

With you through life's journey...



Securing today
and tomorrow

Whether you are about to retire, become a full time grandparent, or start a new chapter, Social Security provides financial benefits, information, and tools to help secure today and tomorrow for you and your family.

With retirement, disability, and survivors benefits, we improve the quality of life for millions throughout life's journey.

A Lifetime of Security



We are with you from day one when your parents named you, and when you named your children. Most parents apply for their child's Social Security number at birth, usually through the hospital. When the time comes for your child's first job, the number is already in place.

A fun byproduct of assigning Social Security numbers at birth is that we know the most popular baby names, which we announce each year. You can find the top baby names for the last 100 years on our website at ssa.gov/babynames.

We're There When You Get Your First Job

Every time you change jobs, your employer verifies your Social Security number with us. Doing so helps reduce fraud and improves the accuracy of your earnings records, ensuring you get the benefits you have earned.

Employers collect FICA, or Federal Insurance Contributions Act withholdings, and report earnings electronically to us. This is how we track your earnings and is how you earn Social Security retirement, disability, spouses, and survivors coverage for you and your family. A worker earns up to four Social Security credits each year and needs 40 credits, or 10 years of work, to qualify for retirement benefits. It's vital that you work at least 10 years to qualify for Social Security benefits to be based on your own work record.

Opening a free [my Social Security](https://ssa.gov/myaccount) account at ssa.gov/myaccount allows you to verify your earnings history and see if you will get Social Security retirement benefits. A secure [my Social Security](https://ssa.gov/myaccount) account also lets you estimate future benefits.



We're There When You Get Married



Whether you're celebrating your anniversary or starting a new chapter alone or with a new spouse, a part of that new life may include a new name. If you legally change your name due to marriage, divorce, or any other reason, let us know so you can get an updated Social Security card — and so we can accurately keep track of your earnings. There's no charge for a Social Security card.

Visit ssa.gov/ssnumber to learn more.



We're There to Help if Disability Strikes

Disability benefits provide modest coverage for severely disabled workers and their dependents, including our Wounded Warriors. Some Wounded Warriors and Veterans who have a compensation rating of 100% P&T are unaware that Social Security may expedite the processing of their disability claims. In addition, Veterans may not realize they can sometimes qualify for both VA and Social Security benefits. Approximately 645,000 Veterans received disability insurance benefits in 2020. Rest assured that if the unexpected happens, we've got you covered.

Visit ssa.gov/disabilityfacts/facts.html to learn more.

We're There to Provide Comfort During Difficult Times

The loss of a loved one can be both emotionally and financially difficult. Some widows, widowers, and children may receive survivors benefits to help them cope with the financial loss. The number of credits needed to provide benefits for survivors depends on the worker's age when he or she dies.

Unmarried children who are under age 18 (up to age 19 if attending elementary or secondary school full time) can be eligible to receive Social Security benefits when a parent dies.

Visit ssa.gov/planners/survivors/ifyou.html to learn more.



We Wouldn't Miss Your Retirement Party

When most people think of Social Security, they think of retirement benefits — with good reason. But we are more than retirement benefits; we offer many online tools to help you plan for your future.

Visit ssa.gov/myaccount to sign in or create a **my Social Security** account to verify your earnings and see an estimate of future benefits throughout your career and into retirement.

With a **my Social Security** account, you can **estimate your future benefits** at different ages when you may want to start receiving benefits.

We are with those who need a helping hand...

The **Supplemental Security Income (SSI)** program is a different program that provides income support to disabled children, people age 65 or older, blind, or disabled who have low income and resources. U.S. Treasury general funds, not the Social Security trust funds, pay for SSI.

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

Social Security has two trust funds — Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI). Historically, the OASI and DI Trust Funds have reached times where dedicated tax revenue fell short of the cost of providing benefits and also times where the trust funds have reached the brink of exhaustion of assets. However, Congress approved the Social Security Amendments of 1977 and 1983, which made substantial modifications that reversed the cash flow of the program to positive levels and caused the substantial buildup of assets that exists today.

Social Security has always changed to meet the needs of the people we serve and will continue to help support you and your family. Social Security salutes all Veterans for their service and sacrifice.

To learn more about Social Security and our programs and services, go to ssa.gov, call **1-800-772-1213**, or visit your local Social Security office.