

How to Apply for Social Security

What You Need to Know

Applying for Social Security benefits can be as puzzling as solving a Rubik's cube. Still, you can begin your benefits faster and without sprouting new gray hairs if you know in advance what the Social Security Administration (SSA) expects from you.

How can you see an estimate of your benefits: Use an [SSA calculator](#).

Verify your yearly earnings: The easiest way to do this is to check what the SSA says you earned each year as it happens. That means starting when you're young. Compare each year's earnings with the SSA's record. You can check the SSA's version of your earnings either online.

Check the right number: It's the earned income labeled "Social Security wages" in box 3 of your Form W-2. That may differ from your taxable wages, which don't include things like 401(k) contributions.

How soon can you apply: You can apply up to four months before you want your benefits to begin. Still, if you want to start benefits at age 62, the earliest that you can apply is three, not four, months prior before you turn 62.

How soon will you start to receive benefits: You won't start to receive benefits until the month after your eligibility month. For example, if you want to start receiving benefits once you turn 62, your first payment will arrive the month after your birthday, even if you apply three months prior to your birthday.

What do you need when you apply: You will need to provide such things as copies of an original birth certificate and your Social Security number card. You'll also need to provide any spouse's Social Security number. In addition, you'll need to let the SSA know the name and address of your employer this year and last year and your earned income both years. You may also need to provide your latest W-2 or self-employment tax return. And be ready to provide a record of any active duty military service prior to 1968. There's more. You'll need to provide proof of U.S. citizenship or lawful alien status if you were not born in the U.S., the names of your unmarried children under age 18 or of your children ages 18 and 19 if they are still in high school as well as names of your disabled children under age 22.

How are benefits paid to you: The SSA stopped sending paper checks to recipients in 2013. People receive their benefits by one of two electronic, direct-deposit methods now: either into a bank account or similar account, or onto a Direct Express debit card. If you choose to receive money into a bank account, you'll need to provide the SSA with your financial firm's routing transit number and with your account number. For bank checking accounts, those numbers are on the bottom of your checks.



Nancy Osmond Popovich
Managing Director
Portfolio Manager



Ryan C. Unthank, CFA[®]
Senior Vice President
Portfolio Manager



Shannon L. Johnson
Client Assistant



Brittney Goad, CFP[®]
Financial Planner

The Popovich Financial Group
Baird
703-668-1300 . 888-853-2753
popovichfinancialgroup.com

Are there any catches: Yes. Some banks charge a service fee for direct deposit.

What income counts toward your benefits calculation: Just earned income that you and your employer have paid Social Security taxes on. Suppose all of your income is in the form of payouts from a trust fund. "That's not earned income," said Tim Steffen, director of advanced planning for Baird Private Wealth Management. "You won't get a Social Security benefit."

Do married couples receive joint benefits: No. Each spouse receives his or her own benefits, once each chooses to start receiving benefits, Steffen said.

Where should you apply: It's much better to apply online because you can do it when you want and you won't have to wait in an office for a Social Security rep to be available. It's faster and potentially more accurate than doing it by phone.

What time of month will your benefits arrive: For most people, if your birthday falls between the first and tenth day of the month, your Social Security check should be deposited on the second Wednesday of each month. If your birthday is from the 11th through the 20th of the month, expect your benefit to arrive on the third Wednesday. If your birthday is later, your benefit should arrive on the fourth Wednesday.



Robert W. Baird & co. Incorporated