WHAT'S INSIDE

Our *Agency Financial Report* (AFR) provides financial management and high-level performance information that enables the President, Congress, and the public to assess how well we accomplished our mission, achieved our goals, and managed the financial resources entrusted to us. We organize our AFR into the following major sections:

	Executive Overview: The *Executive Overview* includes *A Message from the Commissioner* and a summary of key service improvement metrics that reflect our commitment to building a modern, durable, and sustainable organization capable of meeting the nation's needs for decades to come.
	**Management's Discussion and Analysis:** The *Management's Discussion and Analysis* section provides an overview of our mission, programs, and organization. We provide a summary of key performance results which includes discussion of our Strategic Goals (as detailed in our *Fiscal Years (FY) 2026-2030 Agency Strategic Plan*) and Priority Goals. We highlight our progress toward accomplishing our Strategic Goals and discuss our plans to achieve our mission. We also include a summary of the financial position and condition of the agency and an analysis of our systems, controls, and legal compliance.
	**Financial Section:** The *Financial Section* contains *A Message from the Chief Financial Officer*. We also include our audited financial statements, the accompanying notes to those statements, and required supplementary information, including the Combining Schedule of Budgetary Resources and information on Social Insurance. This section concludes with the *Reports of Independent Auditors* and the *Agency Response to the Reports of Independent Auditors*.
	**Other Information:** The *Other Information* section includes our *Summary of Financial Statement Audit and Management Assurances* tables and *Other Financial Information* as well as *The Social Security Administration's Major Management and Performance Challenges During Fiscal Year 2026*. We also provide information on our payment integrity, entitlement reviews and Office of the Inspector General anti-fraud activities, civil monetary penalties, biennial review of user fee charges, grants programs, and debt collection and management activities.
	**Appendix:** The *Appendix* includes a *Glossary of Acronyms*, a list of our agency's key management officials, the members of the Board of Trustees and the members of the Social Security Advisory Board, and a *Summary of Key Management Officials' Responsibilities*.