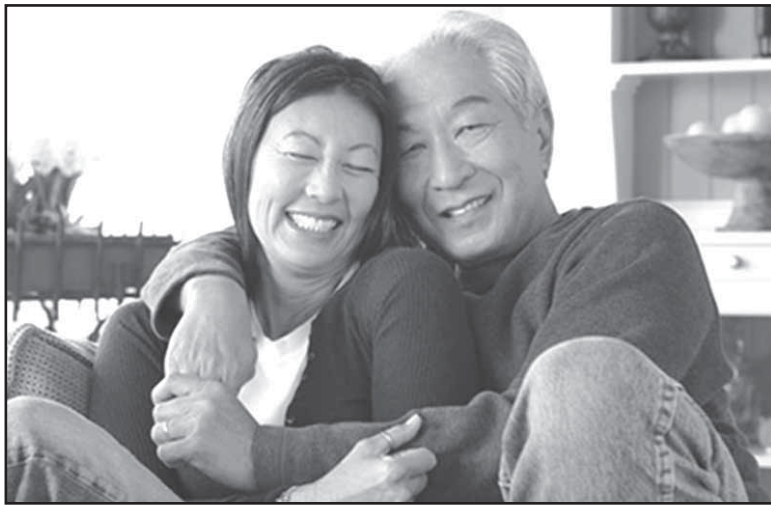
Social Security helps you secure today and tomorrow with financial benefits, information, and tools that support you through life's journey. If you don't have enough Social Security credits to get benefits on your own record, you may be able to receive benefits as a spouse. Your spouse must be receiving benefits for you to get benefits on their record. If your spouse does not receive retirement or disability, you'll have to wait to apply on your spouse's record.

In addition, to be eligible for spouse's benefits, you must be one of the following:

- 62 years of age or older.
- Any age if you have a child who is younger than 16 in your care or has a disability and is entitled to benefits on your spouse's record.

If you wait until you reach full retirement age to receive benefits, you'll receive your full spouse's benefit amount, which is up to one-half the amount your spouse receives. You'll also get your full spouse's benefit if you are under full retirement age, but care for a child and one of the following applies:

- The child is younger than



*(Photo provided by Social Security Public Affairs Office)*

age 16.

- The child has a disability and is entitled to benefits on your spouse's record.

If you receive retirement on your own record, we will pay that amount first. If your benefits as a spouse are higher than your own benefit, you will get a combination of benefits that equals the higher spouse's benefit.

Consider this example: Sandy is eligible for a monthly retirement benefit of \$1,000 and a spouse's benefit of \$1,250. If she waits for Social Security until her full retirement age, she will receive her own \$1,000 retirement benefit. We will add \$250 from her spouse's benefit, for a total of

\$1,250 a month. Sandy only gets an additional spouse's benefit because her own benefit is less than half her spouse's full retirement age benefit.

Want to apply for either your retirement or your spouse's benefits or both? Are you at least 61 years and 9 months old? If you answer yes to both, visit [www.ssa.gov/benefits/retirement](http://www.ssa.gov/benefits/retirement) to get started today.

Are you divorced from a marriage that lasted at least 10 years? You may be able to get benefits on your former spouse's record. For more information, please visit our website at [www.ssa.gov/planners/retire/divspouse.html](http://www.ssa.gov/planners/retire/divspouse.html).

## Ready to retire? Apply online with social security

*Courtesy of Social Security Public Affairs Office*

It's never too early to start planning for retirement and our online tools can help. Go to [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) to access your personal my Social Security account to get an estimate of your retirement benefits based on your earnings record. Once you have an account, you can use our Plan for Retirement tool to see how your benefits can change at different ages. Don't have a personal my Social Security account? You can create one at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).

You can also use your personal my Social Security account to see your entire work history and make sure we have all your wages record-

ed correctly. We base your benefit amount on the earnings reported to us. If you find any errors in your work history, read our factsheet, How to Correct Your Social Security Earnings Record at [www.ssa.gov/pubs/EN-05-10081.pdf](http://www.ssa.gov/pubs/EN-05-10081.pdf).

When you're ready to apply for Social Security retirement benefits, you can complete our online application in as little as 15 minutes at [www.ssa.gov/retirement](http://www.ssa.gov/retirement). We will contact you if we need any further information. You can check the status of your application using your personal account.

You can apply online for Social Security retirement benefits, or benefits as a spouse, if you:

- Are age 62.
- Are not currently receiving benefits on your own Social Security record.
- Have not already applied for retirement benefits.
- Want your benefits to start no later than 4 months in the future. (We cannot process your application if you apply for benefits more than 4 months in advance).

*Note: If you were born on the first or second day of the month, you meet this requirement in the month of your 62nd birthday. If you were born on any other day of the month, you do not meet this requirement until the following month.*

Find out more about retirement benefits at [www.ssa.gov/retirement](http://www.ssa.gov/retirement).



*(Photo provided)*

## Supplemental security income for children with disabilities

*Courtesy of Social Security Public Affairs Office*

Did you know that Social Security's Supplemental Security Income (SSI) program provides cash payments to children with disabilities whose families have limited income and resources?

A child must meet all of the following disability requirements to be considered medically eligible for SSI:

- The child, if not blind, generally must not be working or earning more than \$1,620 a month in 2025.

- If the child is blind, they must not be working or earning more than \$2,700 in 2025. The earning amounts usually change every year to keep up with inflation.

The child must have a medical condition(s), that result in "marked and severe functional limitations." This means that the condition(s) must very seriously limit the child's activities.

The child's condition(s) must be expected to last for at least a year or result in death.

Some teens may have part-time jobs or be involved in work programs, which may affect their eligibility for SSI. In addition, if an unmarried child under age 18 is living at home with one or both parents, we will consider some

of the parents' income as the child's income. We make allowances for the parents and their other children living in the home when we consider the parents' income. You can learn more about children's benefits in our publication, Benefits for Children with Disabilities at [www.ssa.gov/pubs/EN-05-10026.pdf](http://www.ssa.gov/pubs/EN-05-10026.pdf).

We also help children – and adults – through our Compassionate Allowances program. Compassionate Allowances are a way to quickly identify conditions that, by definition, meet our standard for disability benefits. You can read the list of conditions at [www.ssa.gov/compassionateallowances/conditions.htm](http://www.ssa.gov/compassionateallowances/conditions.htm). Compassionate Allowances can help reduce the time it takes for us to make a disability determination for applicants with the most serious disabilities. Thousands of children receive benefits because they have a condition on this list, but children with conditions not on this list can still qualify for SSI.

If you are or know a parent, guardian, caregiver, or representative of a child who may be eligible for SSI, visit our Disability Benefits webpage - Apply for a Child (Under Age 18) at [www.ssa.gov/ssi](http://www.ssa.gov/ssi) to learn more.



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## NDSU Extension and SDSU Extension to host free virtual workshops about aging

North Dakota State University Extension and South Dakota State University Extension are hosting a series of free aging well workshops. These workshops are offered as live Zoom webinars.

The three presentations will be held Jan. 15, Feb. 19 and March 19. All presentations start at 10 a.m. and last one hour. They are free to attend, and attendees can sign up as individual viewers or invite a group as a watch party host. Ideal watch party hosts include Extension offices, senior centers, libraries or community centers.

“We are excited to partner with local experts to offer these educational opportunities on important health and wellness topics which contribute to aging well,” says Jane Strommen, NDSU Extension gerontology specialist.

On Jan. 15, Dr. Joseph Rees — a geriatrician with Avera Health in Sioux Falls, South Dakota — will kick off the series by presenting why exercise is vital throughout life and even more so as people age. Dr. Rees will describe how his patients benefit from exercise and will explain the advantages of different types of exercise and tips on how to incorporate them into everyday life.

On Feb. 19, Dakota Witzel — an assistant professor with SDSU — will discuss mental health in older age. She will help to dispel some misconceptions about how mental health looks in older age. This session will teach how to spot the difference between conditions like depression and dementia, how to reach out to friends and family who may be experiencing mental health challenges and how to

support better well-being.

On March 19, Susan E. Johnson-Drenth — a certified elder law attorney by the National Elder Law Foundation — will provide updates on elder law and estate planning in 2025. Johnson-Drenth is the president of JD Legal Planning PLLC, a Fargo, North Dakota law firm focused on estate planning, elder law, probate, probate litigation, guardianship, and trust law, including special needs trusts for people with disabilities.

To register for any of the presentations, visit [ndsu.ag/aging-well-ws25](http://ndsu.ag/aging-well-ws25).

For more information about this workshop, or for questions about hosting a watch party, contact Jane Strommen at 701-231-5948 or [jane.strommen@ndsu.edu](mailto:jane.strommen@ndsu.edu).

## Social Security installs new kiosks to improve customer check-in process

*Courtesy of Social Security Public Affairs Office*

At Social Security we strive to make our services more accessible while maintaining your privacy. We installed new kiosks in most of our local offices to make it easier for you to check in and conduct business with us. The kiosks are private, easy to use without assistance, and provide consistent service to our customers.

Modifications to earlier screens have improved the check-in process, especially for our customers who are blind or have low vision. Each kiosk is compliant with the Americans with Disabilities Act (ADA) and includes the following features:

- Accessible keypads.
- Audio headphone jacks (complimentary headphones are available upon request).
- Braille instructions for



*(Photo provided by Social Security Public Affairs Office)*

how to use the kiosk and report any accessibility issues.

- Built-in thermal printers and ticket dispensers.
- Enhanced 508-compatible check-in software.
- Touchscreen monitors with privacy filters.

These kiosks are just one more way we’re improving the customer service experience

in our offices. Last year, we began offering Mobile Check-in Express. It allows customers to use their mobile device to scan a QR code at their local office to check in for scheduled and walk-in appointments.

By turning on their device’s location services and mobile notifications, visitors receive:

- An electronic ticket so they know their place in line.
- An alert when an employee is ready to help them.
- Information about their interview location.
- An invitation to participate in our feedback survey.

With our new kiosks and Mobile Check-In Express, our check-in process has never been easier. To learn more about our commitment to accessibility, visit [www.ssa.gov/accessibility](http://www.ssa.gov/accessibility).



*(Photo provided by Social Security Public Affairs Office)*

## Social Security’s top 10 webpages for 2025

*Courtesy of Social Security Public Affairs Office*

SSA.gov is your best resource to learn about Social Security programs and benefits and conduct business with us. Our website is designed to make it easy for you to find what you need.

Here are our top 10 webpages:

1. **my Social Security** — You can open a personal **my Social Security** account to verify your earnings, view your Social Security Statement, get benefit estimates, and more, at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).

2. **Social Security blog** — You can find the latest Social Security news and updates at [blog.ssa.gov](http://blog.ssa.gov). You can easily share these informative articles with others.

3. **Frequently Asked Questions (FAQ)** — Do you need answers to Social Security-related questions? Visit [www.ssa.gov/faq](http://www.ssa.gov/faq) to find answers to common questions and other valuable information.

4. **Retirement application** — You can complete and submit your online application

for retirement benefits in as little as 15 minutes at [www.ssa.gov/retirement](http://www.ssa.gov/retirement).

5. **Disability application** — You can apply for disability benefits online at [www.ssa.gov/benefits/disability](http://www.ssa.gov/benefits/disability).

6. **Publications** — Visit our online publication library for information about key subjects at [www.ssa.gov/pubs](http://www.ssa.gov/pubs) (includes audio versions).

7. **Medicare** — Sign up for Medicare at [www.ssa.gov/medicare/sign-up](http://www.ssa.gov/medicare/sign-up).

8. **Online Services** — You can take care of most business with us by visiting [www.ssa.gov/onlineservices](http://www.ssa.gov/onlineservices).

9. **People Helping Others** — Use these resources to help your family and others in your community at [www.ssa.gov/thirdparty](http://www.ssa.gov/thirdparty).

10. **Fraud and Scam Prevention and Reporting** — Learn how to recognize and report Social Security fraud and scams at [www.ssa.gov/fraud](http://www.ssa.gov/fraud).

Remember, if you need information or want to do business with us, the first place to go to is our website. Please share these top resources with your loved ones.



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# Social Security announces 2.5% benefit increase for 2025

By Mark Hinkle, Press Officer

Social Security benefits and Supplemental Security Income (SSI) payments for more than 72.5 million Americans will increase 2.5 percent in 2025, the Social Security Administration announced today. On average, Social Security retirement benefits will increase by about \$50 per month starting in January.

Over the last decade the COLA increase has averaged about 2.6 percent. The COLA was 3.2 percent in 2024.

Nearly 68 million Social Security beneficiaries will see a 2.5 percent cost-of-living adjustment (COLA) beginning in January 2025. Increased payments to nearly 7.5 million people receiving SSI will begin on December 31, 2024. (Note: Some people receive both Social Security benefits and SSI).

“Social Security benefits and SSI payments will increase in 2025, helping tens of millions of people keep up with expenses even as inflation has started to cool,” said Martin O’Malley, Commissioner of Social Security.

Some other adjustments that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) is slated to increase to \$176,100 from \$168,600.

Social Security begins notifying people about their new benefit amount by mail starting in early December.

This year, for the first time, Social Security beneficiaries will receive a newly

designed and improved COLA notice that makes it easier for customers to find the information they need most. The simplified COLA notice is now only one page, uses plain and personalized language, and provides exact dates and dollar amounts of a person’s new benefit amount and any deductions.

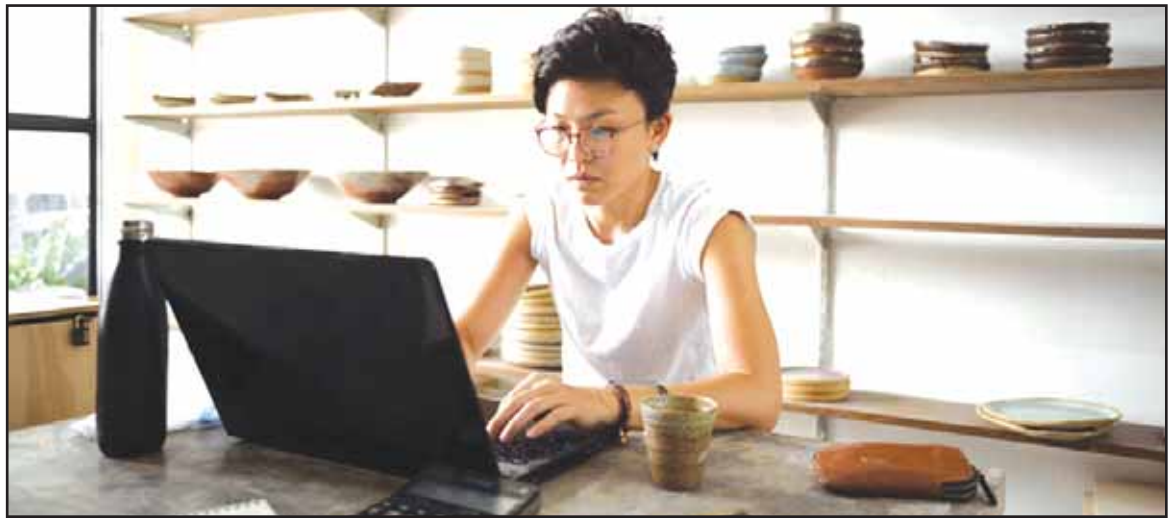
Individuals who have a personal my Social Security account can view their COLA notice online, which is secure, easy, and faster than receiving a letter in the mail. People can set up text or email alerts when there is a new message—such as their COLA notice—waiting for them in my Social Security.

People will need to have a personal my Social Security account by Nov. 20 to see their COLA notice online. To get started, visit [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).

Information about Medicare changes for 2025 will be available at [www.medicare.gov](http://www.medicare.gov). For Social Security beneficiaries enrolled in Medicare, the 2025 benefit amount will be available via my Social Security’s Message Center starting in late November. Those who have not opted to receive messages online will receive their COLA notice by mail in December.

The Social Security Act provides for how the COLA is calculated. The Social Security Act ties the annual COLA to the increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) as determined by the Department of Labor’s Bureau of Labor Statistics.

To read more, please visit [www.ssa.gov/cola](http://www.ssa.gov/cola).



(Photo provided by Social Security Public Affairs Office)

## Three questions about social security that can help you plan your retirement

Courtesy of Social Security Public Affairs Office

Social Security benefits are part of the retirement plan of many American workers. If you’re among the many people paying Social Security taxes, you should get an estimate of what your future benefit may be. Our retirement webpage at [www.ssa.gov/retirement](http://www.ssa.gov/retirement) is a great place to start mapping out your retirement plan. These three questions will help to guide your planning:

- What factors may affect your retirement benefits?
- When is the right time to start receiving your retirement benefits?
- What documents do you

need to provide when you apply for retirement?

We encourage you to use your personal my Social Security account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) to get an instant estimate of your future retirement benefits. You can also compare the effects of starting your retirement benefits at different ages.

We base your benefit on how much you earned during your working career. Higher lifetime earnings result in higher benefits. If there were some years you didn’t work or had low earnings, your benefit amount may be lower than if you had worked steadily. If you never worked and did not pay Social Security

taxes, and have a spouse who worked, you may be eligible for spouse’s benefits. You must be at least 62 years old, and your spouse must already be receiving retirement or disability benefits. If you are a younger spouse, you may be eligible for benefits if you have a qualifying child in your care. By a qualifying child, we mean a child who is under age 16 or who receives Social Security disability benefits.

You can learn more at [www.ssa.gov/retirement](http://www.ssa.gov/retirement). Please share this information with family and friends to help them prepare for their financial future.



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# Fact Sheet

## 2025 Social Security Changes

### Cost-of-Living Adjustment (COLA):

Based on the increase in the Consumer Price Index (CPI-W) from the third quarter of 2023 through the third quarter of 2024, Social Security and Supplemental Security Income (SSI) beneficiaries will receive a 2.5 percent COLA for 2025.

Other important 2025 Social Security information is as follows:

Tax Rate	2024	2025
Employee	7.65%	7.65%
Self-Employed	15.30%	15.30%

**NOTE:** The 7.65% tax rate is the combined rate for Social Security and Medicare. The Social Security portion (OASDI) is 6.20% on earnings up to the applicable taxable maximum amount (see below). The Medicare portion (HI) is 1.45% on all earnings. Also, as of January 2013, individuals with earned income of more than \$200,000 (\$250,000 for married couples filing jointly) pay an additional 0.9 percent in Medicare taxes. The tax rates shown above do not include the 0.9 percent.

	2024	2025
<b>Maximum Taxable Earnings</b>		
Social Security (OASDI only)	\$168,600	\$176,100
Medicare (HI only)	No Limit	
<b>Quarter of Coverage</b>		
	\$1,730	\$1,810
<b>Retirement Earnings Test Exempt Amounts</b>		
Under full retirement age	\$22,320/yr. (\$1,860/mo.)	\$23,400/yr. (\$1,950/mo.)
NOTE: One dollar in benefits will be withheld for every \$2 in earnings above the limit.		

	2024	2025
The year an individual reaches full retirement age	\$59,520/yr. (\$4,960/mo.)	\$62,160/yr. (\$5,180/mo.)
NOTE: Applies only to earnings for months prior to attaining full retirement age. One dollar in benefits will be withheld for every \$3 in earnings above the limit.		
Beginning the month an individual attains full retirement age	None	

	2024	2025
<b>Social Security Disability Thresholds</b>		
<b>Substantial Gainful Activity (SGA)</b>		
Non-Blind	\$1,550/mo.	\$1,620/mo.
Blind	\$2,590/mo.	\$2,700/mo.
Trial Work Period (TWP)	\$1,110/mo.	\$1,160/mo.
<b>Maximum Social Security Benefit: Worker Retiring at Full Retirement Age</b>		
	\$3,822/mo.	\$4,018/mo.
<b>SSI Federal Payment Standard</b>		
Individual	\$ 943/mo.	\$ 967/mo.
Couple	\$1,415/mo.	\$1,450/mo.
<b>SSI Resource Limits</b>		
Individual	\$2,000	\$2,000
Couple	\$3,000	\$3,000
<b>SSI Student Exclusion</b>		
Monthly limit	\$2,290	\$2,350
Annual limit	\$9,230	\$9,460
<b>Estimated Average Monthly Social Security Benefits Payable in January 2025</b>		
	Before 2.5% COLA	After 2.5% COLA
All Retired Workers	\$1,927	\$1,976
Aged Couple, Both Receiving Benefits	\$3,014	\$3,089
Widowed Mother and Two Children	\$3,669	\$3,761
Aged Widow(er) Alone	\$1,788	\$1,832
Disabled Worker, Spouse and One or More Children	\$2,757	\$2,826
All Disabled Workers	\$1,542	\$1,580

This press release was produced and disseminated at U.S. taxpayer expense.

## Social security supports rural communities

Courtesy of Social Security Public Affairs Office

Social Security touches the lives of nearly every American. Millions count on us — retirees, people no longer able to work due to disability, dependents, and survivors. As a member of the Rural Partners Network, we want to continue reaching out to rural communities.

We make it easy for you to access our programs and services. Our website offers a convenient way to apply online for benefits. Visit [www.ssa.gov/apply](http://www.ssa.gov/apply) to learn how to apply for:

- Retirement or Spouse's Benefits – You must be at least 61 years and 9 months and want your benefits to start in no more than 4 months. Apply at [www.ssa.gov/retirement](http://www.ssa.gov/retirement)

- Disability Benefits – Our disability program pays benefits to workers who are insured and certain family members. This means that they worked long enough – and recently enough – and paid Social Security taxes on their earnings. You can use our online application at [www.ssa.gov/disability](http://www.ssa.gov/disability) to apply for disability benefits.

- Supplemental Security Income (SSI) – SSI provides monthly payments to adults and children with a disability or blindness, or people 65 or older, who have low income and resources. After you begin your application online, we will review the information you submit and contact you by mail or phone if we have questions. To learn more, visit [www.ssa.gov/ssi](http://www.ssa.gov/ssi).

- Medicare – Medicare is a federal health insurance program for people who are 65 or older or have a disability or end-stage renal disease. If you are not already receiving

Social Security benefits, you should apply for Medicare up to 3 months before turning age 65 at [www.ssa.gov/medicare](http://www.ssa.gov/medicare). You should consider your Medicare options even if you are still working and covered under an employer group health plan (or your spouse's employer health plan through their active employment).


- Extra Help with Medicare Prescription Drug Costs – Extra Help assists with monthly premiums, annual deductibles, and co-payments related to Medicare prescription drug coverage for people with limited income and resources. Apply at [www.ssa.gov/extrahelp](http://www.ssa.gov/extrahelp).

Rural community leaders should encourage others to sign up for a personal my Social Security account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount). With a personal my Social Security account, they can request a replacement Social Security card, verify earnings, get future benefit estimates, and obtain benefit verification letters.

If they are not able to use our online services, they can speak with a representative by calling our National toll-free number at 1-800-772-1213, Monday through Friday, 8:00 a.m. to 7:00 p.m. If an office visit is required, we can make an appointment.

In addition, our automated phone services are available 24 hours a day, so they may not need to wait for a representative. Learn more at [www.ssa.gov/agency/contact/phone.html](http://www.ssa.gov/agency/contact/phone.html).

We remain committed to helping maintain the well-being of the people we serve—including those in rural areas. Please share this information with others in your local community.




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**James Wilson**  
Attorney at Law



**(701) 463-2259**  
2 N. Main Street  
Garrison, ND 58540  
Licensed in ND

# Know your earnings history!



Securing today and tomorrow

## Ensure your earnings are recorded accurately!

Your earnings history directly impacts your future benefits. That's why it's important to check your earnings history using your personal *my* Social Security account.



## Get your *Social Security Statement* instantly!

Your *Social Security Statement* (*Statement*) gives you estimates about your future Social Security benefits and current earnings history.

If you don't have an account, create your account today!

**SSA.gov/myaccount** |     

You can create a *my* Social Security account **only** for your own use using your own personal information. Social Security Administration | Publication No. 05-10574B | November 2022 | Produced at U.S. taxpayer expense.



(Photo provided by Social Security Public Affairs Office)

## Will remarrying affect my social security benefits?

*Courtesy of Social Security Public Affairs Office*

Are you getting remarried? If so, we can help you with Social Security related questions regarding your remarriage.

You may be wondering how your new marriage affects your Social Security benefits now or in the future. Remarrying may affect your benefits if you receive (or expect to receive) any of the following:

1. Supplemental Security Income (SSI) payments – Your SSI eligibility and payment amount may change (or stop) due to your new spouse's income and resources.

2. Surviving spouse or divorced surviving spouse benefits –

- If you remarry before age 50 – You won't be eligible for survivors or disability benefits as a surviving spouse unless your later marriage ends by divorce or annulment.

- If you remarry between the ages of 50 and 59 – You may be able to get benefits as a disabled surviving spouse (or disabled surviving divorced spouse) if you were disabled and unable to work when you remarried and your remarriage occurred

after age 50. If you remarry before you reach age 60 and that marriage ends, you may be able to get benefits on your previous deceased spouse's record.

- If you remarry after age 60 – You may be eligible for survivors benefits on your deceased spouse's record or benefits on your new spouse's record.

3. Divorced spouse's benefits – Generally, if you remarry, benefits paid to you on your former spouse's record stop. You should report your new marriage to us to avoid being overpaid.

4. Children's benefits (under age 18 or full-time student ages 18 or 19) – Under certain circumstances, we may be able to make payments to stepchildren of a worker who receives retirement or disability benefits.

To learn more about how your new marriage will affect your Social Security benefits now or in the future, read our blog post Will Remarrying Affect My Social Security Benefits at [blog.ssa.gov/will-remarrying-affect-my-social-security-benefits](http://blog.ssa.gov/will-remarrying-affect-my-social-security-benefits).

Please share this with family and friends – and post it on social media.

## What to do if you suspect your Social Security number has been stolen

*Courtesy of Social Security Public Affairs Office* Identity thieves can use your

SSN and other personal information to apply for loans and credit cards and open cellphone and utility accounts in your name. If you believe your information has been stolen and you may be a victim of identity theft, you can:

- Visit [IdentityTheft.gov](http://IdentityTheft.gov) to make a report and get a recovery plan. IdentityTheft.gov is a one-stop resource managed by the Federal Trade Commission, the nation's consumer protection agency. Or you can call 1-877-IDTHEFT (1-877-438-4338).

- File a police report and keep a copy for your records in case problems arise in the future.

- File an online report with the Internet Crime Complaint Center (IC3) at [ic3.gov](http://ic3.gov). Its mission is to receive, develop, and refer cybercrime complaints to law enforcement and regulatory agencies.

- Notify 1 of the 3 major

credit bureaus and consider adding a credit freeze, fraud alert, or both to your credit report. The company you call is required to contact the others.

- Equifax at 1-800-525-6285.
- Experian at 1-888-397-3742.

- TransUnion at 1-800-680-7289.

- Regularly check your credit report for anything unusual. Free credit reports are available online at [AnnualCreditReport.com](http://AnnualCreditReport.com).

- Contact the IRS to prevent someone else from using your Social Security number to file a tax return to receive your refund. Visit Identity Theft Central at [www.irs.gov/identity-theft-central](http://www.irs.gov/identity-theft-central) or call 1-800-908-4490.

To learn more, read our blog, Protect Yourself from Identity Thieves, and our Identity Theft and Your Social Security Number publication.

Other ways to safeguard your information

- Don't carry your Social Security card with you. Keep

it at home in a safe place. Be careful about who you give your number to.

Change your passwords regularly and use a unique password for each account to prevent hackers from accessing multiple accounts if one password is stolen.

Add an extra layer of security to your online accounts by using multi-factor authentication, which is a sign-in process that requires a password plus additional information.

Be wary of scammers pretending to be Social Security employees. If you get a suspicious call, text, or email about a problem with your Social Security number or account, ignore it, hang up, and don't respond! To report the scam and to learn more, visit Protect Yourself From Scams at [ssa.gov/scam/](http://ssa.gov/scam/).

You'll find more tips at our Fraud Prevention and Reporting page at [ssa.gov/fraud/](http://ssa.gov/fraud/).

Please share this important information with your friends and family.



# HETLETVED

— CPA —

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# Your Retirement Guide



Securing today  
and tomorrow

What's the best age to retire? It depends! Consider some of these important factors below to help you decide when to start your Social Security benefits.



## Step 1: Review Your Earnings History

Your monthly benefit amount is based on your highest 35 years of earnings. Find your earnings history by reading your *Social Security Statement* at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount)



Top  
35  
years  
of  
Income

## Step 2: Find Your Full Retirement Age



Full Retirement Age (FRA) is the age you need to be to have no reduction in your monthly benefit amount. FRA is based on the year you were born.

Find your FRA at:  
[www.ssa.gov/planners/retire/ageincrease.html](http://www.ssa.gov/planners/retire/ageincrease.html)

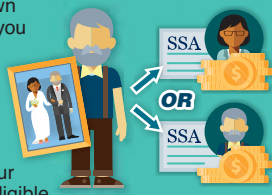
## Step 3: Know Your Options

If eligible, you can start your benefit anywhere from age 62 – 70. The longer you wait, the more you will get.



If you're eligible for both your own benefits and spouses benefits, you must apply for both. You'll get a combination of benefits equaling the higher benefit.

If you're eligible for widow(er) benefits, you can select to start your own benefit, or file from your deceased spouses' account if eligible.



## Step 4: Consider Other Things That Could Affect Your Monthly Benefit Amount

Benefits may be temporarily reduced if you are working and receiving benefits before FRA.

In some cases, you may have to pay taxes on your Social Security benefit amount.

If you worked for a job not covered by Social Security, your monthly benefit amount may be reduced.

You should sign up for Medicare three months before age 65, even if you don't plan to retire. For more information, visit:

<https://www.ssa.gov/benefits/medicare/>

Take into account your longevity and health. Today, 1-in-3 65-year-olds live to age 90. Find the average life expectancy for someone your age at: [www.ssa.gov/planners/lifeexpectancy.html](http://www.ssa.gov/planners/lifeexpectancy.html)

Once you start your benefit, you are locked in to that benefit amount. Get your retirement estimates at: [www.ssa.gov/online/services](http://www.ssa.gov/online/services)

## Step 5: File for Your Benefits



You can apply up to four months before the date you want your benefits to start. Visit [www.ssa.gov/retire](http://www.ssa.gov/retire) to apply.



For more information on how you qualify for benefits and material mentioned in this infographic, visit Your Retirement Checklist at <https://www.ssa.gov/pubs/EN-05-10377.pdf>

**SSA.gov**

Social Security Administration | Publication No. 05-10099 | June 2020 | Produced at U.S. taxpayer expense



## Why it's important to tell us about changes when you get social security benefits

*Courtesy of Social Security Public Affairs Office*

If you receive Social Security, you can help to make sure we pay you the right benefit each month. You can do that by telling us about relationship or other life changes that could affect your eligibility for retirement, survivors, or disability benefits – or the benefit amount.

You and your family may miss out on additional payments you may be due if you don't report changes to us in a timely manner. Or you may be overpaid benefits and have to pay us back.

What you need to tell us  
To make sure you are paid correctly and receive the

payments for which you are eligible, let us know right away if:

- You get married or divorced.
- Your spouse or former spouse dies.
- You become the parent of a child (including an adopted child).
- The child (or stepchild) who gets benefits on your record gets married.
- The child (or stepchild) who gets benefits on your record no longer lives with you. Note: We will need the name and address of the person with whom the child is living.

*How to report changes*

We offer several ways to report changes:

- Call us at 1-800-772-1213 (TTY 1-800-325-0778), Monday to Friday, 8:00 a.m. to 7:00 p.m.

- Call your local Social Security office.

- Fax, mail, or deliver your updates to your local office.

You can use our office locator at [www.ssa.gov/locator](http://www.ssa.gov/locator) to find your local office.

If you get retirement, survivors, or disability benefits and need to update your address, phone number, or direct deposit, it's easy to make those changes using your personal *my Social Security* account [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount). Or you can use our automated telephone services at [www.ssa.gov/agency/contact/phone](http://www.ssa.gov/agency/contact/phone).



(Photo provided by Social Security Public Affairs Office)

## Social security can help you start or return to work

*Courtesy of Social Security Public Affairs Office*

If you receive Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) benefits and want to start or return to work, we can help.

Ticket to Work (Ticket) is a program that supports career development for SSDI beneficiaries and SSI recipients who want to work and achieve financial independence. The Ticket program is free and voluntary. Learn more about the Ticket program at [www.ssa.gov/work](http://www.ssa.gov/work) or call the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY) Monday through Friday, 8 a.m. to 8 p.m. ET. Our blog article Celebrate the ADA and Ticket to Work During Disability Pride Month at [blog.ssa.gov/celebrate-the-ada-and-ticket-to-work-during-disability-pride-month](http://blog.ssa.gov/celebrate-the-ada-and-ticket-to-work-during-disability-pride-month), also provides additional information on the Ticket program.

The Plan for Achieving Self-Support (PASS) program also helps people with disabilities start or return to work. A PASS allows you to set aside resources and income other than your SSI for a specified period. With a PASS you can

pursue a work goal that will reduce or eliminate your need for SSI or SSDI benefits. We can refer you to a vocational rehabilitation counselor who can help you figure out your work goal. You can also set up a plan to cover the costs of vocational services (including testing and business planning).

The PASS must be in writing, and we must approve the plan. You can access the application at [www.ssa.gov/forms/ssa-545.html](http://www.ssa.gov/forms/ssa-545.html). Or contact your local PASS Cadre or local Social Security office for the Form SSA-545-BK. You can get help writing your plan from Ticket service providers, vocational counselors, relatives, and representatives.

For more information about the PASS program, read Working While Disabled—A Guide to Plan to Achieve Self-Support at [www.ssa.gov/pubs/EN-05-11017.pdf](http://www.ssa.gov/pubs/EN-05-11017.pdf) or the Red Book—A Guide to Work Incentives at [www.ssa.gov/redbook](http://www.ssa.gov/redbook).

A job isn't just a source of income — it can be a vehicle to independence or a step to fulfilling your dreams. Let our Ticket to Work or PASS programs help you achieve your goals.



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