

# Social Security Administration

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1329 S. Division St.  
Traverse City MI 49684

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## **Monthly Information Package**

**February 2023**

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## Social Security Column

HELP SOMEONE YOU LOVE APPLY FOR SOCIAL SECURITY AND MORE

By Bob Simpson

Social Security District Manager in Traverse City



This Valentine's Day, take time to remind your loved ones that Social Security helps people in all stages of life. We provide easy and convenient ways to learn about and apply for benefits. Using our online services, you can assist friends and family members to:

1. **Apply for Supplemental Security Income (SSI).**

Check if the person you are helping qualifies for SSI – and also apply – at [www.ssa.gov/ssi](http://www.ssa.gov/ssi).

2. **Apply for Social Security Disability Insurance benefits.**

When the unexpected happens and a loved one can no longer work due to a serious medical condition, our disability benefits can be a lifeline. Find out more at [www.ssa.gov/benefits/disability](http://www.ssa.gov/benefits/disability).

3. **Create a personal *my* Social Security account.**

If your loved one is planning for retirement or interested in estimating their future benefits,

they can create a free and secure *my* Social Security account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) and view their *Social Security Statement*.

**4. Check the status of a pending application for benefits.**

Checking the status of an application is quick and easy with a personal *my* Social Security account. If you don't have an account, you can create one at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).

**5. Appeal a decision for benefits.**

If someone you know was denied Social Security benefits or SSI, they can request an appeal.

We provide information on how to appeal decisions for both medical and non-medical reasons at [www.ssa.gov/benefits/disability/appeal.html](http://www.ssa.gov/benefits/disability/appeal.html).

To discover more ways you can assist others, please visit [www.ssa.gov/thirdparty/](http://www.ssa.gov/thirdparty/).

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## Social Security Column

### BECOMING MORE FINANCIALLY CONFIDENT

**By Bob Simpson**

**Social Security District Manager in Traverse City**



Commit to saving successfully during America Saves Week! This year's theme is *A Financially Confident You*. You can increase your financial confidence by building healthy saving habits and taking advantage of resources available to support your financial stability.

America Saves Week, which runs from February 27 through March 3, is a great opportunity to learn about good financial habits and assess your own saving status. It's also a perfect time to create a plan, start saving, and begin your journey toward financial stability.

Planning and saving are key to a successful retirement. The earlier you start saving for retirement, the better off you will be in the future. People who have a plan are twice as likely to save effectively. We encourage you to pledge to save for America Saves Week at

[www.americasavesweek.org](http://www.americasavesweek.org). Visit [www.ssa.gov/retirement](http://www.ssa.gov/retirement) for useful information to help you plan for your retirement.

It's never too early in your career to begin saving. Our website, [www.ssa.gov/people/earlycareer](http://www.ssa.gov/people/earlycareer), has resources that can help young workers secure their today and tomorrow. Share our infographic, *Anytime is the Right Time to Save for Your Future*, that provides helpful information about saving at [www.ssa.gov/benefits/assets/materials/retirement/EN-05-10549.pdf](http://www.ssa.gov/benefits/assets/materials/retirement/EN-05-10549.pdf).

**The sooner you start saving, the more your money can grow. Please share this information with someone you love.**

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## Social Security Column

### SOCIAL SECURITY'S TOP 10 WEBPAGES FOR 2023

By Bob Simpson

Social Security District Manager in Traverse City



There's no better place to learn about Social Security programs and do business with us than on our redesigned website at [SSA.gov](https://www.ssa.gov). Visitors to SSA.gov will experience a new design to help them find what they need more easily.

Here are our top 10 webpages:

1. **my Social Security** — You can open a personal **my Social Security** account to verify your earnings, view your *Social Security Statement*, get benefit estimates, and more, at [www.ssa.gov/myaccount](https://www.ssa.gov/myaccount).
2. Social Security blog — Our hub for Social Security news and updates is our blog at [blog.ssa.gov](https://blog.ssa.gov). You can use social media to easily share these informative articles with others.

3. Frequently Asked Questions (FAQ) — Do you need answers to Social Security-related questions? Our FAQ webpage is another valuable source of information at [www.ssa.gov/faq](http://www.ssa.gov/faq).
4. Retirement Application — You can complete and submit your online application for retirement benefits in as few as 15 minutes at [www.ssa.gov/retirement](http://www.ssa.gov/retirement).
5. Disability Application — You can conveniently apply online for disability benefits at [www.ssa.gov/benefits/disability](http://www.ssa.gov/benefits/disability).
6. Publications — Visit our online publication library for information on key subjects at [www.ssa.gov/pubs](http://www.ssa.gov/pubs) (includes audio versions of publications).
7. Medicare — Sign up for Medicare at [www.ssa.gov/medicare/sign-up](http://www.ssa.gov/medicare/sign-up).
8. Online Services — You can take care of most business with us by visiting our online services page at [www.ssa.gov/onlineservices](http://www.ssa.gov/onlineservices).
9. Forms — Find and fill out our forms easily at [www.ssa.gov/forms](http://www.ssa.gov/forms).
10. Fraud and Scam Prevention and Reporting — Learn how to recognize Social Security fraud and scams - and how to report them - at [www.ssa.gov/fraud](http://www.ssa.gov/fraud).

Remember, if you need information or want to do business with us, the first place to go is our website. Please share these top resources with your loved ones.

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## **Social Security Column**

### **ARE AMERICANS FINANCIALLY EDUCATED ON RETIREMENT SAVINGS?**

**By Bob Simpson**

**Social Security District Manager in Traverse City**



Financial education helps people learn about savings, credit, and loans. It also helps prepare people for life changes and weather the unexpected. Financial knowledge is essential when planning for retirement.

So, how prepared are adults in the United States for their retirement? The National Endowment for Financial Education (NEFE) conducts polls on key issues, like retirement savings, that affect a person's financial past, present, and future.

Here's what we have learned over the past year:

- In a financial well-being poll conducted during the COVID-19 pandemic, 85% of respondents confirmed that some aspect of their personal finances was causing them stress. For 31% of respondents, that concern was “having enough saved for retirement.”



- In that same poll, 70% said they made financial adjustments due to the COVID-19 pandemic. Of that group, 27% increased contributions to their emergency savings, retirement savings, or other savings or investments. In comparison, 21% tapped into emergency savings—or borrowed against retirement savings.
- In a poll about financial education mandates, 80% of adults said they wish they were required to complete a semester- or year-long course focused on personal finance education during high school. Also, 88% think their state should require a semester- or year-long course for high school graduation.
- In that same poll, 84% of those approaching retirement age said “spending and budgeting” should be taught in schools.

Lifetime financial education can be a helpful tool in preparing for retirement. This includes understanding Social Security retirement benefits and making the most of retirement income. You can learn more on our Retirement page at [www.ssa.gov/retirement](http://www.ssa.gov/retirement).

A personal [my Social Security](#) account should be a part of your financial plan. With a secure [my Social Security](#) account, you can verify your earnings history, get personalized retirement benefit estimates, and more. If you don’t have an account, you can easily create one at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).

To learn more about NEFE’s mission, visit their website at [www.nefe.org](http://www.nefe.org). Please share this information with friends and family.

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## Social Security Column

### SOCIAL SECURITY'S TOP 5 DATA PRIVACY RESOURCES

**By Bob Simpson**

**Social Security District Manager in Traverse City**



It is important that you stay safe online. When we collect your personal information, we are committed to protecting your privacy. Please review these data privacy resources:

1. A great online resource is [www.ssa.gov/myaccount](https://www.ssa.gov/myaccount). You can visit this page to open a secure **my Social Security** account, keep track of your earnings record, and identify any suspicious activity.
2. Our Privacy Program page at [www.ssa.gov/privacy](https://www.ssa.gov/privacy) is a central resource to learn about our Privacy Compliance Program, submit a Privacy Act request, and review our privacy policies and reports.

3. In our blog post, *10 Ways to Protect Your Personal Information*, we cover steps you and your loved ones can take to protect personal data. You can check out this blog at [blog.ssa.gov/10-ways-to-protect-your-personal-information](https://blog.ssa.gov/10-ways-to-protect-your-personal-information).
4. Our fact sheet, *How You Can Help Us Protect Your Social Security Number and Keep Your Information Safe*, provides details to safeguard your private information. You can access this fact sheet at [www.ssa.gov/pubs/EN-05-10220.pdf](https://www.ssa.gov/pubs/EN-05-10220.pdf).
5. Our *Guard Your Card* infographic at [www.ssa.gov/ssnumber/assets/EN-05-10553.pdf](https://www.ssa.gov/ssnumber/assets/EN-05-10553.pdf) helps you and your loved ones understand when you need to show your physical Social Security card – and when you do not.

**We encourage you to help protect your vital information. Please share these resources with your loved ones.**

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