

Social Security Administration

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Columns & Features

<u>SOCIAL SECURITY CELEBRATES HISPANIC HERITAGE MONTH</u>	2
<u>OUR ONLINE ESTIMATES HELP YOU PLAN FOR RETIREMENT AND MORE</u>	4
<u>GET TO KNOW <i>YOUR</i> SOCIAL SECURITY</u>	6
<u>LEARNING THE LINGO OF SOCIAL SECURITY</u>	8
<u>SOCIAL SECURITY IS THERE FOR THOSE WHO SERVED</u>	10

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Social Security Column

SOCIAL SECURITY CELEBRATES HISPANIC HERITAGE MONTH

By Bob Simpson

Social Security District Manager in Traverse City



We know the importance of “familia” in Hispanic culture, and we’re proud to celebrate Hispanic Heritage Month (Sept. 15 to Oct. 15) by helping build a secure future for you, your family, and your future family.

You can learn more about how Social Security helps secure today and tomorrow for millions of families by visiting www.socialsecurity.gov/people/hispanics/.

Hispanics make up our nation’s largest ethnic minority group with a population of 56.6 million, according to 2015 statistics from the U.S. Census Bureau. Social Security is here to help maintain and improve our economic well-being for generations to come.

Currently, we do this by providing retirement, disability, and other benefits to 61 million people, including nearly 3.5 million Hispanics, who have contributed to the Social Security system through their payroll taxes. Social Security also provides a safety net to the families of American workers who become unable to work due to grave impairments or have died.

We work hard to provide enhanced customer service and to educate millions of Americans about the importance of our programs and benefits. This allows us to connect with the Hispanic community in meaningful and efficient ways.

If Spanish is your primary language, you can visit www.segurosocial.gov, our Spanish-language website. It provides hundreds of pages of important information about how to get a Social Security card, plan for retirement, apply for benefits, and manage your benefits once you're receiving them. Many of our offices have staff who speak Spanish, or you can call 1-800-772-1213 from 7 a.m. to 7 p.m. weekdays and select the option for Spanish.

Nationwide, our public affairs specialists reach out to thousands of Hispanic Americans each year to raise awareness of the benefits they may qualify for and to learn the advantages of setting up a *my Social Security* account at www.socialsecurity.gov/myaccount.

These specialists promote our programs at local events, health fairs, libraries, schools, and community organizations that serve the public, including the Hispanic population. Some of our bilingual staff serve as contributors to Spanish-language television, radio stations, and newspapers. They also visit embassies and consulates in the U.S. representing Latin American countries to educate diplomatic leaders and new immigrants about Social Security programs.

Spanish-speaking individuals wishing to apply for retirement, disability, survivor, and other benefits, as well as Medicare, can now request an appointment online at www.socialsecurity.gov/applyforbenefits for an in-person interview or telephone claim with a representative. In many cases, you can make an appointment with a bilingual representative.

We're with you and your family throughout life's journey. To learn more about Social Security programs, visit www.segurosocial.gov or www.socialsecurity.gov.

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Social Security Column

OUR ONLINE ESTIMATES HELP YOU PLAN FOR RETIREMENT AND MORE

By **Bob Simpson**

Social Security District Manager in Traverse City



Social Security encourages all Americans to take steps toward ensuring their financial security. Wherever you are in life — starting your first job, beginning a family, or getting ready to retire — it's never too late or too soon to start planning for the years ahead.

We're here to help, and we offer a suite of online tools you can use to plan for a secure future for you and your family. Your personalized *Social Security Statement* is among the many resources available to you through your online *my Social Security* account.

This important planning document allows you to:

- Verify your lifetime earnings history;
- Estimate the Social Security benefits you'll receive at retirement age;
- See if you qualify to receive disability benefits if you become gravely ill or injured; and

- Learn how your spouse and children may be provided for when you die.

You can open your own *my Social Security* account at www.socialsecurity.gov/myaccount.

Another tool you can use to estimate your possible monthly benefit amount is our *Retirement Estimator* at www.socialsecurity.gov/estimator. It shows you how much you may be eligible to receive based on different scenarios, like different future earnings amounts and various retirement dates.

To learn more about your retirement benefits, you can read *Your Retirement Benefit: How It's Figured* and *When to Start Receiving Retirement Benefits* at www.socialsecurity.gov/pubs/.

We also encourage you to review the other online benefit estimates available from Social Security, because responsible planning includes contingency plans.

To learn more about the important safety net Social Security provides if you become disabled or die, visit www.socialsecurity.gov/disability and www.socialsecurity.gov/survivors.

Social Security is with you through life's journey. Get to know us at www.socialsecurity.gov.

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Social Security Column

GET TO KNOW *YOUR* SOCIAL SECURITY

By Bob Simpson

Social Security District Manager in Traverse City



Social Security touches the lives of nearly every American. We've been with you from day one, when your parents applied for your Social Security number, and we are with you from your first job through your retirement party and beyond.

For more than 80 years, Social Security has stayed true to its mission of providing financial protection for the American people and has served as one of the most successful anti-poverty programs in our nation's history. We encourage everyone to take steps toward their financial security. Regardless of your age or place in life, now is the right time to start planning for a financially secure future for you and your family.

Everyone can benefit from our first step: Get to know *your* Social Security. You can start your journey through all things Social Security by visiting www.socialsecurity.gov and navigating through our menu.

Along the way, you'll see how your Social Security number opens many important doors throughout life, from making it easier to apply for student aid and open your first bank account to starting your first job and buying your first house. You'll also discover how your contributions to the Social Security system through FICA payroll taxes can make you eligible for important future benefits when you reach retirement age or if you become severely injured or ill.

You'll find how Social Security helps your family in the form of survivor benefits and how our Supplemental Security Income program assists disabled children and our most vulnerable adults.

We also encourage you to visit our website and set up your own *my Social Security* account today so you can begin taking steps toward financial security.

Through our website and your online account with us, you can:

- Verify your lifetime earnings record to ensure you're getting credit for all your contributions toward Social Security and Medicare;
- Estimate future benefits for you and your family;
- Manage your Social Security benefits and personal information; and
- Learn more about how we're securing your today and tomorrow.

Now that you've started to get to know *your* Social Security, stay in touch by visiting our *Social Security Matters* blog at blog.ssa.gov/.

We encourage you to visit us at www.socialsecurity.gov.

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Social Security Column

LEARNING THE LINGO OF SOCIAL SECURITY

By Bob Simpson

Social Security District Manager in Traverse City



Is Social Security a topic in your conversations these days? Are you familiar with the lingo used to describe Social Security benefits, or does it sound like a new vocabulary to you?

Social Security employees strive to explain benefits using easy-to-understand, plain language. But if a technical term or acronym (an abbreviation of the first letters of words in a phrase) that you don't know slips into the conversation or appears in written material, you can easily find the meaning in our online glossary at www.socialsecurity.gov/agency/glossary.

Social Security acronyms function as verbal shorthand in our financial planning conversations. If you're nearing retirement, you may want to know what PIA (primary insurance amount), FRA (full retirement age), and DRCs (delayed retirement credits) mean. These terms involve your benefit amount based on when you decide to take it.

If you take your retirement benefit at FRA, you'll receive the full PIA (amount payable for a retired worker who starts benefits at full retirement age). So, FRA is an age and PIA is an amount.

What about DRCs? Delayed retirement credits are the incremental increases added to the PIA if you delay taking retirement benefits beyond your full retirement age. If you wait to begin benefits beyond FRA — say, at age 68 or even 70 — your benefit increases.

Once you receive benefits, you get a COLA most years. But don't expect a refreshing drink — a COLA is a Cost of Living Adjustment, and that will usually mean a little extra money in your monthly payment.

Knowing some of these terms can help you fine-tune your conversations about Social Security. If one of those unknown terms or acronyms does come up in conversation, you can be the one to supply the definition using our online glossary. Sometimes learning the lingo can deepen your understanding of how Social Security works for you. Discover more at www.socialsecurity.gov.

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Social Security Column

SOCIAL SECURITY IS THERE FOR THOSE WHO SERVED OUR COUNTRY

By Bob Simpson

Social Security District Manager in Traverse City



The men and women who served our country in the military can count on Social Security to be there for them throughout their lives.

Active duty military members earn credits toward Social Security retirement benefits. Wounded Warriors can receive expedited handling of their claims to receive disability benefits. We also provide survivor benefits for young children and spouses of veterans who have died.

You can learn more about how Social Security helps our veterans build a secure financial future for themselves and their families at www.socialsecurity.gov/people/veterans.

Our newest initiative, *Journey to Success: Employment Tools for Veterans with Disabilities*, is a five-part online guide that helps certain disabled veterans return to fulfilling employment in the American workforce. The guide highlights resources, such as career counseling, job training, employment services, and more.

You can access *Journey to Success* at www.ssa.gov/people/veterans/.

We know some veterans suffered injuries so severe they cannot return to their previous work. However, for those veterans who are interested in testing their ability to find and maintain gainful employment, these resources can help. We thank all members of our military and veterans for their service and sacrifice.

To learn more about our programs and benefits, visit www.socialsecurity.gov.

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