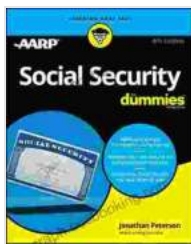


Social Security for Dummies: Unlocking Your Retirement and Disability Benefits

What is Social Security?

Social Security is a federal insurance program that provides monthly benefits to eligible Americans who have paid into the system through their payroll taxes. These benefits can help you maintain your standard of living during retirement, disability, or if you lose a loved one who was providing support.



Social Security For Dummies by Jonathan Peterson

★★★★☆ 4.5 out of 5

Language : English
File size : 1943 KB
Text-to-Speech : Enabled
Screen Reader : Supported
Enhanced typesetting : Enabled
X-Ray : Enabled
Word Wise : Enabled
Print length : 316 pages
Lending : Enabled



Who is Eligible for Social Security?

To be eligible for Social Security benefits, you must have earned enough work credits. You earn one credit for each \$1,470 you earn in covered employment. You need at least 40 credits to qualify for retirement benefits, and 20 credits to qualify for disability benefits.

How Do I Calculate My Social Security Benefits?

The amount of your Social Security benefits is based on your average earnings over the 35 years you worked the most. Your earnings are adjusted for inflation, and then a formula is used to calculate your benefit amount.

When Can I Start Receiving Social Security Benefits?

You can start receiving Social Security retirement benefits as early as age 62, but your benefits will be reduced if you start receiving them before your full retirement age. Your full retirement age is 66 for people born before 1960, 67 for people born in 1960 or later, and gradually increases to 69 for people born after 1969.

You can start receiving Social Security disability benefits if you are unable to work due to a physical or mental disability that is expected to last for at least one year or result in death.

How Do I Apply for Social Security Benefits?

You can apply for Social Security benefits online, by phone, or in person at your local Social Security office. You will need to provide your Social Security number, proof of your identity, and documentation of your earnings and work history.

Social Security for Dummies

If you are looking for a comprehensive guide to Social Security, *Social Security for Dummies* is the perfect resource for you. This book will explain everything you need to know about Social Security, including how to qualify, calculate your benefits, and navigate the complex system.

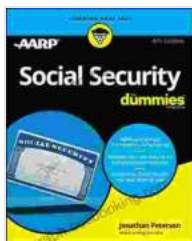
With *Social Security for Dummies*, you will be able to:

- * Understand the basics of Social Security
- * Determine if you are eligible for benefits
- * Calculate your Social Security benefits
- * Apply for Social Security benefits
- * Appeal a Social Security decision

Social Security for Dummies is the essential guide to maximizing your Social Security benefits. Free Download your copy today!

About the Author

Jonathan Peterson is a financial advisor and the author of several books on Social Security, including *Social Security for Dummies*. He has been featured in numerous publications, including The Wall Street Journal, Forbes, and Money.



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