

# Social Security Retirement Benefits



Securing today  
and tomorrow

If you work and pay taxes, you may be entitled to Social Security retirement benefits.

To receive retirement benefits, you'll need to work for at least 10 years or earn 40 credits



In 2025  
**\$1,810 = 1 credit**



**4**

You can earn a maximum of credits a year



**40**

credits are necessary for retirement and Medicare benefits

You can apply for benefits beginning at age 62. The longer you wait, the bigger your monthly benefit will be. There will be no increases to your benefit after you reach age 70.

## When's the best time for you to retire?

### Early Retirement



close to  
**75%**  
of your  
full benefit  
amount

### Full Retirement



**100%**  
of your  
full benefit  
amount

### Delayed Retirement



close to  
**130%**  
of your  
full benefit  
amount

The amount of your retirement benefit is based on how much you earned during your working career. There may be other factors that affect the amount you receive.

Estimate your future benefits with your personal *my* Social Security account

**SSA.gov**

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