

## Work Credits

- Credits are the “building blocks” Social Security uses to find out whether you have worked long enough to qualify for each type of Social Security benefit.
- If you stop working before you have enough credits to qualify for benefits, your credits will stay on your record. If you return to work later on, you can add more credits so you can qualify.
- Social Security can’t pay benefits if you don’t have enough credits.

### How are Credits Earned?

- In 2019, you have to earn \$1,360 to get one Social Security or Medicare credit and \$5,440 to get the maximum four credits for the year.
- Credits are based on your income during the year, no matter when you did the actual work. You might work all year to earn four credits, or, if you’re lucky, you might earn enough for all four in your summer job.
- When you work and pay Social Security taxes, you earn up to a maximum of four “credits” for each year.
- Your average earnings during your working years determine how much your monthly payment will be.

### How Many Credits Do You Need to be Eligible for Retirement Benefits?

- If you were born in 1929 or later, you need 40 credits (10 years of work).

### How Many Credits Do You Need to be Eligible for Disability Benefits?

- The number of work credits needed for disability benefits depends on your age when you become disabled.
- In general, you need 40 credits, with 20 earned in the last 10 years ending with the year you become disabled. However, younger workers can qualify with fewer credits.
- Before age 24 – you may qualify if you have six credits earned in the three-year period ending when your disability starts.