



# Additional Work Can Increase Your Future Benefits

[www.ssa.gov](http://www.ssa.gov)



## More years of work may increase your future retirement benefits

Although you need 10 years of work, or 40 credits, to qualify for Social Security retirement benefits, we base the amount of your benefit on your highest 35 years of earnings. If you do not have 35 years of earnings by the time you apply for benefits, your benefit amount will be lower than it would be if you worked 35 years. Years with no earnings count as zeroes in the benefit calculation.

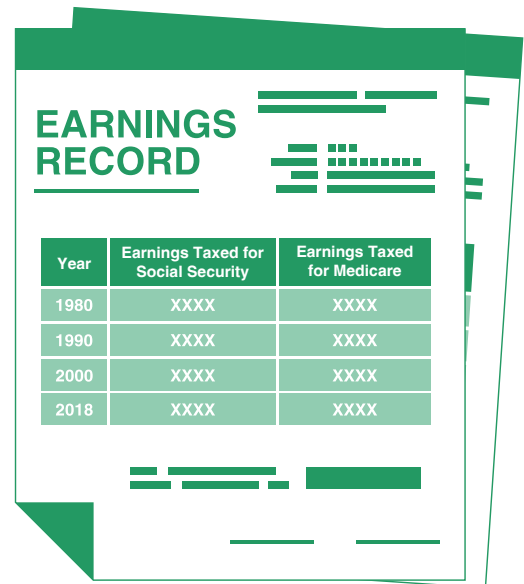
You have several years with no earnings on your work record. Additional work will increase your retirement benefits. Each year you work will replace a zero or low earnings year in your Social Security benefit calculation, which could help to increase your benefit amount.

## How we calculate retirement benefits

Social Security bases your retirement benefits on your lifetime earnings. We adjust or “index” your actual earnings to account for changes in average wages since the year the earnings were received. Then we calculate your average indexed monthly earnings from your highest 35 years of earnings. We apply a formula to these earnings to determine the benefit amount you would receive at your full retirement age. Your full retirement age is 66 to 67, depending on the year you were born. There are factors that can change the amount of your retirement benefit. Your monthly benefits will be lower for life if you start them before your full retirement age (as early as age 62) or higher if you start them later than your full retirement age (up to age 70). Learn more about how we calculate benefits at [www.ssa.gov/pubs/EN-05-10070.pdf](http://www.ssa.gov/pubs/EN-05-10070.pdf).

## Check your earnings record

Review your earnings in your *Social Security Statement*. Compare these earnings with your own records to make sure our information is correct and that we have recorded each year you worked. If you see an error, report it to us so you receive all the benefits you’ve earned. Learn how at [www.ssa.gov/pubs/EN-05-10081.pdf](http://www.ssa.gov/pubs/EN-05-10081.pdf).



**EARNINGS RECORD**

Year	Earnings Taxed for Social Security	Earnings Taxed for Medicare
1980	XXXX	XXXX
1990	XXXX	XXXX
2000	XXXX	XXXX
2018	XXXX	XXXX



Securing today and tomorrow

### Questions?

To learn more about Social Security, visit [www.ssa.gov](http://www.ssa.gov). Remember that Social Security is with you throughout life’s journey: [www.ssa.gov/people/materials/pdfs/EN-05-10233.pdf](http://www.ssa.gov/people/materials/pdfs/EN-05-10233.pdf).