

Social Security Administration

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Social Security Column

SOCIAL SECURITY ANNOUNCES TOP 10 BABY NAMES

By Bob Simpson

Social Security District Manager in Traverse City



Each May, Social Security releases the top 10 baby names of the previous year. We are the leading source for America's popular names because almost every newborn gets a Social Security number at birth.

In a way, your name is your first "personal" information — a piece of identification that you have for the rest of your life. Having a Social Security number provides the foundation for vital benefits to that child if they need them in the future and when they retire. Saving early is key to having enough money to live on in retirement.

Because we're living longer, healthier lives, we can expect to spend more time in retirement than our parents and grandparents did. Achieving the dream of a secure, comfortable retirement is much easier when you plan your finances.

The three major elements of your retirement portfolio are pensions, savings and investments, and Social Security benefits. We can help you plan for retirement with our online resources at <https://www.socialsecurity.gov/planners/retire>.

Your benefits are based on your entire earnings history. We calculate your monthly benefit amount based on your highest 35 years of earnings. To learn more about benefit calculations and other important retirement information, check out our Retirement Checklist at <https://www.socialsecurity.gov/pubs/EN-05-10377.pdf>. This publication is easy to download, save, and share.

As you can see, a name and Social Security number provide an important first connection to potential future benefits. Are you curious where your own name appears in the baby names line-up? You can look up the top names throughout history at <https://www.socialsecurity.gov/oact/babynames>. And be sure to go there to check out the latest top 10 baby names when we release them in May.

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Social Security Column

SOCIAL SECURITY HONORS AND SUPPORTS MILITARY MEMBERS

By Bob Simpson

Social Security District Manager in Traverse City



Every year, on Memorial Day, the nation honors service members who have given their lives for our freedom. Social Security acknowledges the sacrifice of our military's service members, and we honor these heroes and their families who may need help through the benefits we provide.

Widows, widowers, and their dependent children may be eligible for Social Security survivors benefits. You can learn more about those benefits at www.socialsecurity.gov/survivors.

It's also important to recognize those service members who have been wounded. Social Security offers benefits to protect veterans when an injury prevents them from returning to active duty or performing other work.

Wounded military service members can also receive expedited processing of their Social Security disability claims. For example, Social Security will expedite disability claims filed by veterans who have a 100 percent Permanent & Total compensation rating from the U.S. Department of Veterans Affairs (VA). Both the VA and Social Security have disability

programs. You may find that you qualify for disability benefits through one program but not the other, or that you qualify for both. Depending on the situation, some family members of military personnel, including dependent children, and, in some cases, spouses, may be eligible to receive Social Security benefits. You can get answers to commonly asked questions and find useful information about the application process at www.socialsecurity.gov/woundedwarriors.

Service members can also receive Social Security in addition to military retirement benefits. The good news is that your military retirement benefit generally does not reduce your Social Security retirement benefit. Learn more about Social Security retirement benefits at www.socialsecurity.gov/retirement. You may also want to visit the Military Service page of our Retirement Planner, available at www.socialsecurity.gov/planners/retire/veterans.html.

Please share this information with a military family who may not know about these benefits. In acknowledgment of those heroes who died for our country, those who served, and those who serve today, we at Social Security honor and thank you.

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Start the discussion by asking the students what they think they know about Social Security and if they think Social Security is important to them as high school students. Capture key words/phrases on the board/screen to keep for future discussion.

You can access the toolkit at www.socialsecurity.gov/thirdparty/educators.html.

It's important for students to understand why Social Security was created, and why it is essential to their lives today and in the future. This knowledge and understanding will provide students a strong base on which to build their financial future.

Young workers can also see how Social Security directly relates to them at our students website at www.socialsecurity.gov/people/students.

At Social Security, we appreciate informed people speaking about our programs and benefits in a thoughtful and informed way. We value and welcome the efforts all teachers make to educate America's young people.

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Social Security Column

CONNECT WITH SOCIAL SECURITY ON SOCIAL MEDIA

By Bob Simpson

Social Security District Manager in Traverse City



We strive to keep you informed with accurate and helpful information. Over the last decade, Social Security's communications strategy has evolved to include electronic messages, through our social media channels. You can share Social Security information, including links to our online tools, with a click of a button.

Using Facebook, we can reach millions of people on a platform they're familiar with and comfortable navigating. We can cross generational divides as we encourage users to share their personal experiences with Social Security programs, such as disability, survivors, and retirement benefits. You can follow us and repost our articles at www.facebook.com/socialsecurity.

Our newest social media outlet is our Instagram account. As we do on Facebook, we share stories and resources that can help you and your loved ones. Check out our new Instagram page at www.Instagram.com/SocialSecurity

Have you seen us on YouTube? Our diverse collection of videos covers veterans' benefits, online services, retirement, Social Security scams, and much more. We also offer more in-depth

instructions about filing disability claims. Some of our videos are in Spanish as well. You can view and easily share our videos at www.youtube.com/SocialSecurity.

Twitter is another powerful tool we use to keep people informed. We use it to announce new *my Social Security* features and other service or program changes. You can join our many followers at www.twitter.com/socialsecurity.

You also should check out our blog, *Social Security Matters*. You can subscribe and read up-to-date columns about programs, policy, and people like you who are helped by Social Security every day. Read more at blog.socialsecurity.gov.

Connecting with us on social media helps you share important information and knowledge with the people you care about. Follow along and share our pages with someone who you want to positively affect today. See all of our social media channels at www.socialsecurity.gov/socialmedia.

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Social Security Column

SPRUCE UP YOUR FINANCIAL PLAN WITH SOCIAL SECURITY

By Bob Simpson

Social Security District Manager in Traverse City



Now that tax season is over, it's probably a good time to evaluate some financial "best practices" for the rest of the year. A good spring-cleaning can clear out the clutter to let you see a clear path for your future. Social Security is always here to help. Even if you just started working, now is the time to start preparing for retirement. Achieving the dream of a secure, comfortable retirement is much easier with a strong financial plan.

Tip 1: Start Early

Our online retirement planning resources are helpful to people at any stage of their career. Our many calculators, Benefit Eligibility Screening Tool, and disability resources are all available at www.socialsecurity.gov/planners. From here, you can read and download publications and also email and share with colleagues, friends, and family. Remember, the earlier you start, the better chance you have at saving what you need.

Tip 2: Be Informed

We're often asked, "What's the best age to start receiving retirement benefits?" The answer is that there's no single "best age" for everyone and, ultimately, it's your choice. The most important thing is to make an informed decision, based on your individual and family circumstances. To help you make that decision, see our retirement publications at <https://www.socialsecurity.gov/pubs/?topic=Retirement>.

Tip 3: Estimate the Benefits You Might Get

Knowing the amount of money you could get is pivotal in planning your finances. With the *Retirement Estimator*, you can plug in some basic information to get an instant, personalized estimate of your future benefits. Try out different scenarios, such as higher or lower future earnings amounts and various retirement dates to see the various potential effects on your future benefit amounts. Visit www.socialsecurity.gov/benefits/retirement/estimator.html.

Social Security can help you spring into action and take control of your future with the proper planning tools. Share these online resources with friends and family so they, too, will have the tools.

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