

# With you through life's journey...



Securing today  
and tomorrow

Social Security travels with you along life's journey and has your back when you need it. From birth through student life and from your first job throughout your career, we offer financial protections, information, and tools to help you secure your future.

When you start working, you will be helping your grandparents, and eventually your parents have a secure retirement. Then those who start work after you will contribute to your retirement.



## We're With You from Birth

Your connection with Social Security more than likely started at birth—when your parents registered for your Social Security number in the hospital. If you became a citizen after your birth, getting your Social Security number was probably a proud moment.

When the time comes for your first job, the number is already in place.

## We're With You When You Get Your First Job

If you're currently working, you've probably noticed a few deductions on your paychecks. Employers collect FICA, or Federal Insurance Contributions Act withholdings, and report earnings electronically. Your contributions protect you, like an insurance policy, and help fund Social Security and Medicare programs—providing benefits for retirees, the disabled, wounded warriors, and children.

Your link with Social Security is your Social Security number. From your first job to your last, your employer verifies your Social Security number with us to help reduce fraud and allow us to keep track of your work history to ensure you get the benefits you deserve. It's important to remember to keep your Social Security card in a safe place and don't carry it with you. Also — to prevent fraud — be mindful of when and to whom you give your number.

Once you turn 18, open a *my* Social Security account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount) and watch your personal earnings and future benefits grow over time. It's good to check back every year to make sure your information is correct. We make it easy to remember, too. When you create an account, we email you a reminder every year about three months before your birthday.



## We're There When You Get Married

Marriage probably isn't a top priority in your life right now, but when the time comes, you may decide to take your spouse's last name.

If you legally change your name due to marriage, divorce, or any other reason, it's important that you get an updated Social Security card so we can continue to accurately keep track of your earnings.



## We're There if the Unexpected Happens

Disability could happen at any moment in our lives. Research shows that 1-in-4 of today's 20-year-olds will become disabled before they retire. As a result, you may need to rely on the Social Security disability benefits for income support. Social Security disability benefits provide a critical source of financial support to people when they need it most.

Social Security protects disabled young adults, even if they've never worked. In fact, approximately 1.1 million disabled adult children were receiving an average monthly benefit of \$762 at the end of 2016. An adult disabled before age 22 may be eligible for child's benefits if a parent is deceased or starts receiving retirement or disability benefits.

Your contribution to Social Security also helps people in need, including Wounded Warriors and the chronically ill.

Learn the facts: [www.socialsecurity.gov/disabilityfacts/facts.html](http://www.socialsecurity.gov/disabilityfacts/facts.html)

## We're There to Provide Comfort During Difficult Times

The loss of a parent can be both emotionally and financially difficult. You or someone you know might have lost a parent when you were young. Social Security survivors benefits help to provide the necessities of life for family's and stabilize their financial future.

In fact, at the end of 2016, about 3.0 million children under the age of 18 were receiving an average monthly benefit of \$563 because one or both of their parents are disabled, retired, or deceased.

Visit [www.socialsecurity.gov/planners/survivors](http://www.socialsecurity.gov/planners/survivors) to learn more.



## It's Never Too Soon to Start Planning for Your Future

Retirement may not seem like something you need to think about at this point in your life but even if you haven't started working yet, it's never too early to start planning for the future. Social Security offers many online tools to help you get started.

Understanding when you can retire and what benefits you'll have when you do, is a great starting point for a strong financial future. Social Security is a lifeline for most retirees, keeping tens of millions out of poverty.

## And we will be there for years to come...

Yes, Social Security is relevant for you and will be there when you're ready to retire!

Social Security has two trust funds — Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI). The OASI and DI Trust Funds have reached the brink of depletion of asset reserves in the past. However, in 1977 and 1983, Congress made substantial changes to the program that resulted in the \$2.8 trillion that exists today.

The two Social Security trust funds will be able to pay all benefits in full and on time until 2034. Even if legislative changes are not made before 2034, we'll still be able to pay 79 percent of each benefit due. Social Security will continue to help secure today and tomorrow for you and generations to come.

To learn more about Social Security and our programs and services, go to [www.socialsecurity.gov](http://www.socialsecurity.gov), call **1-800-772-1213**, or visit your local field office.